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A CROSS CULTURAL STUDY OF RETIREMENT PLANNING:
OKLAHOMA, U.S.A., LANCASHIRE, U.K.

By

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CHAPTER I

INTRODUCTION

Retirement should be life's most pleasant experience, living with pleasure-filled activities and golden memories. It should be a beautiful fulfillment of life's dreams. This is not true for many. It has become a dreary nightmare for some. (Selin, 1964, p. 10)

One of the major problems is that "in contrast to other phases of the life cycle, retirement lacks institutionalized roles. It is characterized by much role uncertainty. . ." (Simpson et al., 1972, p. 90). The increasing number of people currently living in this uncertain period of their lives has meant that their problems are becoming increasingly visible. Preretirement planning programs are being offered by universities, colleges and businesses in an effort to overcome the many problems faced by retired people. Selin is quite definite that "for those who have planned well, retirement equals happiness" (Selin, 1964, p. 10).

"Only four persons in 100 in 1900 were elderly compared with 10 today" (U.S. Bureau of the Census, 1973, We, the American Elderly, p. 4) and there is every indication that this trend will continue for at least the next 50 years. Harold Geist (1968, p. 5) explained the extent of the situation when he said that

a man 50 years old today has a 74 percent chance to survive to normal retirement age of 65. Having lived until he reaches age 65, he has a better than even chance to live to age 75. It is estimated that one out of eight people will survive to the 85th year; and in the year 2000, one out of four will survive to the 85th year.

Although these data are providing information for the male population,

the same general trend may be observed for the female population. The anticipated upper age for women will, if the present situation is maintained, be 89 as the difference in expected life span is currently estimated to be 4 years more for women than for men (U.S. Bureau of Census, 1973, P-23, No. 40, pp. 15-16). The increasing number of women in the labor force and the emphasis on women's liberation mean that the problems of retirement which were initially a male concern now affect many of the women. American census figures indicate that in 1970 approximately 40 percent of the women aged 55-65 were in the labor force compared with 13 percent in 1900 (U.S. Bureau of the Census, 1973, Report P-23, p. 27). The 1971 Census in the United Kingdom shows that approximately 37 percent of women aged 55-65 were in the labor force (Central Statistical Office, 1973, Census 1971, p. 1). Although women retire to what is still primarily considered to be their number one role--that of wife and homemaker--there are adjustments to be made in terms of additional hours in the home, a change in the daily routine, and, in many cases, the presence of a husband in the home all day.

The increased number of people reaching retirement age and living many years in retirement has served to bring retirement problems into the open and the "people-oriented" professions such as the behavioral sciences are becoming more and more involved in the growing field of social gerontology. One of the many facets included in this new "science" is that of preretirement planning. Abraham Monk (1972, p. 63) defined retirement as

a generalized social pattern, institutionally sanctioned in practically all industrial countries. Yet, the gradual entrance into retirement from a middle-age work status remains ill-defined and problematic. . . . It is a complex transition that to be successful requires a certain

anticipatory socialization or preparation for future roles.

Leib, writing two decades earlier, intimated that many people entered their retirement years without any preparation, and he further suggested that if this course were maintained it would "lead in time to a hardening of the mental arteries, which I can tell you will lead quite as inevitably to physical deterioration, decay and death" (Leib, 1950, pp. 104-105). Robert de Ropp (1960, p. 280) followed this same argument and also suggested that

it would be better for everyone if the elderly did not allow themselves to deteriorate to such an extent as to need salvaging. This deterioration can best be avoided by planning for retirement. It is, after all, a foreseeable event which need take no one by surprise.

Planning for retirement is a challenge that has been taken up by many large companies, labor unions, and some community agencies who are offering courses of preretirement education in a variety of different ways. The challenge must also be taken up by educators who

have a responsibility to equip older men and women with resources that will help them adapt to the changes brought about by aging and retirement. They now have the knowledge of psychological and physiological processes on which to base such efforts. Morally, there is no reason why it shouldn't be just as important to help people make the transition from active worker to retiree as it is to help youth make the transition from school to job. (Cokinda, 1973, p. 58)

Statement of the Problem

This study will attempt to determine the preretirement plans that have been made by selected secondary school home economics teachers in England and America, with emphasis on finances, leisure time activities, and housing. These preretirement plans will be related to the teachers' current health status, anticipated monthly retirement income, the

country in which they are working, marital status, age, and scores on the Life Satisfaction Index A and the Purpose in Life test. It is anticipated that the data revealed by the study could be of value in curriculum planning and further study.

Background for the Study

America has often been described as a youth-oriented society and the needs of youth have been of paramount importance. The emphasis in social reform has been on the welfare of the youth of the country. Until recent years very little attention had been paid to the people at the opposite end of the life span--the elderly. The general consensus of opinion has been that they have contributed all they can to society by the time they reach 65 years of age (Montgomery, 1973, p. 7). Any years of life left to them after 65 have traditionally been considered to be for leisure time activities and relaxation, and yet, little has been done to help them adjust to this new life style.

The problems of the elderly and the anticipatory problems of those approaching old age have become more and more widely recognized as a social issue needing research and expertise to develop workable solutions. The problem has been brought to light by

the emergence of large numbers of people who have relinquished life-long habits of earning a living and have joined the ranks of a growing population of economically non-productive members of society. . . . (Hunter, 1962, p. 1)

Census data provide some figures which illustrate the size of the retirement population. American census data published in 1971 indicated that ten percent of the nation's population was over 65 years of age and one third of these people were over 75. This percentage

represented a total of approximately 20 million people. The projected figures published by the Bureau of the Census indicate a continued increase in the percentage of older people in the population. If this projection is accurate approximately 48 million people, or 16 percent of the total population in the U.S.A. in the year 2030 will be 65 years of age (Maddox, 1972, preface).

Although "youth-oriented" is not an adjective that is used very often by the British society, services for the elderly have not been given priority in England until recent years. Census data published in 1973 revealed that approximately 16 percent of the population, 9 1/4 million people, were of pensionable age, which is 60 for women and 65 for men. Predictions are that by the year 2001 the number will have increased to 9 1/2 million people (Central Statistical Office, 1973, Annual Abstract of Statistics, p. 15).

It is obvious from these figures that social scientists dealing with the problems of aging are working with a large segment of the population. There has been much research into the problems of retirement and "preretirement education is part of this large-scale effort to accommodate to the increasing number of retired people" (Hunter, 1962, p. 1). Why is preretirement education necessary and what are some of the problems that it seeks to alleviate, are two of the many questions facing researchers today.

Preretirement education seems to be necessary because the transition from a worker with a potentially expanding income to a consumer with a fixed income appears for many older people to represent a period of critical adjustment . . . it is often accompanied by a loss of status, a vast increase in uncommitted leisure time, the disruption of well-established patterns of daily living and restrictions in social life space. (Hunter, 1962, p. 1)

A study conducted in Niagara Falls, New York, in 1957 showed that very little retirement counseling was conducted by industries in the area although the majority of the representatives indicated that they felt "a genuine concern over their failure to provide such counseling" (Oliver, 1957, p. 21).

In 1960 Odell discussed the role of labor in what he called retirement preparation education. In the course of his discussion he outlined two distinctive types of program, although he saw the complementary nature of each program. Retirement education he felt, "is best performed in small discussion groups and its purpose is to provide information and ideas that will help the individual to help himself in making his own positive plans for retirement" (Odell, 1960, p. 15).

Retirement counseling, on the other hand,

is best performed on a face-to-face, individualized basis as a follow-up to education, and its purpose is to assist the individual to make his own specific decisions on actions or plans dealing with particular aspects of retirement. . . . (Odell, 1960, p. 15)

These two methods seem to be descriptive of the majority of current preretirement planning programs.

In an article written in 1972, Monk discussed the many research studies that have been conducted into the effectiveness of preretirement planning. Monk, in common with many sociologists and gerontologists, was concerned about the lack of a precise role for retired people, and the lack of preparation for retirement which leads to many unnecessary problems among older people. After his review of existing preretirement programs Monk concluded that planning does contribute to better adjustment in retirement (Monk, 1972, pp. 63-70).

The value of preretirement planning in facilitating adjustment to

retirement is further supported by the Pre-Retirement Planning Center at Drake University. They suggest that involvement in some type of planning program "can and does lessen attitude and adjustment problems of persons planning for retirement, and that such changes will not occur without the services of formal preretirement planning" (Bowman, 1972, p. 5). There are, however, some employers who feel that pre-retirement planning and preparation are the concern of the individual and any attempt by the employers to provide direction is an intrusion into the individual's private life. On the whole, however, it is felt that there are more positive views about preretirement planning than negative ones (Greene, et al., 1969, pp. 1-2).

Similar views about preretirement planning are held by social gerontologists in the United Kingdom. Loving (1972, p. 3), in an editorial in Retirement Choice, a monthly publication available in the United Kingdom, remarked

A plague upon unprepared retirement and all those idiots who say silly cosy sentimental things about the 'evening of life' and 'growing old gracefully' and the like . . . there would be far less candidates for geriatric treatment if we spent a little more on educating people about retirement.

The content of preretirement planning programs will be determined to some extent by the needs of the particular group involved. "Education, above all, determines the need for retirement planning. Generally the higher the level of formal education, the less retirement preparation is needed" (Atchley, 1972, p. 160). This would suggest that teachers having a higher level of education should not require as much assistance in planning for retirement as some blue collar workers. The nature of home economics training with its emphasis on nutrition, consumer education and budgeting would suggest that home economics

teachers should be well prepared for retirement.

Thus the need for some type of advanced planning to ensure successful adaptation to retirement would seem to be well proven by research studies. The present study was designed to determine how much planning selected secondary school home economics teachers had completed for their own retirement.

Objectives of the Study

There were three major objectives in this study which were subdivided in the development of the hypotheses and in the statistical calculations. The primary objective was to determine if there were any significant differences in the degree of preretirement planning completed by the English and American teachers. A second major objective was to determine if there were any significant differences in the mean scores of the American and English teachers on the Life Satisfaction Index A and the Purpose in Life test. The final objective was to determine if there was any relationship between the degree of retirement planning completed by the English and American teachers and the variables selected for the study.

Hypotheses

1. There will be no significant differences between the American and English secondary school home economics teachers concerning the degree of preretirement planning in:
 - a) general retirement plans,
 - b) finances,
 - c) leisure time activities,

d) housing.

This hypothesis will be tested by the chi square measure of difference.

2. There will be no significant differences in the mean scores of the American secondary school home economics teachers and the English secondary school home economics teachers on

a) Life Satisfaction Index A,

b) Purpose in Life test.

This hypothesis will be tested by the "t" test for independent samples.

3. There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to the level of their Life Satisfaction Index A scores.¹
4. There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to the level of their Life Satisfaction Index A scores.¹
5. There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to the level of their Purpose in Life test scores.¹
6. There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home

¹Hypotheses 3, 4, 5, and 6 will be tested by the Analysis of Variance.

economics teachers according to the level of their Purpose in Life test scores.¹

7. There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their current health status.²
8. There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their current health status.²
9. There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their anticipated monthly retirement income.²
10. There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their anticipated monthly retirement income.²
11. There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their marital status.³
12. There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their marital status.³

¹Hypotheses 3, 4, 5, and 6 will be tested by the Analysis of Variance.

²Hypotheses 7 through 10 will be tested by the chi square measure of difference.

³Hypotheses 11 through 14 will be tested by the chi square measure of difference.

13. There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their age.³
14. There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their age.³

Basic Assumptions of the Study

The basic assumption of this study was that people do plan for their retirement and that they would be willing to share these plans with the researcher. It was also assumed that a mailed questionnaire would be an efficient method of obtaining valid data for the study. A third assumption was that the responses of home economics teachers would provide useful guidelines for recommending revisions in home economics curriculum and related courses.

Definitions of Terms

Life Satisfaction Index A or LSIA--this index was developed by Neugarten, Havighurst, and Tobin (1961, p. 143) in a longitudinal study conducted in Kansas City. The index measures five components--zest versus apathy, resolution versus fortitude, congruence between desired and achieved goals, self concept and mood tone. The LSIA is described as "a measure of the psychological well-being of older persons" (p. 143).

Purpose in Life Test or PIL was developed by Crumbaugh (1968, p. 187)

³Hypotheses 11 through 14 will be tested by the chi square measure of difference.

"to test Frankl's thesis that when meaning in life is not found, the result is existential frustration." There are 20 items on the PIL scale measured along a continuum from a very positive response to a very negative response. "The items purport to reflect the degree to which an individual experiences meaning or purpose in life" (Acuff and Allen, 1970, p. 126).

United Kingdom or U.K.--for the purposes of this study selected secondary school home economics teachers from the county of Lancashire were surveyed.

United States of America or U.S.A.--secondary school home economics teachers from the state of Oklahoma were selected for this study.

Preretirement planning or retirement planning--is concerned with the deliberate planning for retirement that is conducted by persons who are approaching retirement with particular emphasis on finances, leisure time activities and housing.

Limitations of the Study

The areas of planning studied were limited to finances, leisure time activities, and housing because research indicated that these were areas of greatest concern to retired persons. The study population was limited to secondary school home economics teachers in the state of Oklahoma, U.S.A., and the county of Lancashire, U.K. The statistical calculations were based on a one-item analysis as the variables selected for the study were compared with the total score made by the teachers on the first four items on the questionnaire (see Appendix C). The remaining questions yielded descriptive data about the study population.

Group to be Studied

The population studied was restricted to female secondary school home economics teachers in Oklahoma, U.S.A., and Lancashire, U.K., who were aged between 41 and 65 plus. Current retirement policies in each country stipulate retirement at the end of the school year in which the teacher reaches the age of 65, although teachers may retire earlier if they so desire. Female home economics teachers only were studied because of the lack of male home economics teachers at the secondary school level in Oklahoma and Lancashire. The teachers in the U.S.A. were teaching some or all of grades 7 through 12, and their counterparts in the U.K. were teaching some or all of grades 6 through 12.

Procedures

The subjects selected for this study were secondary school home economics teachers in Oklahoma and Lancashire. Vocational home economics teachers in Oklahoma were selected, as their names and school addresses were readily available from the Division of Home Economics in the State Department of Vocational and Technical Education in Oklahoma City. In England a listing of schools and their addresses was available at the county education office and the questionnaires were sent to the head of the domestic science department at each school.

Permission to use the PIL test was obtained from Psychometric Affiliates (see Appendix A) and copies of the test were purchased from them. The LSIA is not copyrighted and the test was obtained from the Journal of Gerontology (1961). The third questionnaire was developed by the investigator, based on a review of the related literature. The instrument was pretested by six faculty members of the English

department at Central State University, Edmond, Oklahoma, who were all approaching retirement. The pretest was for validation purposes, correctness of English and clarity of questions and directions. No revisions were indicated by this group and the questionnaires were mailed directly to the teachers in Oklahoma and to the researcher's parents for distribution in England. A stamped, addressed envelope was included for the responses. In each country follow-up letters were sent to all teachers who had not replied within three weeks of receiving the questionnaire. One follow-up letter only was sent to the non-respondents because many of the English teachers returned their questionnaires indicating an unwillingness to participate in the study. It was decided that the number of responses would not be greatly increased by a second letter.

In the analysis of data the researcher was primarily concerned with the total degree of preretirement planning completed by the teachers. The total scores on the first four items of the questionnaire (see Appendix C) were, therefore, compared with each of the variables selected for the study. The four main areas of preretirement planning of concern in this study were general plans, finances, leisure time activities and housing. Statistical analyses were utilized to determine if there was any significant difference in each of these areas between the American and English teachers. The individual areas were not compared with the variables selected for the study. The 0.05 level of significance was selected as the cut-off point for significance in each of the statistical calculations.

Format for the Study

The study was designed to determine the extent of the preretirement planning of secondary school home economics teachers in England and America. These plans were then to be related to a number of variables selected by the researcher which, based on the review of literature, were considered to be important. Three major objectives were formulated to determine the significance of the differences between the English and American teachers with respect to retirement planning and the selected variables.

The first chapter has attempted to indicate the need for preretirement planning by summarizing some of the current research in the area. The next chapter will consider the broader aspects of the problem in reviewing the related literature. In particular the chapter will be concerned with a brief history of gerontology as a field of study including governmental legislation and involvement, specific census data indicating the present need and projected future needs. Definitions of retirement, the relationship between attitudes to work and attitudes toward retirement, and the function and meaning of work to the individual will also be discussed to enhance understanding of the subject. The value of "rites of passage" in adjusting to the problems of retirement will lead into a more detailed discussion of specific problems of the elderly. This will be followed by a summary of the research related to the Life Satisfaction Index A and the Purpose in Life tests used in the study. An overview of existing preretirement programs will be followed by a description of the services that are available for the elderly. Whenever possible comparisons will be made between the situation in America and England. Chapter II, it is anticipated, will set

the stage for the discussion of the research design and methodology and the analysis of data which will be found in Chapters III and IV; Chapter V will summarize the study and make recommendations based on its findings.

CHAPTER II

REVIEW OF LITERATURE

Introduction

O blest retirement, friend to life's decline,-
Retreats from care, that never must be mine,
How blest is he who crowns, in shades like these,
A youth of labor with an age of ease;
Oliver Goldsmith (1729-1774)

Gerontology, or "the scientific study of the phenomena of aging and the problems of the aged" (Webster, 1968, p. 1052) is a comparatively new word in the dictionary. Geriatrics is a word with which more people are familiar and it is primarily the study of the medical problems of the aged. Gerontology is broader in its scope and includes biological, psychological and physical aspects of aging. Social gerontology utilizes all the information resulting from geriatrics and gerontological studies in researching the social psychological aspects of aging.

Historical Development

The study of gerontology may be traced back to 1938 when the Research Club for Aging was founded and sponsored by the Josiah Macy Foundation. The members of the club were initially medically and/or biologically oriented scientists. The word "gerontology" appeared for the first time in 1939 in a publication by Cowdry entitled Problems of

Aging. This book was one of the first known publications concerned with the medical aspects of aging (Donahue and Orbach, 1969, p. 3).

Interest in gerontology received universal recognition in the decade of the 1940's. Two important events took place in 1945 with the publication of the Journal of Gerontology and also a research report from the Social Science Research Council entitled Social Adjustment in Old Age. Thus the importance of sound research was established from the very beginning. One year later, in 1946, the American Geriatrics Society was formed, publishing an official journal, Geriatrics, in the same year. It was at this time that the need to broaden the scope of geriatric research was first emphasized. Thewlis (1946, p. 20) indicated that

study should be directed not only toward the physiological and pathological processes of old age but should also include psychological factors, sociological factors and the broader economic aspects of the problem.

The Gerontological Society was formed in 1946 and consisted of the founder members of the Research Club for Aging. It was not until 1952, however, that psychologists and social scientists were recognized as potentially useful members of the society, when a section of the society was opened to them.

The decade of the 1950's saw an increased emphasis on research with the formation of many institutes, philanthropic funding for research and governmental support for research programs. The University of Michigan established the first Institute of Gerontology in 1950, followed by Florida in 1951, Iowa in 1953, and Connecticut in 1957 (Donahue and Orbach, 1969, p. 3). The Carnegie Foundation and the Rockefeller Foundation, both philanthropic organizations emphasizing the value of research, initiated funding programs for research in

gerontology in 1950. This was followed in 1955 by governmental support of research in gerontology. Governmental influence continued to be felt with the first White House Conference on Aging and the Senate Special Committee on Aging both held in 1961. The Ford Foundation followed the lead of the Carnegie and Rockefeller Foundations by providing funds for research on aging in 1961. In 1968, the Russell Sage Foundation published its report on Aging and Society (Maddox, 1971, p. 101).

On January 1, 1957, the Inter-University Training Institute in Social Gerontology was established with its primary aim as the stimulation of training in social gerontology and the initiation of programs in the field. The programs were divided into three major types

- (1) publication of systematic technical summaries conceptualizing existing scientific knowledge,
- (2) process of introducing and establishing social gerontology as a part of the university curriculum,
- (3) training of university and college faculty prepared to offer instruction in the field. (Donahue and Orbach, 1960, p. 4)

Publications in the form of books and journal articles provide an obvious method of disseminating information to interested parties. The Journal of Gerontology in 1945 was the first journal, followed in 1960 by The Gerontologist and in 1969 by the Industrial Gerontologist. Industrial gerontology is a more specialized branch of the general field of gerontology and is described in the first issue of the journal as "a new applied social science sub-discipline. It draws upon economics, psychology, medicine, sociology, adult education, industrial and labor relations and management science" (Sprague, 1969, back of front cover). He further sees industrial gerontology as "the study of the employment and retirement problems of middle-aged and older workers. It is the science of aging and work" (Sprague, 1969, back of front cover).

Handbooks of gerontology, or collections of papers and readings, were first published in 1960. The editors of the first three books were Birren, Tibbitts, and Burgess (Maddox, 1971, p. 101). Birren concentrated on the individual or behavioral aspects of aging by summarizing the scientific and professional literature that was available up to that date. The book edited by Tibbitts was more interested in the cultural and societal aspects of aging and their effect on the individual. Burgess also expanded the scope of his handbook by comparing welfare programs for the elderly in many European countries which were thought to be representative of Western culture (Donahue and Orbach, 1960, p. 4). This was indicative of the world-wide interest that was being shown in gerontology from 1948 to the present day. International conferences were held at regular intervals in different parts of the world including Belgium in 1948, San Francisco in 1960, and the most recent in Kiev, Russia, in 1972.

The enactment of many different forms of legislation began in 1961 with the introduction of Medicare, and subsequent bills have increased its coverage. The Older Americans Act of 1965 was one of the most important pieces of legislation designed to benefit the elderly. The Administration on Aging was established in the same year. University involvement began at this same time with National Institute of Child Health and Human Development grants to provide research and training in the area of adult development and aging. This interest on the part of the universities has been maintained and many programs in gerontology are now being offered. The current trend toward lifelong learning is likely to add further impetus to the study of gerontology in a much broader sense. Governmental interest was revitalized in 1970 by the

President's Task Force on Aging and by the second White House Conference in 1971.

The importance of involving university professors in training programs was recognized in 1958 and again in 1959 when summer institutes in social gerontology were offered on the campuses of the University of Connecticut and the University of California. The purpose of these institutes was to offer a month's intensive training to "college faculty members in the psychological and social sciences and related professional fields interested in preparing to teach courses in aging at their institutes" (Donahue and Orbach, 1960, p. 5).

The challenges to social gerontologists as seen, in 1960, by Orbach and Donahue were the need for

- (1) . . . coordinated program of research training,
- (2) . . . gerontological fellowships and scholarships,
- (3) . . . the expansion of programs . . . to ensure that a sufficient and continuous source of teachers, researchers, and professional practitioners will be available.
(Donahue and Orbach, 1960, p. 26)

The development of social gerontology and the increasing awareness of the needs of the elderly appears to many people to have been a very slow process. That this is an accurate description of the situation is undoubtedly true and the following explanation given during a national conference on retirement of older workers gives some indication of the many forces affecting policy decisions. The explanation is not offered as an excuse for poor treatment of the elderly but it does indicate the necessity of establishing some priorities if the needs of all people are to be met.

While figures showing increased numbers of older persons may sound startling when quoted in terms of the last century, the half century, or even the last decade the trend has been gradual and the changes subtle rather than

dramatic. Furthermore, the social upheavals of our time--two major wars and a vast depression--have tended to focus attention on other groups. The special problems of older people have been obscured by those of young children in disrupted families, teenagers, service men, and veterans--groups whose needs have seemed to be more dramatic and immediately pressing. (Mathiasen, 1953, p. 3)

The three decades that have passed since the formation of the Gerontological Society, however, have been very productive and although there is much that remains to be done, gerontologists have made recognizable progress. Thus the field of social gerontology has become an influential universal force concerned with improving the status of the elderly who are "one of the fastest growing segments of our population" (U.S. Bureau of the Census, 1973, p. 3).

Census Data

Census reports are a valuable source of information concerning the characteristics of a population. "Each census this century has found that the elderly segment of the population grew at a rate faster than the national growth rate" (U.S. Bureau of the Census, 1973, We, the American Elderly, p. 4). The following tables illustrate these points. It may be seen that older people form a much larger percentage of the total population in England than in America. Although figures such as those in Table III were not available for the elderly in England, it was anticipated that the general trend would be very similar. Bucke, using census data, projected that by 1980 the percentage of pensioners in England would be 18 compared with 16 in 1961 (Bucke, 1961, p. 98).

TABLE I
NUMBER AND PERCENTAGE OF OLDER AMERICANS

Year	Number	Percentage
1970	20,065,502	9.9
1960	16,559,580	9.2
1950	12,294,698	8.1
1940	9,036,329	6.8
1930	6,644,378	5.4
1920	4,939,737	4.7
1910	3,953,945	4.3
1900	3,083,939	4.1

Source: U.S. Bureau of the Census, We, the American Elderly. U.S. Government Printing Office. (1973), p. 4.

TABLE II
NUMBER AND PERCENTAGE OF OLDER ENGLISH PERSONS

Year	Number	Percentage
1979*	9,500	18.2
1964*	7,760	15.3
1954	6,890	13.9
1951	6,620	13.5
1941	5,571	12.0
1931	4,295	9.6
1921	3,349	7.8
1911	2,748	6.7
1901	2,284	6.2

*Projections

Source: Barbara E. Shenfield, Social Policies for Old Age. London: Routledge and Kegan Paul Ltd. (1957), p. 2.

TABLE III
GROWTH RATE OF TOTAL POPULATION AND THE ELDERLY IN AMERICA

Decade	Percentage Increase of Population	Percentage Increase of Elderly
1960-1970	13	21
1950-1960	19	35
1940-1950	14	36
1930-1940	7	36
1920-1930	16	35
1910-1920	15	25
1900-1910	21	28

Source: U.S. Bureau of the Census, We, the American Elderly. U.S. Government Printing Office. (1973), pp. 4-5.

In addition to giving information about the actual numbers in the population in any given year, statisticians working for the Bureau of the Census also make predictions for 20 or 30 years ahead. These figures may be used by policy makers in determining the needs of future generations. An example of this type of projection indicates the following:

TABLE IV
U.S. POPULATION PROJECTIONS 1975-2000

Year	Total (65-75+)	Male	Female
1975	22,170	9,070	13,100
1980	24,051	9,710	14,343
1990	27,768	11,081	16,687
2000	28,842	11,493	17,338

Source: U.S. Bureau of the Census, Statistical Abstract of the United States: 1973. U.S. Government Printing Office. (1973), pp. 6-7.

Similar projections are made in the Statistical Abstract of the United Kingdom as shown in Table V.

TABLE V
U.K. POPULATION PROJECTIONS 1972-2001

Year	Total (65-75)	Male	Female
1972	7,328	2,811	4,517
1981	8,163	3,163	4,995
1991	8,363	3,242	5,121
2001	8,064	3,148	4,916

Source: Central Statistical Office, Annual Abstract of Statistics, 1973. London: Her Majesty's Stationery Office. (1973), p.15.

Much of the current research is concerned with the problems facing men upon retirement. Census statistics indicate that more and more women are remaining in, or returning to, the work force and thus, more research into the problems which will face women would seem to be indicated. There are some difficulties to be overcome when trying to compare census figures over a prolonged period of time as the current data are usually more detailed and sophisticated than those of earlier years. The following table is adapted from three different tables providing data for 1900, 1970, and projected data for 1985.

TABLE VI
LABOR FORCE PARTICIPATION 1900-1985

Age	Percent in Labor Force in 1900	Percent in Labor Force in 1970	Projections for 1985
45-49	14.7	53.3	57.4
50-54	14.7	52.4	57.4
55-59	13.2	47.6	45.4
60-64	13.2	36.4	45.4
65-69	9.1	17.2	8.5
70-74	9.1	9.1	8.5
75 and over	9.1	4.7	8.5

Source: U.S. Bureau of the Census. Census of the United States, 1940-1970. U.S. Government Printing Office. (1940 and 1970).

These tables show that more and more people are living to reach retirement age with considerable experience in the labor force, and there is evidence to show that people are experiencing many years of retirement. "The older population itself is aging; that is, the proportion 65 to 69 is getting smaller while the proportion 75 and over is getting larger. The trend is expected to continue at least to the end of the century" (U.S. Bureau of the Census Report, 1973, P-23, p. 6).

Retirement Definitions

What then is retirement which so many more people may anticipate at the end of their working lives? Lyndon B. Johnson in the preface to the report of the 1964 President's Council on Aging suggested that "the lengthening of life gives an opportunity for a new dimension to living. The increased span of retirement provides time for self-realization, creative endeavor, and public service" (President's Council on Aging,

1964, p. i). This could probably be described as the layman's definition of retirement and the definitions of authorities in the field may be more scientific in their approach and will depend to some extent on the individual authority's frame of reference. Atchley (1972, p. 102) stated quite simply that "retirement is the institutionalized separation of an individual from his occupational position," and also suggested that "retirement is perhaps the most crucial life change requiring a major adjustment of the older person" (p. 103). The institutional aspects of retirement were also discussed by Streib, who felt that three factors must be present for institutionalization to take place.

First a number of people must live long enough to retire in later life. Second, the economy must be sufficiently productive for older workers to be transferred from full-time work to part-time work or no work in old age. Third, some forms of social insurance, pension plans, and health insurance schemes must offer at least minimum support for those older persons who do retire. (Streib and Schneider, 1971, p. v)

Cokinda suggested that "retirement is one of the most clear-cut of career changes, and probably the most unsettling of all" (Cokinda, 1973, p. 58).

The range of adjectives used to describe retirement varies from "retirement shock" (Field and Bluestone, 1968, p. 33) to a "new life role" (Pyron and Manion, 1970, p. 1) to "compulsory retirement" (de Ropp, 1960, p. 261). Tibbitts felt that the comparatively new phenomenon of retirement came about as a result of industrialization, technological progress and an adequate supply of younger people to fill labor force requirements (Tibbitts, 1954, p. 301). Friedmann and Havighurst (1954, p. 1) are not as concerned with why retirement came into existence as with describing a retired person who, they felt, was

in the last ten or twenty years of their life and not working for a living. Reichard et al. have a similar definition as they included two conditions in their interpretation of retirement, "(1) no full-time gainful employment; (2) receipt of Social Security or any retirement pension" (Reichard, 1962, p. 18). Super concentrated on the effect of retirement on the individual person when he suggested that

retirement requires changing the habits and daily routines of a lifetime, changing a self concept which has been relatively stable over a long period of years, and changing a role which has been played for more than a generation. Old roles such as those of worker and parent are reduced, and others such as those of homemaker and church member are intensified. (Super, 1957, p. 159)

Retirement shock, the term used by Field and Bluestone, is described as the effects of sudden relinquishment of the work role and the fear and uncertainty of what the future holds for the retired person (Field and Bluestone, 1968, p. 33). The new role discussed by Pyron and Manion contains a certain amount of uncertainty as each individual, upon retirement, must examine his attitudes toward work and leisure and the values he places on each one of them (Pyron and Manion, 1970, p. 1).

There are many arguments for and against the compulsory retirement policies found in many industrial societies. Lang is most emphatic in her denunciation of the current retirement policies. Her recommendation is that

we should abandon the arbitrary dividing line of 65 which now officially marks the end of maturity and the beginning of old age, no matter how convenient it is statistically and actuarially. It creates a rigid stratification between old and young. Furthermore, current retirement practices are not only absurd but wasteful. (Lang, 1961, p. 166)

Arguments both for and against mandatory retirement were posed by de Ropp although the emphasis is mainly on the negative aspects of the policy. He does indicate that planning before retirement would prevent

many of the problems faced by retirees. He argued most cogently, however, that recognizing the wisdom and decision-making abilities of politicians and lawyers aged 65 and over is not compatible with the treatment received by the average person.

Alike in industry and in the academic world there prevails the iniquitous practice of compulsory retirement. By a completely arbitrary ruling having no relationship whatever to the mental or physical condition of the individual, men and women of sixty-five are shorn of their jobs, dumped into a social garbage can labeled 'retirement' and left there to rot in idleness on a pension. (de Ropp, 1960, p. 261)

Leib, in discussing retirement suggested that it is not synonymous with complete cessation of work. He saw retirees as the victims of mandatory retirement, and indicated that

. . . there is no reason and no defensible excuse why anybody in reasonably good health should ever retire to a full stop, even though he is among the millions who are victims of one of the most vicious concepts, psychologically and physiologically, ever generated in the mind of man: the compulsory retirement plan. (Leib, 1950, p. 105)

Although these definitions with their comments may give a rather gloomy picture of retirement they do indicate that very little is done to help the individual adapt to the changes that take place upon retirement. Cokinda listed the major changes that would face a person upon retirement as, loss of status leading to psychological stress, a loss of financial security, a loss of physical strength, and the loss of a well defined role, the latter probably causing the greatest number of problems for the individual (Cokinda, 1973, pp. 58-59).

These definitions of retirement have concentrated, primarily, on the effect on the individual. Economics, from a societal point of view, is evidenced in definitions by Kreps et al. and by Orbach. Kreps, in

her report, has indicated that there is a direct relationship between the state of the economy and retirement policies. In the 1930's when the depression created mass unemployment, compulsory retirement policies were seen as a method of distributing and rationing jobs. The comparative affluence of the 1940's and early 1950's resulted in some flexibility in retirement policies and people were encouraged to continue their employment if they were interested in doing so. The cycle of decline and recessions returned in the late 1950's and early 1960's and compulsory retirement was once more enforced. The current problem seems to be one of balancing supply and demand in the labor force. Mechanization in some industries has required transfer of workers from one section of industry to another which, with the increasing number of new workers in the labor force, requires that people over 65 be retired to balance supply and demand. "Retirement practice, then, could come to be viewed as one of the measures by which the balance is maintained, and if so, the movement will surely be toward retirement before, rather than after, age 65" (Kreps et al., 1963, p. 4).

Orbach continues this societal look at retirement combining it also with the individual's viewpoint. His more comprehensive definition described retirement as

the creation in modern society of an economically non-productive role for large numbers of persons whose labor is not considered essential or necessary for the functioning of the economic order . . . retirement is the prescribed transition from the position of an economically active person to the position of an economically non-active person in accordance with the norms through which society defines and determines the nature of this change. (Orbach, 1962, p. 53)

Work and Retirement

It is the transition from the work role to the non-work role which creates many difficulties for people facing retirement. The protestant "work ethic" has played a dominant role in society and indeed males in particular are taught from a very early age the necessity of preparation for an occupation in adulthood. "The dilemma retirement presents for the American man arises from the fact that the leisurely life expected of the retired contradicts the pervasive work orientation of our society" (Loether, 1967, p. 67). Slocum discussed the six major functions of work as he saw them and argued that the meaning of work and its functional importance to the individual cannot be separated. The major functions of work outlined by Slocum are:

- (1) Work is a source of subsistence. . .
- (2) Work regulates activities . . .
- (3) Work provides patterns of association . . .
- (4) Work provides identity . . .
- (5) Work provides meaningful life experiences . . .
- (6) Work determines social status . . . (Slocum, 1966, pp. 15-16)

The importance of work as a source of subsistence is of paramount importance in modern technological societies. Moore and Hedges, in a study concerned with trends in labor and leisure indicated that moonlighting was increasingly prevalent in our society and had considerable impact on statistics concerned with the length of the work week, average salaries and the importance of work to the individual.

In May 1969, about 4 million persons, more than 5 percent of all workers held two jobs or more at the same time. About half of them worked 55 hours or more during the survey week. (Moore and Hedges, 1971, p. 7)

Among the reasons given for moonlighting, current financial needs were cited by 40 percent of the moonlighters, and payment of debts or saving

for the future was indicated by another 20 percent of the study population. It was also found that the majority of moonlighters prefer the additional income they earn to the additional leisure time they would gain by having one job only (Moore and Hedges, 1971, p. 7). This attitude could create problems when these moonlighters reach retirement age and are not allowed to work. They will then have, on the average, 55 hours per week of additional leisure time compared with the more usual 40 hours.

The regulation of activities resulting from a work life of approximately 40 years will be a habit that, upon retirement, will be difficult to break. A study of almost 100 married couples who were within five months of retirement was conducted in 1971 in Southwest England. Seventy-three percent of the study population were manual workers and the remainder were non-manual. The data were compiled from the results of interviews with the couples concerning their present job, finances, marital relationships, and feelings about retirement. The men were all asked which aspects of their work situation they would miss the most when they retired. Many of the men indicated that it was the change in the routine to which they had become accustomed which would create many difficulties for them. One of the subjects interviewed said that he would miss

. . . the routine for a start. Getting up at a certain time in the morning, coming home again at a certain time at night, there's one thing you'll miss. Unless you stick to a rigid routine in your retirement, get up at the same time, and . . . (Crawford, 1971, p. 259)

The inactivity anticipated in retirement created further problems as another manual worker interviewed for the study said,

. . . it's going to be very difficult really to settle down to this time you've got, on your hands, you see, because

I've been working in this job for 30 odd years and up to just recently a few years ago we worked a seven-day week. . . (Crawford, 1971, p. 260)

In the same study the workers revealed that "it was the loss of an opportunity to be with fellow workers and to belong to a group of working men . . . that was going to be felt most keenly" (Crawford, 1971, p. 261). The group membership seemed to be as important to these men as it is to adolescents who are very aware of group membership and peer relationships. The group structure seems to have several meanings to the working man.

He occupies a position within a working group and is therefore associated with the life of that group and of the profession which it represents. This membership is important, for it is a source of vitality and promotes self-esteem. (Vischer, 1966, pp. 138-139)

Thus group membership at an individual's place of work serves several functions as it provides each person with an identity within the group, patterns of association, meaningful life experiences and social status. The last of these functions is very closely related to the work ethic where people, although they might wish to escape from the pressures of the job, still want "to maintain the status of a working and 'worthwhile' man" (Jones, 1969, p. 43). An individual's social role is also determined to a large extent by his occupation. There are, for example, recognized roles and norms expected of a doctor or a farmer, etc., and most people aspire to live up to these expectations.

The head of a personnel department in an industrial concern in England, who offered a preretirement planning program listed four major difficulties that their staff encountered in retirement, which are closely related to Slocum's functions of work. These difficulties are:

- (1) Fear of the emptiness of a life without work . . .
- (2) Fear of the uncertainty of the future and of being

- required to arrange their own activities
- (3) Fear of being unable to live on a reduced income
- (4) Fear of being alone and feeling lonely because they have too little contact with their environment.
(Vischer, 1966, pp. 143-144)

Friedmann and Havighurst (1954) had identified five major functions of work. They combined identity with social status which Slocum sees as two separate functions. Friedmann and Havighurst also discussed the relationship between the functions and meanings of work to different individuals. This is given in table form for easy comparison.

TABLE VII
THE RELATIONS BETWEEN THE FUNCTIONS AND MEANINGS OF WORK

Work Function	Work Meaning
1. Income	a) Maintaining a minimum sustenance level of existence. b) Achieving some higher level or group standard.
2. Expenditure of time and energy	a) Something to do. b) A way of filling the day or passing time.
3. Identification and status	a) Source of self-respect. b) Way of achieving recognition or respect from others. c) Definition of role.
4. Association	a) Friendship relations. b) Peer-group relations. c) Subordinate-superordinate relations.
5. Source of meaningful life experience	a) Gives purpose to life. b) Creativity; self-expression. c) New experience. d) Service to others.

Source: Eugene A. Freidmann and Robert J. Havighurst, The Meaning of Work and Retirement. Chicago, Illinois: The University of Chicago Press (1954), p. 7.

Most of the research in the area of work, its function and its meaning has been conducted with male workers only. It will soon be necessary to spend more time looking into the meaning of work to women as statistics published in 1961 revealed an interesting trend in the work habits of women. At the end of the last century the proportion of women in the labor force was the highest for the 20 to 24 year age group and then gradually became smaller and smaller. A more recent trend has shown that a second peak is emerging as women between the ages of 45 and 54 are returning to work. This second peak applies to married women who return to the labor force after raising a family. Single women, throughout the normal years of a working life, have always represented a higher proportion of the women in the labor force. Even after the normal retirement age of 65, single women remain in the labor force in greater percentages than married women, or widows or divorcees (Gordon, 1961, pp. 21-22).

A couple of the more informative studies concerning women and the meaning of work to them were conducted in 1961 and 1965. A Canadian study of 907 working women of all age groups from under 25 years of age to over 60 years showed that work was important to life satisfaction for all age groups. The percentage of people ranking work as important ranged from 48 percent for those under 25 to 60 percent for women in their 40's. Marital status had little effect on the satisfaction derived from work as 55 percent of the single people and 47 percent of those who were married ranked work as one of the five most important areas in determining life satisfaction (Laurence, 1961, pp. 164-166). Although this study was conducted over 13 years ago there has been

little to suggest that there has been any change in the attitude of women towards their work.

A study conducted four years later than the Canadian study attempted to determine the difference in the retirement patterns of men and women. It is generally accepted that women retiring from work are, in fact, retiring from their secondary role of worker to their primary role as a wife and mother. There are indications, however, that the women's liberation movement and the Equal Rights movement might be changing this concept. The main findings of this study by Palmore suggested that

- (1) Women retire more than men
- (2) Women retire for voluntary reasons more than men
- (3) . . . there is little difference, by occupation, in the retirement rates of women
- (4) Single women retire less than married women
- (5) Retirement is steadily increasing among men but not among women . . . (Palmore, 1965, pp. 4-8)

Thus the basic work orientation of a highly competitive society creates difficulties for both men and women in adapting to a life of leisure. Our present society has not yet accorded an acceptable and recognizable role for leisure. Thus, the major problem of retirement is that, "at least for the time being, our society does not yet accord to retirement the positive value it accords to work" (Loether, 1967, p. 68). O'Dea further described the ambiguity which faces an individual when he leaves the work role which has been the most important part of his life for the last 30 to 40 years.

In work man gained control over his circumstances and, through disciplining himself in work, over himself as well. Making was self-making. In his expression of his larger relation to his world - his respect for life and his feeling of consanguinity with all life, for example - he crystallized his thinking and feeling and also made himself. (O'Dea, 1970, p. 273)

"Rites de Passage" and Anticipatory Socialization

With this description in mind, it is not difficult to understand the problems facing people as they approach retirement. There is some evidence to suggest that the transition from the work role to the retired role is made easier if it is accompanied by some ritual or ceremony. Van Gennep and Rapoport conducted a longitudinal study with workers in southwest England to determine the effect of ceremonies and ritual upon eventual adjustment to retirement (Crawford, 1973, p. 461). Van Gennep in his general theory of "rites de passage" identified three stages in the successful transfer from one status to another, namely separation, transition, and incorporation. The interviews held with the subjects in the Van Gennep and Rapoport study revealed that "retirement includes rites of both separation and transition but not of incorporation" (Crawford, 1973, p. 449).

The separation stage of retirement usually occurs during the week or so prior to retirement when the retiree is not usually expected to work full time and is given time to visit all his colleagues. The official ceremony (if there is one) is synonymous with the transition stage. The individual is not officially a worker and yet, because he is still on the payroll he is not a retired person. The retiree is not incorporated into any other status upon retirement and, Crawford suggested, incorporation back into the community or church as a full-time member would complete the "rites de passage" and make adjustment to retirement much easier (Crawford, 1973, pp. 449-460). Faris in discussing Van Gennep's theory further suggested that the process involved in the change from the working adult role to the retirement role may be a form of socialization which, until recently, had been a concept used to

describe the social training of children. "From one perspective, then, socialization may be defined simply as the preparation for a subsequent (age) status. All socialization is, therefore, anticipatory" (Faris, 1964, p. 290). The theory of anticipatory socialization may be applied to preretirement counseling programs where the aim is to help people to prepare for the norms, roles, and values which they can expect in retirement.

Merton discussed the theory of anticipatory socialization and suggested that those people who internalize the values of the group to which they aspire should be accepted more readily into the group and will adapt to its norms and roles more easily (Merton, 1968, p. 319). Thus it would seem that those people who anticipate their roles in retirement will adapt more easily to them. He also suggested that "defects in the processes of socialization--the acquisition of attitudes and values, of skills and knowledge needed to fulfill social roles--are another prominent source of disorganization" (Merton and Nisbet, 1971, p. 822). Another word for disorganization in terms of retirement may be maladjustment, where the individual finds time weighing heavily on his hands and wishes he were back at work. Failure to complete anticipatory socialization for any new status results in inadequate knowledge of the behaviors required and expected in the new status. Psychologists, as well as sociologists, are pursuing this theory in terms of preretirement planning. Bischof expressed this theory quite clearly when he said that

intelligent retirement begins somewhere in the middle years of life . . . psychologists are saying that we do not suddenly retire. Adults should contemplate and plan for retirement 10 or 20 years prior to the actual date of receiving a gold watch and attending the retirement banquet. (Bischof, 1969, p. 3)

Leisure

One aspect of anticipatory socialization for retirement might be the creative use of leisure time. As the working week has gradually become shorter and shorter since the turn of the century, with considerable discussion of the imminence of a 35 hour week, men and women find themselves with more and more "non-work" time. Psychologists are becoming more aware of the need to develop meaningful leisure time activities and even suggest that the years of adolescence are ideal for the development of these hobbies and interests. "Failure to come to grips with this problem in the formative years of life may result in premature physical and mental deterioration through illness, boredom and psychological atrophy" (Lambert et al., 1974, p. 18).

Davidson suggested that the person who has well-developed hobbies or leisure time activities will adjust more readily to retirement, whether it is a voluntary or compulsory retirement. These hobbies or activities will not only fill the time pleasantly and productively but will also give added purpose and meaning to the later years of life.

. . . and he who can add to his routine work of the day the extra effort needed for the cultivation of other pursuits, the contemplation of which gradually becomes normal and habitual, will find the preparation for retirement a far easier task than he who has been content to concentrate his whole mental energy upon his professional or business duties without thought of the inevitable day when these must cease, leaving him to such poor resources as his one-track mind may have allowed him to build up in such few leisure moments as he may grudgingly have allowed himself. Such men and women are indeed to be pitied, when retirement comes to them they seem, as it were, lost souls, devoid of purpose, of happiness, and even of contentment. (Davidson, 1962, pp. 118-119)

As interest in the wise use of leisure time continues to occupy sociologists and gerontologists, more and more definitions of leisure

may be found in the literature. De Grazia (1964, p. 9) and Pieper (1952, p. 30) both stress that leisure time activities are those which are the opposite of the "clock-time" aspect of work activities. Gray expanded this definition to suggest that leisure time is primarily contemplative having "aesthetic, psychological, religious, and philosophical" functions (Murphy, 1973, p. 25). Volunteer work in programs such as the Foster Grandparent program is seen as a social instrumental use of leisure time. A study by Rosenblatt in 1966 indicated that age, sex, and health were significantly related to interest in volunteer work among the elderly subjects in his study population. Although the sample in his study was limited and not representative of the total population these variables would seem to have significance in determining an individual's interest in community or volunteer work (Rosenblatt, 1966, pp. 87-94).

Winthrop isolated five purposes of leisure when he said that it may be devoted to (1) leisure activities; (2) relaxation; (3) recreation; (4) renewal or personal development; and (5) non-leisure activities (1971, p. 115). Mills approached leisure from more of a psychological viewpoint. His challenging definition of leisure provides a focal point which might be of value in developing an acceptable social role for leisure.

But what leisure--genuine leisure--ought to do is relax our attention so that we come to know better our true selves and our capacities for creative experience. Beyond animal rest, which is both necessary and for many today quite difficult to get, genuine leisure allows and encourages our development of greater and truer individuality. . . . Genuine leisure, especially today, requires periods of genuine privacy. For without privacy, there is no chance to discover, to create, and to reinforce our individuality. (Mills, 1971, p. 422)

Leisure research is an expanding and interdisciplinary field for

study and research. In addition to the sociological and psychological viewpoints already cited, philosophers are also developing a definition of leisure. Weiss philosophized that

Leisure, then, is the time when men can be at their best, making it possible for them to make the rest of their day as excellent as possible--not by enabling them to work with more zest or more efficiency but by enabling them to give a new value and perhaps a new objective to whatever is done. The good life is a life in which a rich leisure gives direction and meaning to all else we do. (Weiss, 1964, p. 29)

Preretirement Planning

Retirement, and the increased leisure or "non-work" time that goes with it, is therefore, becoming a reality for more and more people and behavioral scientists are becoming more concerned about the lack of adequate preparation for this stage in the life cycle. It seems appropriate, at this stage, to take a look at some of the existing programs that are designed to help people prepare for their retirement. Two of the leading educational institutions in the area of preretirement planning are the Institute of Gerontology at the University of Michigan and the Drake University Pre-Retirement Planning Center. The new techniques developed by both of these institutions include "short courses designed to train leaders to organize and conduct retirement planning programs and to serve as consultants to employers, unions and similar groups" (Jacobs et al., 1970, p. 86). Hunter from the University of Michigan suggested that preretirement programs have "the objective of helping people who are approaching retirement achieve a satisfactory transition from a working to a nonworking way of life" (Hunter, 1960, p. 793).

The content of preretirement programs will vary, but Hunter included "the legal, social, financial, and health aspects of

retirement" (Jacobs, 1970, p. 86) in the majority of his programs. In a comparison of these retirement programs Hunter drew up the following:

TABLE VIII

A COMPARISON OF SELECTED PRERETIREMENT PLANNING PROGRAMS

Industrial Relations Center The University of Chicago Making the Most of Retirement	Division of Gerontology University of Michigan Preparation for Retirement	Older and Retired Workers Department You and Your Retirement
The Challenge of later maturity	What is retirement going to be like	Work and retirement changing world
Nutrition and health in the later years	How can I keep my health and get care when I need it	Health and happiness in retirement
The physical side of aging Mental health in later life		
Financial planning for retirement	How can I make the best use of my retirement income	Money and retirement
The meaning of work and retirement		
Getting the most out of leisure	What am I to do with my time after I retire	
Increasing your retirement income	How can I earn some money after I retire	
Family, friends, and living arrangements	How can I have a good family life after I retire	Family, friends, and living arrangements
Where to live when you retire	How do I decide on the best place to live after I retire	
Summing up	What does my plan for retirement look like	The union, the community, and the retired worker

Source: Woodrow H. Hunter, "Preretirement Education," Geriatrics (1960), p. 796.

A study of these three programs shows that there are four major areas of concern although the emphases may vary in each program. Kaplan summarized these concerns as "issues of health, economic welfare, housing, and other social and medical aspects" (Kaplan, 1961; p. 389). The programs developed by the Drake University Pre-Retirement Planning Center cover the same general problem areas with emphasis on the value of well led discussion groups. One aspect included in the Drake University programs which is not found in many other programs is the psychological aspects of retirement. In this section the importance of attitudes, adequate knowledge of the physical and psychological changes of aging, and the need to plan for retirement are discussed in some detail (Bowman, 1972, pp. 13-14).

The Dow Chemical plant near Denver, Colorado, described their program of preretirement education in the Aging journal. Their format consisted of seven two-hour sessions involving group discussion, films, and guest speakers from the personnel department of the company as well as from Social Security and insurance companies. The groups were usually limited to 16 people which would be 8 Dow employees and their spouses. Thus, these programs recognized the importance of joint planning for retirement which is not always found in other programs. This company also provided a one-year membership in the American Association of Retired Persons and a subscription to Modern Maturity for each person as he retired (Heinz, 1973, p. 16).

The Pre-Retirement Association in the United Kingdom has published a small booklet giving the salient points, as they see them, which should be included in preretirement education programs. Six major areas are described for these programs including the challenge of retirement,

finance, work (paid and unpaid), health, housing, and leisure time activities. The similarity of these programs and their counterparts in America is readily recognizable. In addition to a brief description of the content of these programs, the Preretirement Association in the United Kingdom lists, in their publication, useful sources of further information (The Pre-Retirement Association, 1973, pp. 1-8).

History of Preretirement Planning Programs in U.S.A.

Hunter from the University of Michigan conducted a survey of pre-retirement education in America and England in the early 1960's and published the findings of his research in 1965. The study was conducted with automobile workers in Detroit, U.S.A., and four automobile plants in the United Kingdom. Although many researchers agree that the content of preretirement programs will vary depending on the occupation and educational level of the individuals concerned, the Hunter study gives some interesting comparative data about these particular groups of workers. Of special interest at this stage is the historical development of programs in each country. Hunter suggested that many companies in the United States had well-established programs before 1950, and these were often concurrent with the establishment of pension programs (Hunter, 1965, p. 21). Hunter reviewed many studies of existing preretirement programs and found that there were many weaknesses in the studies and in their findings. Many of the studies were conducted in large firms situated in large metropolitan areas and it is difficult to apply these findings to smaller firms in urban areas. Among the many problems listed by Hunter were the small number of firms, unions or

agencies who were offering programs, the limited content of many programs, the reluctance to offer the programs during work time, and the failure to provide programs to younger workers who would have time to implement some of the recommended pre-planning for their retirement (Hunter, 1965, pp. 30-38).

History of Preretirement Planning Programs in the U.K.

In the United Kingdom the first preretirement program was offered in 1958. The strength of this program was

the careful planning which preceded the first program. First of all, attention was given to creating within the Company understanding and cooperation on the part of all levels of management. Trade union representatives were involved in helping to plan the program. Most importantly, time and effort was spent in assessing the needs of older workers and in eliciting their interest and participation. (Hunter, 1965, p. 49)

The initial preparation for this program included consultation with many universities, trade unions, community organizations, the Workers Educational Association and local education authorities. It is perhaps this initial contact with community organizations which has resulted in a unique feature of British preretirement programs.

. . . in the short period of five years, there has been established in Great Britain a network of voluntary advisory groups at the national and local levels which can be expected to encourage an orderly progression of effort on behalf of older people seeking to prepare themselves for retirement. Nothing of this sort has developed in the United States despite the fact that Americans have been in the business of preretirement education for a much longer period of time. (Hunter, 1965, p. 55)

The involvement of the Workers Educational Association and the local education authorities from the beginning of preretirement

planning programs in the United Kingdom has meant that adult educators have a much greater influence on programs in the United Kingdom than in the U.S.A. Hunter saw the involvement of adult educators as one of the most important and influential features in British preretirement education programs (Hunter, 1965, pp. 49-57).

In summary it might be concluded that although the history of retirement programs is a short one, progress has been made in the recognition by employers of the need for such programs. As more and more people are living to enjoy many years of retirement it is essential that they be educated to make the most of the added years of life. The emergence of a shorter work week also implies that there is a need to train all people to utilize leisure time to their own benefit without reducing the value of the work ethic. Many arguments for and against compulsory retirement policies will be found in the literature but it would seem that planning programs could reduce the trauma for people who are compelled to retire at no matter what age. The important decision that has to be made is the age at which people should be encouraged to participate in these programs. The programs themselves should be flexible enough to meet the needs common to all people as well as the needs specific to a few individuals. This is obviously an area for much more research if we are to meet the needs of an increasing number of retired people.

Associations and Publications for Retired People in America

One aspect of many of the preretirement programs which has received very little publicity but nevertheless will have considerable influence

on participants in the program is the influence of people who have already enjoyed some years of retirement. Many firms have asked retired employees to attend the preretirement programs and answer questions from their former colleagues. The Bemis Company of Minneapolis reported on the activities of its former employees in Nation's Business. Contrary to their expectations the retirees were, in the main, very active. Their activities included traveling, fishing, gardening, second careers, and/or participation in community programs.

Comments by the 200 men and women retirees leave no doubt that remaining active is the key to successful retirement; the theme of 'doing something useful and interesting' runs through their stories. (Locken, 1974, p. 42)

The need to remain active and involved as the key to successful retirement is the premise underlying the courses offered by the Institute for Lifetime Learning. Courses such as lipreading for the hard of hearing, art, sewing, languages, philosophy and international affairs all recognize "the need to add independence, dignity, and purpose to the life of persons 55 years of age or older" (Jacobs et al., 1970, p. 60).

The increased interest in preretirement education has resulted in the publication of many journals and periodicals specifically for the retired persons. In the United States of America the American Association of Retired Persons has two publications, the AARP News Bulletin and Modern Maturity. The National Retired Teachers Association publishes the NRTA Journal. Other organizations include small groups for specific types of employees, or nationwide societies with a larger membership. The Encyclopedia of Associations gives a brief resumé of the current, active organizations. The Service Corps of Retired Executives, SCORE, was founded in 1963 and there are currently 175 local chapters.

This particular program is "sponsored by U.S. Small Business Administration in which retired business executives make their experience available to businesses of not more than 25 employees" (Fisk, 1973, p. 100). The work done by these retired executives is offered on a voluntary basis. In common with most other national organizations SCORE publishes a monthly newsletter.

Another national organization for retired people is the National Association of Retired Federal Employees. This association now has 160,000 members belonging to 1,100 local chapters in 48 states. The association has been in existence since 1921 and membership is limited to retired U.S. government employees. The benefits of this association are also available to spouses or survivors of retired government personnel as well as to people who are eligible for optional retirement. The purpose of this association is

to serve annuitants and potential annuitants and their survivors under the retirement laws, to sponsor and support beneficial legislation, and to promote the general welfare of civil service annuitants and their families. (Fisk, 1973, p. 363)

In addition to these general service functions the association is also interested in education in terms of preretirement programs and in the problems of aging and the aged. The monthly publication of this association is Retirement Life.

Another long-established retirement association, founded in 1945, is the National Health and Welfare Retirement Association (NHWRA). This association is concerned with the welfare of employees in non-profit organizations concerned with charitable, health or welfare work and operates "a retirement plan of pension and death benefits for the employees" (Fisk, 1973, p. 724).

The International Association of Retired Persons (IARP) was founded in 1963. This particular association is concerned with promotional and liaison activities in both the governmental and private sector. They act as a promotion agent in "the exchange of professional information in the fields of aging and retirement" (Fisk, 1973, p. 724). Aging International is a quarterly publication of this association.

Other groups which serve the needs of specific sections of retired people include:

- 1) NARB - National Association of Retired Bankers, which operates chiefly in the Dallas area.
- 2) NASRA - National Association of State Retirement Administrators.
- 3) NCPER - National Conference on Public Employee Retirement Systems.
- 4) RPRC - Retired and Pioneer Rural Carriers of the U.S.
- 5) NARVRE - National Association of Retired and Veteran Railroad Employees.
- 6) TROA - The Retired Officers Association.

Although these many organizations meet the needs of many retired people, the National Retired Teachers Association and the American Association of Retired Persons form the largest association of elderly people. The National Retired Teachers Association is, as the name suggests, open to all members of the teaching profession in both public and private schools. Dues of two dollars per year include the bimonthly NRTA Journal and monthly NRTA News Bulletin. The NRTA is

built upon the thesis that creative energy is ageless--that our years of experience, understanding, and skill are reserves of energy and power that we must put to work to build richer, more interesting lives, to help in movements, crusades, that reach beyond the here and now, and to find,

each of us, in such activity, content and faith and hope.
(NRTA Journal, 1973, p. 3)

The association was founded in 1947 by Dr. Ethel Percy Andrus, who was also to found the sister organization AARP in 1958. Mandatory retirement for the teaching profession came unexpectedly in the 1940's and many teachers were left to manage on very meagre pensions and any savings they had accumulated during their years in the profession. The initial aim of the association was to provide a unified organization to work on improving the conditions of retired teachers. The NRTA was so successful in meeting the needs of its members that the AARP was founded so that all retired Americans could receive all the benefits to which they were entitled. The two organizations have done much to change the stereotypes of aging and to remove some of the barriers which older citizens faced in obtaining employment. Much of the legislation designed to help the elderly was initiated by the legislative committee of NRTA/AARP. The NRTA Journal of January, 1973,

reports on Association activities around the country, and provides useful and interesting articles on legislative activities, health, finance, hobbies, travel, and retirement living. It keeps readers aware and up-to-date on the world around them. (NRTA, 1973, p. 12)

Membership in the AARP is available at a cost of two dollars per year to all mature American citizens who are 55 years of age and over. The AARP also publishes a bimonthly magazine, Modern Maturity, and the AARP News Bulletin. Articles in Modern Maturity cover a wide variety of topics of specific interest to the elderly. The increase in crimes against the elderly created sufficient concern for the AARP to develop a new anti-crime program which is described in the April-May 1973 issue of Modern Maturity. Regular articles cover topics such as nutrition,

health, travel, association activities, and up-to-date information on legislation and insurance. Thus, the combined efforts of the NRTA/AARP have done much to improve the image and conditions of senior citizens.

Associations and Publications for Retired

People in England

Retirement Choice is a monthly magazine published by the Pre-Retirement Association in the United Kingdom. The membership subscription for the Pre-Retirement Association is one pound and eighty pence, which includes the monthly magazine and the quarterly newsletter. There are local branches of the national organization in many parts of the United Kingdom. A list of the chairman or secretary of each of the local associations is available from the national office. The monthly magazine includes articles about

. . . hobbies, pensions, travel, fashions, political issues, part-time and full-time jobs, marriage matters, an advisory bureau, and stories of how people are coping with their new life. . . . (Loving, 1972, p. 1)

Another journal designed for retired people is Pru Link, a free publication available to all retired employees of the Prudential Assurance Company Limited. In a message from Mr. R. H. Owen, the chief general manager, the purpose of the magazine

is to provide a link for pensioners who would like to keep in touch with some of the changes and developments in the Company's personnel and organization, and who at the same time would like to know a little about how some of their former colleagues are spending . . . their well earned freedom from the daily round. (Owen, 1970, p. 2)

The Prudential Assurance Company Limited has a reputation, in the United Kingdom, of looking after its pensioners or pensioners' widows very well and of being concerned for their needs. A staff pensions

counselor has been appointed with the purpose of organizing a visiting service. The visitors will all be retired Prudential employees who will visit their former colleagues or the widows of former colleagues to provide an individual touch to the retirement system. Perhaps more important is the fact that the company wants

to know about those pensioners whom we can try to help, where help, not necessarily financial, is needed, and to be sure that no Prudential pensioner or pensioner's widow is, unknown to us, in any form of difficulty which we are able to alleviate. (Owen, 1970, p. 3)

Although the administrators in the company are anxious to ensure that every pensioner is visited regularly, anyone who does not wish to participate in the program may opt out. There is every indication, however, that far from wishing to opt out of the program the pensioners are enjoying the service and welcome the individual touch it provides.

Content of Preretirement Planning Programs

The content of preretirement programs and journals written specifically for the elderly was determined to a large extent by the existing research into the major problems facing retired persons. As the present study was concerned primarily with four major problem areas, namely health, finances, leisure, and housing, the research in these areas only will be discussed.

Health is probably one of the major concerns of all elderly people and those approaching retirement. One of the negative stereotypes of aging is that growing old is synonymous with illness or poor health. It is true to say that

health becomes a major influence on participation in the family, the job, the community, and in leisure pursuits, and health needs absorb a larger amount and proportion of a person's income as he grows older. (Atchley, 1972, p. 113)

Health, as a condition, is difficult to define and is usually thought of in terms of physical, mental, and social health or illness. The influence of psychological research into psychosomatic illnesses has contributed much to this all-encompassing concept of health. The individual's evaluation of his own health will be affected by the group with whom he compares himself, his doctor's diagnosis, and his own awareness of illness. If the individual compares himself with his own age group this will be a more meaningful comparison than if he uses a much younger reference group who would in all probability be more active and healthy than older people.

The work of sociologist Talcott Parsons into the sick role has to some extent given a socially acceptable, institutionalized role for the sick person. In his theory he suggested that

- (1) . . . the sick individual will be unable to fulfill his normal social responsibilities, and furthermore, that he should not try to fulfill them.
- (2) . . . the individual cannot make himself well by an act of will . . .
- (3) Being ill is undesirable, and the individual has an obligation to want to get well.
- (4) The sick individual has an obligation to seek competent medical help . . . to cooperate with the physician so that he will regain his health. (Parsons, 1951, p. 436)

The institutionalization of the sick role means that the individual knows how to behave when he is sick and knows what is expected of him in terms of his role in society while he is sick. Ellison has conducted some research into the comparison of Parson's "sick role" with retirement. Ellison attempted, in the report of his study, to suggest that the relationship between illness or the sick role and the change from the work role to the retired role is a crucial factor in

understanding retirement. The work of Schmale, Hinkle, and Gordon was used as the basis for developing Ellison's theory. Schmale had suggested that "giving up" is an important factor in the development of illness (Ellison, 1968, p. 189), and this concept was further developed by Hinkle who indicated that "giving up" might be symptomatic of people who were comfortable in their work role and uncomfortable in their retirement role (Hinkle, 1964, pp. 16-17). Gordon indicated that there were two expectations of illness which were dependent on the prognosis. If the prognosis was thought to be uncertain and/or serious the individual was expected to adopt the sick role. On the other hand, if the prognosis was known and was not serious the individual adopted the "impaired role" (Gordon, 1966, p. 77).

Ellison developed his theory by combining the results of the research cited. His basic premise was that

when the retired role is perceived as having a serious and uncertain prognosis, it provokes in significant others the expectations of the 'sick role.' But when the retired role is perceived as non-serious or hopeful it provokes in significant others the expectations of the 'impaired role.'
(Ellison, 1968, p. 189)

Retirement, then, may be compared with the sick role which recognizes that it may be necessary to withdraw from society and role obligations. The sick role and the retirement role may also be a means of regaining attention which the individual thought was lost. The societal stereotype that the elderly should retire to relax, to watch their diet, and not to do heavy work stresses the importance of health, which is another similarity between the sick role and the retirement role. Retirement may be viewed by some as a way out of an unhappy situation at work where the elderly person is unable to maintain the pace, and retirement is a recognized escape route without loss of self-concept.

Ellison discussed the characteristics of the sick role, as defined by Parsons, with the retirement role and indicated that they are inversely related. The inverse relationship may be described as follows:

- (1) The exemption from social responsibilities is temporary in the sick role, but permanent in the retired role.
- (2) The performance of this exemption often results in a sense of uselessness whereas the sick role does not usually result in permanent exemptions from responsibilities.
- (3) The retired person is not expected to do anything to counteract the effects of advancing age.
- (4) The retired person is not expected to seek professional assistance to secure a reversal of retirement. (Ellison, 1968, p. 191)

Health Problems of the Elderly

Although sickness may be more prevalent among the older members of society, medical statistics would indicate that acute conditions are less common among the elderly than chronic conditions, such as arthritis and rheumatism, heart disease, and high blood pressure. The incidence of these particular diseases increases after people reach the age of 50 (Atchley, 1972, p. 115). It is further suggested that when older people do suffer from acute illnesses the recovery period is longer than it would be for younger people.

There is a definite increase in the duration per case from about ten days per year in the forties to about twenty to twenty-five days per year in the late seventies, probably due to declining recuperative powers in the older person. (Confrey and Caldstein, 1960, p. 173)

Chronic diseases, usually defined as illnesses of three or more months' duration, are found in all segments of the population but the percentage identified as suffering from a chronic disease increases

with age. The United States National Health Survey, which is a "weekly survey of nationwide probability samples of the civilian, noninstitutional population" (Riley and Foner, 1968, p. 195), provides some data into the prevalence of chronic disease in the total population. The major weakness in the findings of this study is that the data are based on the individual's own assessment of his health rather than an informed medical evaluation. The data, however, reflect the increase in chronic conditions with aging. Riley and Foner show this information:

TABLE IX
AVERAGE NUMBER OF CHRONIC CONDITIONS FOUND
IN THE POPULATION BY AGE GROUPS

Number of Chronic Conditions	All Ages	Age Under 15	Age 15-44	Age 45-64	Age 65+
<u>Males</u>					
1 or more	39	19	39	58	75
1	23	15	26	30	26
2	9	3	9	16	21
3 or more	7	1	4	12	28
<u>Females</u>					
1 or more	44	16	45	63	81
1	23	13	26	27	27
2	11	2	11	18	20
3 or more	10	1	8	18	34

Source: Matilda Riley and Ann Foner, Aging and Society. Vol. 1, An Inventory of Research Findings. New York: Russell Sage Foundation. (1968), p. 205.

These data reflect figures that were available for the year 1957 to 1958. A more recent, but less detailed, listing for the period July 1963-June 1965 showed that the following percentages of people were suffering from one or more chronic conditions:

TABLE X
PERCENTAGE OF U.S. POPULATION SUFFERING FROM CHRONIC CONDITIONS

Sex	All Ages	Under 45	45-64	65-74	75+
Male	44.0	34.2	63.6	78.7	85.6
Female	47.4	36.2	67.9	81.7	88.7

Source: Robert C. Atchley. The Social Forces in Later Life. Belmont, California: Wadsworth Publishing Company. (1972), p. 116.

In a nationwide survey of people aged 65 and over, conducted by Shanas and reported in 1962, the subjects were asked to evaluate their own health during the year previous to the interview. Forty-six percent reported that they were in good health, another 44 percent classified their health as poor but indicated that they were still functional. The rest of the sample, 10 percent of the total study population, described themselves as very sick (Shanas, 1962, pp. 34-36).

Although these figures indicate that elderly people very often do have a health problem, there is also evidence to suggest that some of the problems could be reduced with adequate medical care. The President's Council on Aging in 1963 found in a National Health Survey that

25 percent of elderly people had not been to a doctor for over two years (President's Council on Aging, 1963, p. 12). One explanation that is given is that older people may be afraid of learning about some previously unknown illness. Probably an even more valid reason is that many older people cannot afford medical treatment. "Unfortunately, there is an inverse relationship between income and incidence of chronic illness. The rates of chronic illness tend to be highest among those with the most limited incomes" (Special Committee on Aging, 1961, p. 1).

Accidents are also a serious hazard for the elderly. "About one of every four older persons is injured annually, and two thirds of these accidents occur in the home. The most common types of injury are fractures, dislocations, sprains, contusions, and superficial injuries" (U.S. Department of Health, Education and Welfare, 1962, p. 20).

Mental illness is another factor which should be considered in any discussion about the health of older people. Statistics have shown that psychoses tend to increase with age, but the incidence of neuroses does not appear to change (Riley and Foner, 1968, p. 370). The President's Council on Aging in 1964 reported that mental illness is more prevalent among older people than is usually anticipated. Although older people "represent only a little more than 9 percent of the total population, persons aged 65 and over represent 27 percent of the first admissions to public mental health hospitals (President's Council on Aging, 1964, pp. 59-60). Many of the elderly people suffer from brain damage which is attributed to circulatory problems such as strokes and arteriosclerosis (Confrey and Caldstein, 1960, p. 182).

Dental problems may further compound the health problems of older

people. "Persons aged 65 and over make only about half as many visits to dentists per year as younger persons" (Loether, 1967, pp. 29-30). The older people who have dentures should have them checked frequently to ensure a good fit and to help them to eat foods more easily. Financial problems are very closely related to both the dental and health problems of the elderly. "The significant economic fact about the health problems of older persons is that, whereas their medical costs run twice as high as those of younger people, their incomes are only half as large" (Loether, 1967, p. 31).

Finances

The implications of financial security are not limited to medical situations, but as Atchley suggests, they

largely determine the range of alternatives people have in adjusting to aging. Older people with adequate financial resources can afford to travel, to go shopping, to entertain friends, to seek the best in health care, and to keep a presentable wardrobe and household. Older people without money can do none of these things, and herein is perhaps the single most demoralizing fact of life for most older people, for most older people are poor. (Atchley, 1972, p. 139)

One of the major difficulties in assessing the exact financial situation of the elderly is that their income resources vary greatly. Governmental action in terms of Social Security, Medicare, and Medicaid, and the increase in industrial and business pension programs have done much to alleviate the problems facing the elderly. The aggregate income of elderly people in 1967 was divided as follows:

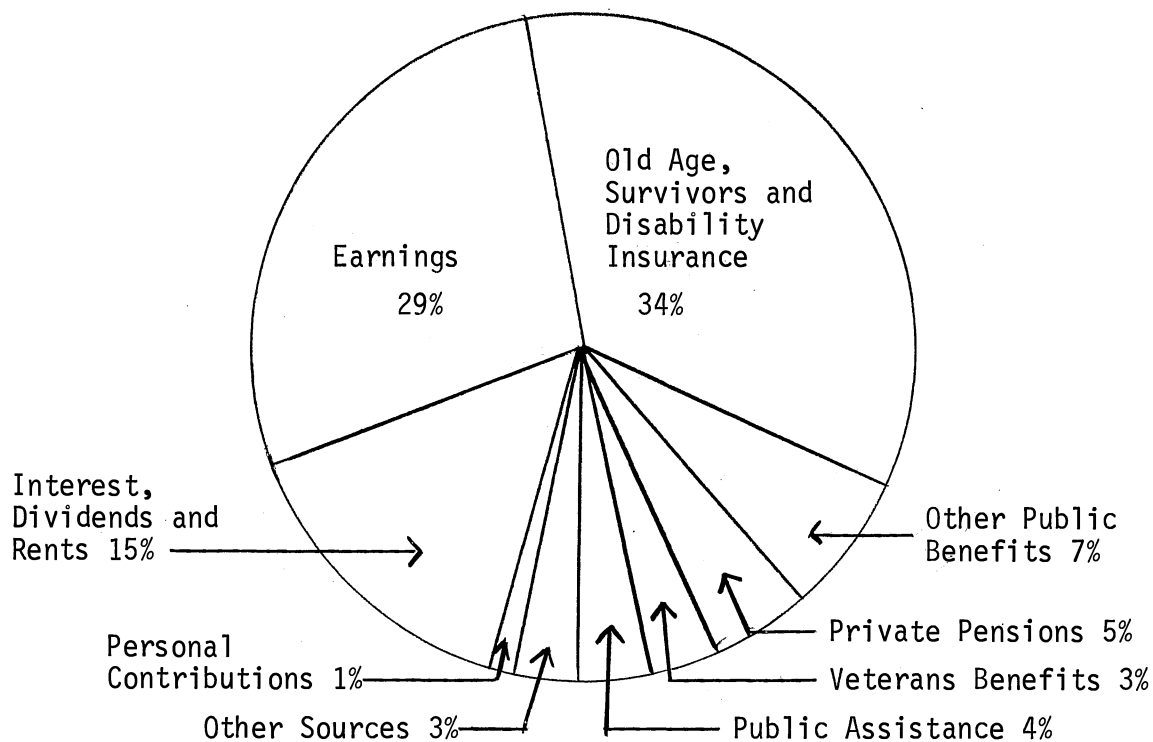


Figure 1. Sources of Income of Elderly People in U.S.A.

Source: Lenora A. Bixby, "Income of People Aged 65 and Older," Social Security Bulletin. (1970), p. 11.

As only a small proportion of the elderly work these percentages would be changed considerably for those people who are employed.

The United States Department of Agriculture publishes budgets at frequent intervals for different groups of people. One of these budgets is for the retired couple. The most recent of these budgets showed that the average income for retired people ranged from \$3,319 to \$7,443 in the Spring of 1969. Figures provided at the same time for an urban family of four showed an income range from \$7,214 to \$15,905. Thus it can be seen that the USDA estimates retirement income as less than 50 percent of a working man's income. The following table shows the

budgets for an urban family of four and an urban retired couple at the lower and higher income levels (see Table XI).

TABLE XI
USDA BUDGETS FOR AN URBAN FAMILY OF FOUR AND
FOR AN URBAN RETIRED COUPLE

Item	Lower Level		Higher Level	
	Urban Family	Retired Couple	Urban Family	Retired Couple
Total Budget	\$7,214	\$3,319	\$15,905	\$7,443
Food	1,964	942	3,198	1,579
Housing	1,516	1,160	3,980	2,620
Transport	536	225	1,250	797
Clothing	848	267	1,740	650
Medical Care	609	424	638	429
Other	1,741	301	5,099	1,368

Source: Elizabeth Ruiz, "Urban Family Budgets Updated to Autumn 1971." Monthly Labor Review. Vol. 95, No. 6 (June), 1974, p. 47.

Jean Brackett, "Retired Budget Updated to Autumn 1971." Monthly Labor Review. Vol. 95, No. 7 (July), 1974, p. 35.

The original purpose of these budgets was to provide guidelines which could be used in determining eligibility for welfare payments and any other free benefits. These budgets could also be used in preretirement planning sessions as a guideline for planning budgets for retirement years. The most obvious differences between the family budgets and the retired couples' budgets are in food and "other" expenditures. Although older people very often do not eat as much as younger people, they still need to eat a well-balanced, nutritious diet which will in all

probability prove very expensive. Items included in the "other" category will be mainly gifts, contributions, etc., and as will be seen in these budgets the retired couple will have to reduce expenditures in this area to make their budgets balance.

The financial problems of the elderly are well documented and there is little evidence to suggest that the prospects in the future will be any brighter. Although most elderly people would have to admit that Social Security and pension benefits are better now than they have been in the past, the increases are not compensating for the escalations in the cost of living. The trend towards earlier retirement will mean that there will be fewer elderly people in the work force and thus more people will be living on fixed retirement incomes unsupplemented by salaries from continued work. Senior citizens will then be forced to place greater reliance on Social Security benefits as

. . . these programs offer the greatest promise of an adequate income, particularly if the level of minimum benefits can be raised above the bare subsistence level, and if cost-of-living increases can be made automatic. (Atchley, 1972, p. 148)

Leisure Time Activities

There may be many uncertainties in the life of older people, such as insecurity in terms of their financial position or doubt about continued good health. One prospect of aging which is certain and to which all people will have to adapt is the increased leisure time that will take up the major part of the day.

There is little doubt that leisure can fill the time formerly occupied by work, but the problem is whether leisure is capable of giving the individual the kind of self-respect and identity that he got from the job. (Atchley, 1972, p. 177)

The question of identity crisis is one that will probably be resolved as leisure becomes a more integral part of the life of all Americans when the shorter work week becomes a reality. The final choice of leisure pursuits will be determined to some extent by the individual's physical condition, his financial situation, and transportation difficulties (Atchley, 1972, p. 185).

Angrist conducted a study into leisure time participation and activities with 420 graduates of a women's college. Although age was not a primary variable in her study, some of the findings have significance in the study of retirement patterns among the elderly. Angrist hypothesized that role constellation based on the stage in the life cycle affected the amount and type of leisure activity. The 420 subjects were asked to check their leisure pursuits from a 38-item Inventory of Leisure Activity. The researcher divided the respondents into five major groups:

- A - Single, working full time . . .
- B - Married, living with husband, children, working at least half-time . . .
- C - Married, living with husband, preschool children only, not working . . .
- D - Married, living with husband, preschool and school age children, not working . . .
- E - Married, living with husband, school age children only, not working. . . . (Angrist, 1967, p. 425)

A major group omitted from this study was married women, with husband and children but working at least half-time, as this type of woman is becoming increasingly significant in the work force. However, the interesting findings of this study were in the partial rejection of the hypothesis and in the types of leisure activities in which the subjects engaged. The researcher found that:

- 1) The amount of leisure participation does not differentiate role categories but the type of leisure activity does.

- 2) In type of participation the five categories differ significantly in community welfare activities, but not in self-enrichment or recreation activities.
- 3) Single working women are comparatively high in fine arts activities - attending plays, concerts, museums, while the childless married working women tend to be high in movie-going and spectator sports. (Angrist, 1967, p. 430)

Once more the majority of studies into leisure time activities have been conducted with male subjects, but it may be a fair assumption that in the case of married couples there will be joint-participation in at least some of these activities. In addition, many interests such as watching television or visiting friends are both male and female activities. In reviewing the many studies concerned with leisure the writer concentrated on information about the leisure activities listed in the present study.

A study of more than 5,000 Social Security recipients conducted by Beyer and Woods listed the percentage of people engaged in selected activities and the hours spent in each of these activities (Table XII).

A more detailed listing of participation in leisure activities by age gives some interesting data of the changes in participation. This report by Riley and Foner of an Opinion Research Corporation study provided data about the activities of 5,000 people aged 15 and over. There were 2,695 of the subjects who were over 40 years of age and their results only will be listed (Table XIII).

TABLE XII
LEISURE ACTIVITIES OF PERSONS AGED 65+

Activity	Percent Engaged	Number of Hours per Day
Watching Television	70	3
Visiting	68	2
Reading	61	1
Napping and Idleness	56	2
Entertaining	9	2½
Gardening	19	2
Walks and Sports	10	1
Handiwork	15	2
Crafts, Collections	1	2

Source: Matilda Riley and Ann Foner, Aging and Society. New York: Russell Sage Foundation (1968), p. 515.

TABLE XIII
LEISURE ACTIVITIES BY AGE

Activity	Age 40-49	Age 50-59	Age 60+
Watching Television	61	56	53
Visiting	36	33	37
Gardening	39	38	42
Reading	40	38	48
Driving	14	11	11
Hobbies	10	12	11
Sports (participation)	7	3	2
Playing Cards	7	5	6
Sports (watching)	4	4	2

Source: Matilda Riley and Ann Foner, Aging and Society. New York: Russell Sage Foundation (1968), p. 516.

It is interesting to note that of the activities listed only participation in hobbies increases in the 50-year age group compared with the 40-year age group. Visiting, gardening, reading and playing cards all increase among those over 60 compared with those aged 50-59 and of these visiting, gardening and reading are engaged in by more 60-year-olds than 40-year olds. As might be expected, participation in physical activities such as driving, participating in and watching sports decreases with age. The type of television viewing shows some interesting changes in terms of content as the person grows older. Older people seem to show greater preference for serious content programs providing information than do younger people, who show a distinct preference for entertainment.

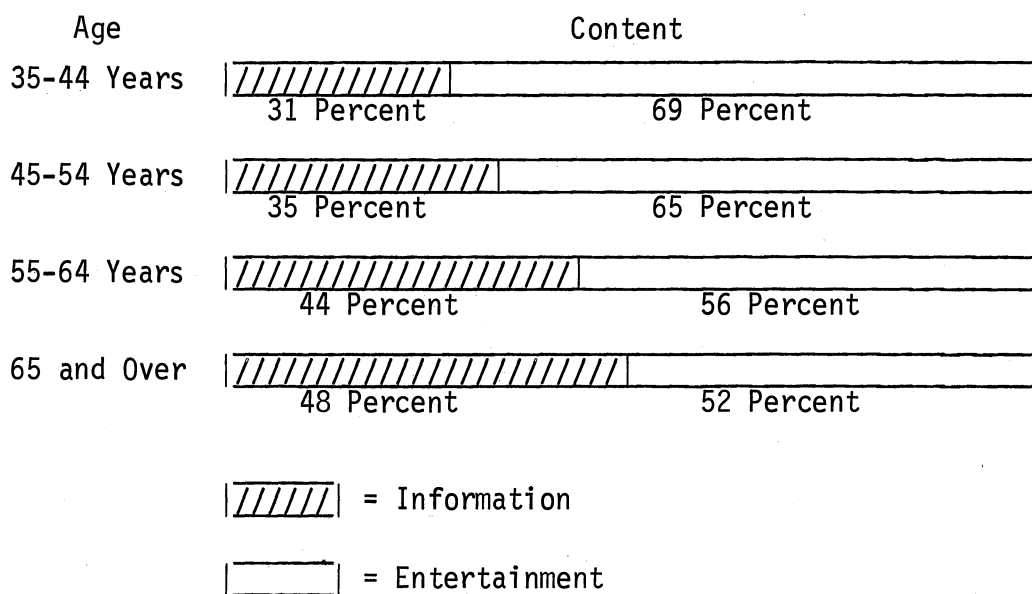


Figure 2. Content Preference in Television Viewing by Age

Source: Matilda Riley and Ann Foner, Aging and Society. New York: Russell Sage Foundation (1968), p. 524.

Participation in outdoor activities also tends to decrease with age as might be expected with declining physical ability. Information is available for males and females, but as the present study was concerned with women only, the reported data will be limited to the female population.

TABLE XIV
FEMALE PARTICIPATION IN OUTDOOR ACTIVITIES BY AGE

Activity	45-64 Percent	65+ Percent
Driving for Pleasure	50	37
Walking	28	19
Fishing	14	4
Hunting	1	-

Source: Matilda Riley and Ann Foner, Aging and Society. New York: Russell Sage Foundation (1968), pp. 528-529.

A study of some 2,230 people aged 70 and over was conducted in Birmingham, England, to determine the use that was made of their leisure time. Many of the figures cited in the report of this study have much similarity with studies already described, but it was interesting to note that 52.2 percent of the women in England spent much of their time knitting and sewing. There would not appear to be the same interest among older women in America. It was somewhat disturbing to note that 34.6 percent of the women in the study did not participate in any activities outside the home. These figures may be a little

misleading, however, as 13.1 percent of the sample were unable to leave their homes because of a severe degree of infirmity (Shenfield, 1957, p. 172).

Continued education is becoming more important as a leisure time activity for the elderly and it is anticipated that this emphasis and interest will continue to increase as the movement toward lifelong learning continues to gain momentum. More specific information concerning opportunities for adult education will be given in the section concerned with public services for the elderly.

Housing

The fourth problem faced by elderly people which has been of concern in the present study was that of housing. Housing may be of more importance to older people because they spend more time in their homes than do younger people. In many instances the houses are too large for the needs of the elderly but they make every effort to remain in their homes as they "would prefer to suffer and perhaps even to die rather than give up their independence" (Atchley, 1972, p. 272). Bracey spent the years 1963 to 1965 conducting a comparative study of old-age pensioners living in the suburbs of Bristol, England, and New Orleans, U.S.A. In the course of his study he concluded that:

The American is proud of his 'new' house--sometimes inordinately so--and it is regarded by some as a status symbol to be changed without hesitation as the economic status of the household improves. But this pride of home-ownership does not seem to last long and it takes its place beside the car and the radiogram--something to be lived in and used, something which is consumable, disposable, replaceable. The English house is built of more lasting material and, if decorated regularly, many ordinary working-class houses are virtually as good as new after occupation which is more than you could say of any low-priced American home. An Englishman

buying a secondhand house does it up and lavishes as much care and attention on it as he would a new one. It is not regarded by him or his friends as second-best. It becomes part of him in a way which I have never found an American home considered. (Bracey, 1966, p. 31)

Whatever the validity of these conclusions there are several design features recommended for houses occupied by the elderly. These will include adequate temperature control as many older people feel the cold or heat more than younger people, plenty of light especially when failing sight becomes a problem, adequate soundproofing to reduce excessive noise but at the same time allowing some noise to prevent a feeling of isolation. The house should be easy to operate with all switches, etc., within comfortable reaching distance. Safety features such as non-slip rugs, hand rails in the bathroom, etc., should be included in all houses designed specifically for the elderly and should be incorporated into other homes whenever necessary (Loether, 1967, pp. 35-36).

In a recent nationwide competition students in architecture and the social sciences were asked to design a multi-story housing project for older people in downtown Utica, New York. The students were asked to consider several design features in the dwelling units which were similar to those listed by Loether. The instructions for the competition further stipulated that:

the primary objective of housing for senior citizens shall be to provide a physical and social environment in which the aged can live independently, in comfort and safety, and with sustained interest in life. Design features should provide ease and convenience to the senior citizens and should not create an environment which would generally be associated with the sick, but rather with the well. (International Center for Social Gerontology, 1973, p. 5)

Although these instructions were for a multi-story construction the same basic premises underlie housing for all older people whether single units or multi units. The majority of older people own their homes and

have usually completed their mortgage payments. The 1970 census provided information about the rate of owner-occupancy in homes lived in by persons aged 65 years and older. The survey showed that 67.5 percent of all housing for this age group was owner occupied. The position in non-white families was very similar with 53.2 percent owning their own homes (U.S. Bureau of Census, 1970, pp. 517 and 540). The 1960 census data revealed that 75.6 percent of these houses were more than 20 years old. Eighty percent of the homes were described as livable, according to census standards, compared with 84 percent in the total population (U.S. Bureau of the Census, 1960, p. xv). These data seem to support the finding of the Rowntree report published in England in 1947 which suggested that:

. . . in spite of some evidence to the contrary it would on the whole be wrong to assume that old people are worse housed than the average of their class, and that the many cases quoted of bad housing conditions are a criticism of general housing conditions in the areas investigated rather than an indication that old people occupy an unduly high proportion of unsatisfactory houses. (Rowntree, 1947, p. 136)

Attitudes Towards the Aged

Although these problems of health, finance, leisure-time activities and housing are very real to the people who experience them, they can be, and to some extent have been, alleviated by some of the community services and legislation designed for the elderly. One of the most difficult problems to overcome is that of attitudes, not only of the individual to aging and retirement, but also of society to the elderly. In a recent publication Cowgill and Holmes discussed the effects of modern technology on a lowering of status for the elderly. The four major aspects affecting the elderly are health technology, economic

technology, urbanization and education. Improved health technology is increasing longevity and reducing fertility rates which are both resulting in an aging society. This has been a factor in the introduction of retirement and, because of excess people in the labor force, the older workers have to make way for the younger people which reduces the status of the elderly.

Economic technology is producing new jobs and these are taken on by younger people and this again reduces the importance of the elderly in the work force. Urbanization and the concomitant migration has led to the breakup of families into nuclear not extended families. This leads to segregation within the family which, in turn, lowers the status of the aged. The younger population also have more education than their parents. The larger volume of knowledge that they possess results in an inversion of status so that the youth status is higher than that of elderly people (see Figure 3).

Attitudes Towards Retirement

Societal attitudes toward the elderly will inevitably have an effect on their self-concept and on the attitudes about aging which they internalize. There have been several studies concerning the influence of preretirement attitudes on eventual adjustment to retirement. The Washington Post published the results of a poll of adults aged 21 to 50+ concerning age of retirement. The poll solicited information about anticipated and desired age of retirement. As the next table indicates, 66 percent of the sample expected to retire by the age of 65, a further 25 percent expected to retire after the age of 65 and only 9 percent did not expect to retire. When asked the age at

Salient Aspects
of Modernization

Intervening Variables

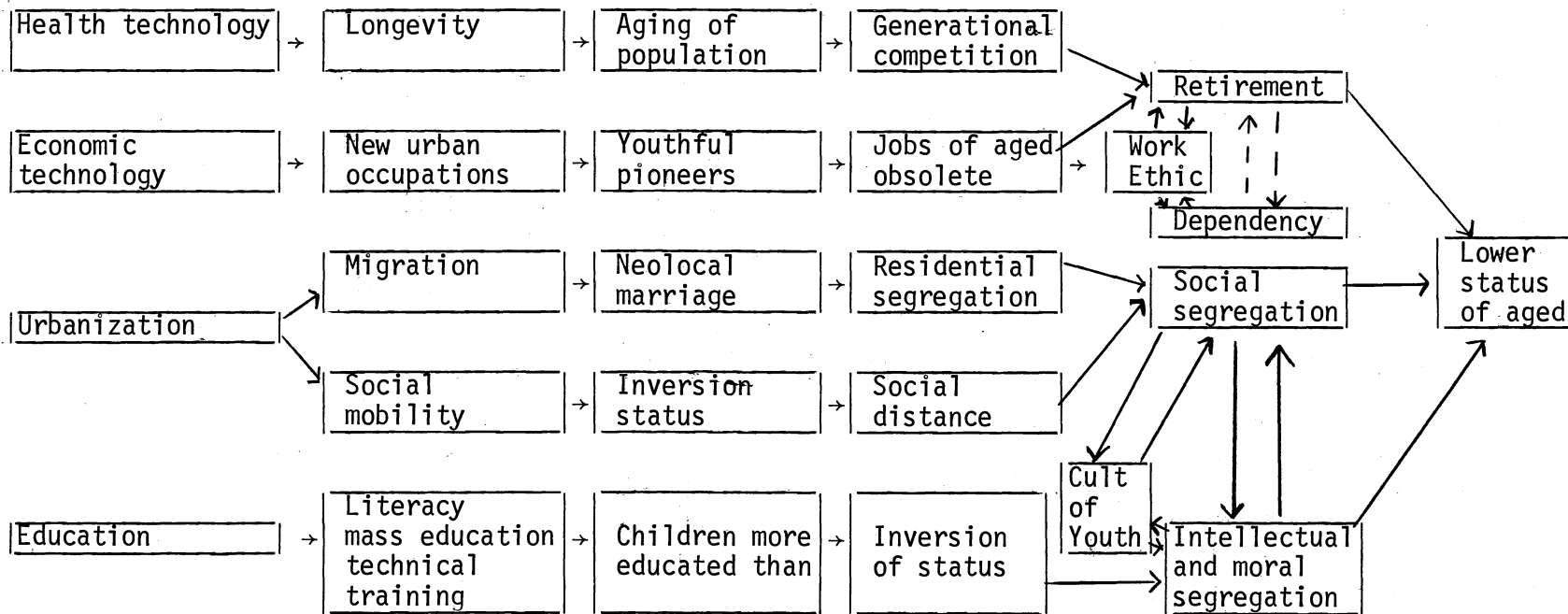


Figure 3. Variables Affecting Aging and Modernization

Source: Donald Cowgill and Lowell Holmes, Aging and Modernization. New York: Appleton-Century-Crofts (1972), pp. 322-323.

which they would like to retire, the responses showed that many people would prefer to retire before they reached the age of 60. It is also interesting to notice that 11 percent (compared with 9 percent) did not desire retirement.

TABLE XV
AGE OF RETIREMENT, EXPECTED AND DESIRED
(PERCENTAGE DISTRIBUTION)

Respondents	Total	Age of Respondent		
		21-34	35-49	50+
Age of Expected Retirement				
60 and Under	22	33	25	6
61-65	44	38	44	49
65+	25	24	23	33
Never	9	5	8	12
Age of Desired Retirement				
60 and Under	46	59	53	23
61-65	29	23	27	36
65+	14	11	8	22
Never	11	7	12	19

Source: The Washington Post, November 28, 1965.

A study by Katona revealed that of the 1,850 heads of husband-wife families in his study approximately half of them were looking forward to retirement and only 20 percent were dreading it (Katona, 1965, p. 15). The majority of the people in the Katona study (66 percent) did not foresee any financial problems during retirement. This

substantiated an earlier finding in the Thompson study which suggested that 63 percent of the people looking forward to retirement also anticipated a high retirement income. Only 35 percent of the low retirement income group had favorable attitudes toward retirement.

The individual's occupation and attitude toward retirement are also related to an accurate anticipatory picture of this stage in the life cycle. Simpson et al. found that a favorable preretirement attitude was less likely to be present among professional and executive (upper white collar) occupations than among middle blue or white collar workers such as salesmen, skilled workers and foremen. Simpson also suggested that the upper white collar workers felt a much greater commitment to their work than the lower-level occupations (Simpson, 1966, pp. 78-82).

Age is another contributing factor in attitude toward retirement. It is generally accepted that "the older the worker gets, the more likely he is to dread retirement" (Atchley, 1972, p. 158). The Katona study, previously cited, showed that as the person grew older he was more likely to dread retirement and thus be less likely to have a favorable attitude towards it. The percentage of the study population who were mostly looking forward to retirement as opposed to looking forward with enthusiasm increased with age which suggests that some uncertainties were becoming evident (Katona, 1965, p. 15). Riley and Foner showed that as the age of the family head increased his attitude towards retirement changed. Fifty-one percent of the family heads aged 35-44 were looking forward to retirement compared with 48 percent aged 55-64. The percentage of people who were dreading retirement increased from

17 percent at ages 35-44 to 23 percent of those aged 55-64 (Riley and Foner, 1968, p. 444).

There is some evidence to suggest that as retirement becomes more acceptable in society, there is some increase in the number of people with favorable preretirement attitudes. The Harris poll found that

over the decade from 1955 to 1965, United States polls show an increase (from 60 percent to 66 percent) in the proportion planning retirement by age 65 and a decrease in the percent never planning to retire (from 18 percent to 9 percent). (Riley and Foner, 1968, p. 447)

It is conceivable that with continued emphasis on a shorter work week and a more favorable attitude towards leisure, the decade from 1965 to 1975 will show an even greater change. A study by Ash in 1966 showed the initial move in this direction. He found that

in 1960, as compared with 1951, men who were approaching retirement were more likely to think of retirement as a well-earned rest or as a reward for a lifetime of work and they were less likely to think of it as only for people physically unable to work. (Ash, 1966, p. 98)

A favorable attitude toward retirement and an accurate preconception of retirement were found in the Thompson study to be positively related to eventual adjustment in retirement. He found that a favorable preretirement attitude led to an easier transition from the work role, greater acceptance of the loss of the work role and an ability to remain busy in the first few months of retirement (Thompson, 1958, pp. 35-42). Although adjustment to retirement is related to preretirement attitude and concept, changes in retirement situation may affect adjustment or cause changes in adjustment and attitude. In his four-year study of some 1,500 male workers Thompson found that financial problems, poor health and too much unfilled time affected adjustment to retirement.

TABLE XVI

SHIFTS IN LIFE SATISFACTION BETWEEN 1952 and 1954,
 BY RETIREMENT STATUS AND SITUATIONAL FACTORS
 (PERCENT OF THOSE SATISFIED IN 1952 WHO
 BECAME DISSATISFIED BY 1954)

Situation in 1954	Retirement Status		
	Gainfully Employed Throughout (Percent)	Willing Retirees 1952-1954 (Percent)	Reluctant Retirees 1952-1954 (Percent)
Not economically deprived	31	30	51
Economically deprived	60	58	71
Good health	24	27	54
Poor health	60	50	64
No difficulty keeping occupied	31	30	45
Difficulty keeping occupied	53	49	79

Source: Wayne Thompson, Gordon Streib and John Kosa, "The Effect of Retirement on Personal Adjustment: A Panel Analysis." Journal of Gerontology (1960), p. 168.

The large percentage of this study population who were having difficulty keeping occupied points to the fact that

one of the serious problems facing our society is the problem of teaching the average working man how to use his leisure, because the successful use of leisure is the key to successful adjustment to retirement. (Loether, 1967, p. 76)

The close relationship between adjustment and success at work is positively related to the long run adaptation to retirement.

A good work experience predicts satisfactory retirement in the long run. This is so because satisfaction in work is associated with, in fact enhances, personal and social resources which help an individual keep his interaction with the environment under control. These resources

increase his chances of being able to exploit alternative roles in retirement. (Maddox, 1970, p. 16)

Although much of the responsibility of preparing for and eventually adapting to retirement lies with each individual person, society also has a responsibility to provide services which will enhance the retirement years and make the entire life span meaningful and worthwhile. It would be almost impossible to list all the services provided in the U.S.A. and the U.K. for the elderly and this discussion will be limited to those which are common to both countries, and any major services that are unique to one of the countries.

Health Services Provided for the Elderly in U.S.A.

The Medicare plan for the aged and disabled is the American counterpart of the British National Health Service. Under the provisions of the Medicare program senior citizens are entitled to:

1. Hospital care for up to 90 days for each benefit period and a lifetime reserve of 60 additional days. Patients are required to pay the first \$84 of the hospital bill and an additional \$21 for each day over 60.
2. Post-hospital extended care in a "skilled nursing facility" for up to 20 days for each benefit period.
3. Post-hospital care in your own home for up to 100 visits during a 1-year period.
4. Services of physicians and certain services of dental surgeons, optometrists, chiropractors and podiatrists.
5. Home health services for up to 100 visits per year.
6. Additional medical services including X ray, laboratory and other tests.
7. Outside-the-hospital treatment for mental, psychoneurotic, and personality disorders. (National Retired Teachers Association, n.d., p. 4)

Health Services Provided for the Elderly in England

As has already been indicated, health is one of the major problems of the elderly. It is not likely to be the same financial burden to English senior citizens as it is to their American counterparts. The National Health Service, although severely criticized both in England and the U.S.A., has been responsible for alleviating the financial problems that short or long term illness can bring. In England "the general medical practitioner, the health visitor and the home nurse are the key figures of the primary health care team (British Information Services, 1974, p. 4). In fairly recent years it has been considered necessary to place a nominal charge on each prescription item. Senior citizens are exempted from this charge. Contrary to the normal situation in the United States, "it is estimated (in England) that about a third of general practitioners' consultations with patients aged 65-74 and two thirds of those with patients aged 75 and over are held in their homes" (British Information Services, 1974, p. 4). Tests of visual ability and hearing acuity are available free of charge. Hearing aids are also available, at no charge, to elderly people who can benefit from receiving one. Dental treatment, prescription lenses and frames for spectacles must all be paid for although the cost will vary according to a prescribed scale of fees and in the case of dental treatment the maximum charge will be £10. The increased concern for and recognition of the special medical needs of the elderly has led to the establishment of geriatric units in most local hospitals.

A geriatric unit provides for the assessment and immediate treatment of patients admitted (including, in many areas,

joint assessment by geriatric physician and psychiatrist of those patients with both mental and physical disorder) and for their rehabilitation to prepare them for discharge home. . . . The effects of the new approach are reflected in the more rapid recovery and discharge of elderly patients. The average length of stay in geriatric and chronic sickness wards in England and Wales fell from 272 days in 1962 to 112 in 1972. (British Information Services, 1974, p. 7)

Mental illness is also treated under the provisions of the National Health Service. Three groups of mental infirmity are usually considered when discussing the elderly.

1. Patients who entered hospital for the mentally ill before modern methods of treatment were available and have grown old in them.
2. Elderly patients with functional mental illness, that is, the sort of mental disturbances from which people of any age may suffer.
3. Elderly patients with dementia. (British Information Services, 1974, p. 8)

Treatment of mentally ill patients will be carried out in the home in less severe cases, in nursing homes or in mental hospitals.

Other Community Services

Meals on Wheels or mobile meals and congregate meal services are provided for the elderly in both countries. The Meals on Wheels or mobile meals services take a hot meal to the housebound elderly each day. The meals are prepared in a variety of different centers such as hospitals, restaurants or nursing homes, and delivered in insulated containers to the elderly in their homes. A more recent variation of this service is the congregate meals program where the elderly are transported to a central location for their meal with the added advantage of opportunities to socialize with their friends.

Social clubs, under a variety of different names, are found on

both sides of the Atlantic. The purpose behind these clubs is the same, namely, to help to prevent loneliness and to provide a means of social contact and recreation. Opportunities for socialization are also provided by the variety of educational programs that are now offered. The Institute of Lifetime Learning is a service of the NRTA and courses included in the program range from art and music to philosophy and psychology. The emphasis is on small group sessions with discussion rather than lecture as the teaching technique used. Adult education courses of all descriptions are offered by educational institutions in each country. In the U.K. the majority of senior citizens may attend the classes free of charge and in the U.S.A.

Louisiana becomes the seventh state with legislation to waive or reduce tuition at colleges or vocational schools for senior citizens. Other states which have introduced such legislation are: Connecticut, New Jersey, New York, South Carolina, Tennessee and Virginia. (Wood, 1974, p. 4)

Special housing for the elderly is found in each country. The special emphasis in the design of these housing units is on safety, ease of care and upkeep, and perhaps even more important, the maintenance of independence and self-concept. Nursing homes are also available for the frail and infirm. In the U.K. the recommended maximum size for a nursing home is

from 30 to 50 places and where possible they are sited within or near to the area they serve so that residents can maintain their links with their local community. . . . it is recommended that sites should have easy access to shops, churches, places of entertainment and public transport, and sitting rooms should afford a view of people and traffic. (British Information Services, 1974, p. 16)

These community services show that there is a genuine attempt on the part of both countries to meet the needs of the elderly. It is unfortunate that the availability of these services is not publicized

more thoroughly so that the people for whom they are intended will know of their existence.

Testing

One way in which American researchers attempt to determine the needs of specific groups of people is to develop tests to provide the information they are seeking. Tests are not used as widely in the U.K. although they are recognized as a valid research tool. In the present study two of these tests were used to determine the adjustment and meaning in life of the subjects. Adjustment was measured by the Life Satisfaction Index A, and meaning in life by the Purpose in Life test. A brief discussion of the development of each of these tests and the existing research utilizing them will follow so that the value of the tests in this particular study will be understood.

Life Satisfaction Index A

The Life Satisfaction Index A was first used in the Kansas City Study of Adult Life. The new test was developed as "a measure of successful aging . . . a measure that would be derived relatively independently from various other psychological and social variables" (Neugarten et al., 1961, p. 135). The LSIA was a shorter device developed from the Life Satisfaction Rating against which the validity of the shorter test was measured. Ninety subjects took the LSIA in its initial developmental stages. The mean score for this sample was 12.4 with a standard deviation of 4.4 (Neugarten, 1961, p. 142). The test was designed to measure five major categories: zest versus apathy, resolution and fortitude, congruence between desired and achieved goals,

self-concept and mood tone (Neugarten, 1961, pp. 137-138). The authors of the LSIA were cautious in their recommendations concerning the use of the instrument. They did suggest, however, that "if used with caution, the Indexes will perhaps be useful for certain group measurements of persons over 65" (Neugarten, 1961, p. 143).

There have been several studies using the LSIA and the results will be summarized in table form. The tabulated results are from the following studies.

1. Kansas City Study of Adult Life--reported in Journal of Gerontology, January 1961. The subjects in this study were aged 50 to 90 and were said to be representative of the total population in terms of social class and sex. The subjects were upper-middle and lower-middle class, none of whom were physically disabled, chronically sick or senile (Neugarten, 1961, pp. 135-136).
2. Missouri study in the Spring of 1966, reported in Journal of Gerontology, April 1969. The study population was a portion of 1,716 non-institutionalized persons living in small towns (less than 5,000 population) in Missouri. There were 200 males and 308 females aged 65 to 80+ who had been farmers, blue and white collar workers and housewives (Adams, 1969, p. 470).
3. The Acuff study of retired clergymen and professors in Oklahoma consisted of 194 males ranging in age from 65 to 75+. The mean age of the professors in the study was 72.92 and of the clergy, 73.25 (Acuff and Gorman, 1968, p. 114).
4. The Peppers study was composed of male retirees from the state

of Oklahoma who were members of the Oklahoma Chapter of the National Retired Campers and Hikers Association, the Stillwater chapter of the AARP, the Stillwater, Oklahoma City and Tulsa Senior Citizen Centers. There was a total of 206 male subjects in the sample ranging in age from 55 and under to 90 (Peppers, 1973, pp. 73 and 93).

5. The Lewis study of active professors and clergy in Oklahoma consisted of 272 males ranging in age from 29 and under to 60 and over (Lewis, 1972, p. 97).

Adjustment to life is measured by the LSIA and high scores on this instrument would suggest that the individual concerned is well adjusted, and low scores would suggest a poor level of adjustment.

TABLE XVII
RESEARCH STUDIES USING THE LSIA

Study	Sample Size	Mean Score	Standard Deviation
Kansas City	90	12.4	4.4
Missouri	508	12.5	3.6
Acuff	194	13.97	3.48
Peppers	206	13.50	4.07
Lewis - Clergy	120	15.12	1.98
- Professors	152	14.93	2.98

Purpose in Life Test

The Purpose in Life test was developed by Crumbaugh and Maholick "to test Viktor Frankl's thesis that when meaning in life is not found, the result is existential frustration" (Crumbaugh, 1968, p. 74). There are 20 items on the PIL scale measured along a continuum from a very positive response to a very negative response. "The items purport to reflect the degree to which an individual experiences meaning or purpose in life" (Acuff and Allen, 1970, p. 126).

Frankl has suggested that man's primary motivation is to find meaning in life as opposed to Freud's theory of "will to pleasure" and Adler's "will to power" (Crumbaugh, 1968, p. 187). Logotherapy is the term used to describe the treatment prescribed for the patients with whom Frankl had worked. Logotherapy is an existential approach to aiding the individual with problems of a philosophical or spiritual nature. These concern the problems of values and goals, the meaning of existence, and questions about freedom and responsibility (Frankl, 1970, pp. 50-79).

Terms commonly used with Frankl's logotherapy include "existential vacuum" leading to "existential frustration." The vacuum is characterized by boredom to which frustration is the emotional response. In a person with neurotic tendencies this may reveal itself in noögenic neurosis which is a breakdown caused by the existing neuroses and the failure to find meaning in life. Frankl has further suggested that increasing technology and the advance of the machine age has resulted in a loss of individual initiative which in a neurotic person leads to the development of noögenic neuroses (Crumbaugh, 1969, p. 1). The PIL was first administered to patient groups of alcoholics, schizophrenics,

neurotics and psychotics and to non-patient groups of graduate and undergraduate students. The scores on PIL tests have been compared with a variety of other testing instruments. Significant correlations have been found between the PIL and the Srole Anomie Scale, the Crown-Marlow Social Desirability Scale, the California Personality Inventory and some parts of the Minnesota Multiphasic Personality Inventory (Crumbaugh, 1969, pp. 2-3). The following table summarizes some of the existing data from research studies which have used the Purpose in Life test.

1. The Crumbaugh study reported in Journal of Individual Psychology, May, 1968.
2. The Acuff study previously cited.
3. The Arafat study reported in Human Organization, Summer, 1973, in which Jordanian subjects were tested.
4. The Lewis study previously cited.

High scores on the PIL suggest that the person has found a sense of meaning in life, or has a definite purpose in life. Low scores are said to be indicative of a lack of purpose or meaning in life.

TABLE XVIII
RESEARCH STUDIES USING THE PIL

Score	Sample Size	Mean Score	Standard Deviation
<u>Crumbaugh--Normal</u>			
Successful Business men and Professionals	230	118.9	11.3
Active and Leading Protestant Parishioners	142	114.3	15.3
College Undergrads	417	108.5	14.0
Indigent Hospital Patients	16	106.4	14.5
<u>Crumbaugh--Psychiatric</u>			
Neurotics, Outpatient	225	93.3	21.7
Neurotics, Hospitalized	13	95.3	18.4
Alcoholics, Hospitalized	38	85.4	19.4
Schizophrenics, Hospitalized	41	96.7	16.1
Psychotics, Hospitalized	18	80.5	17.5
<u>Acuff Study</u>	194	116.1	14.2
<u>Arafat Study</u>			
Army Officers	8	116.9	8.6
H.S. Teachers	18	111.1	25.9
Professionals	44	106.4	17.3
College Students	20	102.6	9.7
Businessmen	23	92.3	21.2
Laborers	37	80.7	20.5
<u>Lewis Study</u>			
Clergy	120	118.8	9.9
Professors	152	117.2	9.6

Summary

The review of literature has provided a historical overview of the science of gerontology and traced the census data to show the size of the elderly population now and in the future. The concept of retirement and definitions of retirement were explained and this was followed by a discussion of the work and leisure ethics. Preretirement planning programs in both countries were described, followed by a summary of the major associations which have been developed for retired persons. A summary of research into the four major problems of the elderly, health, finances, leisure time, and housing was followed by a synopsis of research into attitudes toward retirement. Community services in the U.S.A. and the U.K. were summarized to indicate the progress that has been made in meeting the needs of the elderly. The chapter concluded with a description of research utilizing the LSIA and PIL scales. Chapter III will describe the design and methodology of the study followed by an analysis of the data in Chapter IV and a summary of conclusions and recommendations in Chapter V.

CHAPTER III

DESIGN AND METHODOLOGY

Introduction

There were three major objectives in this study which was designed to determine (1) if there was any difference between the degree of retirement planning completed by the English and American teachers, (2) if there were any significant differences between the English and American teachers on the Life Satisfaction Index A (LSIA) and Purpose in Life (PIL) tests, (3) if there was any relationship between the degree of retirement planning by the English and American teachers and the variables selected for the study. The purpose of this chapter is to describe the research design, the selection of the population, the development and administration of the instrument and the way the data will be analyzed.

Design

This study was developed as a cross-national survey utilizing an ex post facto research design. There are many problems related to cross-national surveys of any description and studies of aging are no exception. Robert J. Havighurst indicated that "we know that common sharing of training experience and sharing of work or research data are almost essential" (Havighurst, 1968, p. 105). The problems of cross-national research discussed by Neugarten and Bengtson are methodological

problems such as definition of variables, obtaining comparable samples, and making meaningful comparisons for each culture. Another problem specific to gerontologists is the "lack of well-developed methods in the study of aging" (Neugarten and Bengtson, 1968, p. 18). A third problem of all cross-national research is that of cultural influence on an individual's behavior. This may be of particular significance in a study of elderly people because they have lived longer and therefore absorbed more of the culture (Neugarten and Bengtson, 1968, p. 19). There are also some advantages to be gained from cross-national studies which will include the generalizing of findings across cultures thus removing the cultural biases, and perhaps more importantly the identification of meaningful issues to an individual society or to a group of societies.

Thus it may be anticipated that social science research may proceed in both of two directions - from studies in single cultures to cross-cultural comparisons, but also from cross-cultural explorations to studies within a single culture. (Neugarten and Bengtson, 1968, p. 21)

Cross-national research concerned with retirement faces additional difficulties because of different proportions of elderly to the total population, different retirement ages, differences in the labor force structure and differences in economic standards. Kreps (1968, p. 76) suggested that we need

to give greater emphasis to two factors which are often treated as being only remotely related to the position of the aged: the proportion of youth, both the dependent and those entering the labor force (whose members affect the job prospects of the elderly); and the output per man-hour (which determines the income level of workers and influences markedly the income provided retirees).

In spite of the many problems facing researchers attempting to conduct cross-national research the most valuable aspect of all these studies

is that they "enlarge our perspective about aging and broaden our understanding of what it means to grow old or to be an old person" (Shanas, 1968, p. 1).

Ex post facto research is a method that is frequently used in the behavioral sciences particularly in education, psychology and sociology. Ex post facto research has proved valuable in the opportunity it provides for detailed inquiry into the effect of certain variables on the individual. Ex post facto research is defined as

that research in which the independent variable or variables have already occurred and in which the researcher starts with the observation of a dependent variable or variables. He then studies the independent variables in retrospect for their possible relations to, and effects on, the dependent variable or variables. (Kerlinger, 1964, p. 360)

The lack of control over, or manipulation of, the independent variable is often described as one of the major weaknesses of ex post facto research. The other two major weaknesses are "the lack of power to randomize" which creates difficulties in making generalizations to larger populations, and the "risk of improper interpretation" (Kerlinger, 1964, p. 371). The latter may be avoided to some extent by clearly stated hypotheses which will direct the researcher's interpretations.

Survey research is defined as

that branch of social scientific investigation that studies large and small populations (or universes) by selecting and studying samples chosen from the populations to discover the relative incidence, distribution, and interrelations of sociological and psychological variables. (Kerlinger, 1964, p. 393)

Survey research enables the researcher to randomly select a sample of a population for study and then make generalizations to the population from which the sample was drawn. Thus a random sampling of a population

may provide the same information with more speed and efficiency, less cost and as much or more accuracy as a survey of the entire population would reveal. "The process of sampling, or the selection of part of a population from which the characteristics of the whole are inferred, has long been accepted as a legitimate and expeditious method of research procedure" (Parten, 1966, p. 106). Carter V. Good described the primary function of the survey method of research as the collection of information concerning current conditions. "Data are gathered through questionnaires, score cards, interviews, checklists, etc." (Good, 1973, p. 577).

The mailed questionnaire was the instrument selected for use in this particular study. Questionnaires are a popular device in educational research and their popularity may indeed be a drawback in that people receiving too many questionnaires may be reluctant to answer them. Non-respondent bias is a problem which must be faced by all researchers using this device for data collection. The questionnaire is seen as "a list of planned written questions related to a particular topic, with space provided for indicating the response to each question" (Good, 1973, p. 465). The failure of respondents to answer all the questions is another difficulty which reduces the value of the findings. Parten suggested that "most mail questionnaires bring so few returns, and these from such a highly selected population, that the findings of such surveys are almost invariably open to question" (Parten, 1966, p. 400). There are many follow-up devices including letters, postcards, telephone contacts and personal interviews which may be used by the researcher to overcome the difficulties of non-respondent bias.

The present study was a survey of secondary school home economics teachers in Oklahoma, U.S.A., and Lancashire, U.K., who could be considered a representative sample of secondary school home economics teachers in both countries. The primary variable was the retirement planning that has already been completed by the selected teachers. This variable was then related to selected variables, namely LSIA scores, PIL scores, current health status, anticipated monthly retirement income, marital status, age, and the country in which the teacher was working.

The Population

The teachers selected for this study were all 40 years of age or more and were currently employed teaching home economics/domestic science at the secondary level in their respective countries.

In the United States home economics teachers are required to complete at least a four-year baccalaureate program. Many of the teachers will also have completed, or be studying for, their master's degree. High school graduation, or its equivalent, is required for acceptance by a university. The home economics program consists of general education courses and courses in all branches of home economics. Student teaching is required of all students and is usually taken in the semester immediately preceding graduation.

Domestic science teachers in England take their course of training at a college of education.

The three-year course at a college of education . . . combines in concurrent form the personal higher education of the student with professional training for teaching. The latter includes substantial periods of practice in schools alongside theoretical study. (British Information Services, 1971, p. 49)

Students must be at least 18 years of age to be admitted to a college of education. "Each college is free to decide which students to admit, though successful candidates must have satisfied the minimum entrance requirements of the establishment concerned" (British Information Services, 1971, p. 44).

The teachers in England are selected for their teaching positions by the local education authorities or by the governing body of the school concerned. Appointment to a teaching position is contingent upon confirmation of qualifications by the Department of Education and Science. Successful completion of an authorized college program is sufficient for recognition by the Department of Education and Science (British Information Services, 1971, p. 52).

Instrumentation

The present study involved the use of three different questionnaires, the LSIA (see Appendix B), the PIL test, and a checklist type questionnaire developed by the researcher (see Appendix C). The LSIA and PIL instruments have already been described in Chapter II. These instruments were not timed tests but the faculty members who formed the pilot study group indicated that 10 to 15 minutes were required to answer each of the 20 item tests. A further 20 to 30 minutes were taken to reply to the researcher's questionnaire, making a total of 40 to 60 minutes to complete the three questionnaires.

The researcher's questionnaire (see Appendix C) was developed primarily on the basis of a review of related literature. The first four items on the questionnaire were designed to determine the individual teacher's own assessment of the amount of retirement planning that she

had completed. The four questions were concerned with (a) general planning, (b) financial planning, (c) leisure time activities, and (d) housing. The responses were indicated along a continuum numbered from 1 to 5, with 1 representing no planning and 5 a great deal of planning. The responses to these four questions were to be compared to LSIA and PIL scores to determine if there was a significant relationship between adjustment, meaning in life, and planning. Questions 5 and 6 were designed to elicit information concerning the individual's thoughts about retirement and about preretirement planning programs. It was anticipated that the teachers' thoughts about retirement would have some bearing on their responses to the rest of the questionnaire. As more and more programs in preretirement planning are being initiated, question 6 was included to see how much interest there was in this type of program among home economics teachers.

Question 7 asked the teachers to indicate their age in terms of certain age ranges. These ranges were unequal in size because it was felt that there would be more evidence of retirement planning by teachers most nearly at retirement age than by beginning teachers. The particular age groups of interest to the researcher were 41 to 50, 51 to 55, 56 to 60, 61 to 65, and over 65. It was not anticipated that teachers aged 20 to 40 would have made many plans for retirement and that any plans which had been made would be more likely to change among the younger teachers than the older ones. For this reason, responses from teachers aged 20 to 40 years were not used in the final analysis.

Questions 8 and 9 were concerned with marital status. Question 8 was to be compared statistically with the retirement plans of the teachers indicated in questions 1 to 4, to determine if marital status

influenced planning. Question 9 asking for the number of years of marriage was intended to be primarily a descriptive question but it was anticipated that there might be some relationship between length of marriage and amount of planning, and that this could be measured statistically if marital status made a difference in degree of retirement planning.

Health, as indicated in Chapter II, is an influential factor in retirement planning. The respondents were asked in question 10 to describe their own current health status on a five point scale. The responses to this question were to be compared statistically to the degree of retirement planning indicated in questions 1 to 4. Question 11 was to provide descriptive data about the health problems of the selected population. The first 23 items on the health check list were chosen from a 40-item list used in a study of retired professors and clergy (Acuff, 1967, pp. 51-52). The researcher omitted primarily male illnesses from the Acuff listing and gave the respondents an opportunity to add additional problems at the end of the list. Dental problems, item 24 on the checklist, were added to the Acuff listing because studies have shown that "loss of teeth is also related to age" (Riley and Foner, 1968, p. 209). Increased dental care may change this situation for future generations but the present older generation did not receive the same kind of treatment and thus dental problems may be a contributing factor in poor health.

Questions 12 to 15 were concerned with finances. The respondents were asked to assume that the value of the dollar and pound sterling would remain at their present rate. This was necessary so that the respondents would be basing their answers on the same financial values

as it would be impossible to project to their retirement age with the monetary market as unstable as it is today. Anticipated monthly retirement incomes were the subjects of question 12. One set of figures was provided for the English teachers and a different set for the American teachers. Fifty percent of the current base salary was used as the minimum figure for retirement income. The English figures increased by £25 increments from £50 to over £150, and the American figures by \$50 increments from \$350 to over \$550. A space to check "do not know" was included for those teachers who had not made any inquiries about their income during retirement. The monthly retirement income anticipated by the respondents is to be compared statistically with the teacher's cumulative total on questions 1 to 4. Questions 13, 14, and 15 were descriptive items which would be used to describe the current spending habits of the respondents and the changes they anticipated in retirement. The items listed in questions 13 and 14 are the categories used in the United States Department of Agriculture budgets for different family groups and for retired couples.

Page four of the questionnaire was designed to provide descriptive information only about the respondent's current and planned leisure time activities. There were two questions in this section, the first of which asked if the teachers planned to work after retirement and for how many hours per week. The responses to this question would give an indication of the amount of leisure time that the teachers would enjoy after retirement. The second question listed 25 leisure time activities and asked the teachers to indicate the ones in which they were currently interested and their planned activities for retirement. The list was taken from a study of the leisure time activities of male

retirees (Peppers, 1974, p. 73). As this study was of male leisure time activities and the present study is interested in female home economists, cooking, sewing, and needlework were substituted for shuffleboard and group camping. The teachers were also given the opportunity to list any other activities in which they were interested.

The last seven questions of the 24-item questionnaire concerned housing. Once more this was included to provide descriptive information about the current and future accommodation of the teachers. Housing was included in the questionnaire because research indicates that "older people would prefer to suffer and perhaps even to die rather than give up their independence" (Atchley, 1972, p. 272). Questions 18 and 19 asked whether or not the individual teacher planned to move from her present home and, if so, what were the reasons for this move. The list in question 19 was compiled from the results of published research (Riley and Foner, 1968, pp. 151-152, and Buckley, 1967, pp. 236-238). Question 20 was designed to find out how much the teacher knew about the community to which she hoped to move after retirement. The items listed are ones which are of particular importance to the elderly (Riley and Foner, 1968, p. 128). The types of housing in which the respondent was currently living and planned to live in after retirement were the subject of question 21. The types of housing included in the list were felt, by the researcher, to be the major types of housing which would be available and the types most commonly occupied by the elderly.

Although 95 percent of the elderly live in their own homes, many of them have to make arrangements for additional care as they get older. Question 22 listed four alternatives to living at home by themselves

and asked the respondents to indicate their order of preference if they found themselves unable to look after their own needs. A fifth item was included for those who had not thought about this situation and also space for other arrangements which had been considered by the teachers.

The last two questions were concerned with the size of town in which the teachers were and/or would be living after retirement and the community services offered for the elderly. It was felt that the size of the town would have a bearing on the number of community services which were offered. Question 24 would give some indication of the services for the elderly which were given the greatest priority in Oklahoma, U.S.A., and in Lancashire, U.K.

Collection of Data

The list of secondary school home economics teachers supplied by the Division of Home Economics of the State Department of Vocational-Technical Education in Oklahoma City contained the names of 401 teachers. The list was evaluated by Dr. Lora Cacy, Associate Professor in Home Economics Education, who crossed out the names of 170 teachers known to be less than 40 years of age. This information was available as Dr. Cacy worked with these teachers through the student teaching program at Oklahoma State University. A total of 230 teachers were sent questionnaires. One teacher returned the questionnaire as she had taken a new position as school lunch supervisor, leaving a total of 229 people in the study.

In England a list of all secondary schools and their addresses in Lancashire was obtained from the official list of schools published by

the Education Authority. A total of 140 letters were sent to the heads of the Domestic Science departments. One letter was returned as there was no domestic science department in the particular school and thus the study population in the United Kingdom consisted of 139 teachers.

All the teachers selected for the study in the U.S.A. and the U.K. were sent copies of the LSIA and the PIL test and the questionnaire developed by the researcher. A cover letter (see Appendix D) explaining the purpose of the study, the general areas covered by the questionnaire and an offer to send the results of the study to all those who were interested, accompanied the questionnaires. The cover letter sent to the English teachers (see Appendix D) was basically the same as that sent to the American teachers. The major difference was that the completed questionnaires in England were to be returned to the researcher's parents to avoid postal complications. A stamped self-addressed envelope was included for the responses. Follow-up letters (see Appendix E) were sent to all those teachers who had not responded within three weeks of the mailing of the questionnaires. In Oklahoma a total of 170 teachers or 74 percent returned completed questionnaires. One teacher did not complete the question concerning her age and as she did not return the cover letter she could not be identified. This questionnaire was not used in the final analysis. Seventy-four of the teachers were aged 20 to 40 years and their replies were not used in tabulating the results. The remaining 95 teachers were divided according to age ranges as follows:

TABLE XIX
AGE OF TEACHERS IN AMERICAN STUDY POPULATION

Range	Number
41 to 50 years	38
51 to 55 years	32
56 to 60 years	16
61 to 65 years	6
Over 65 years	3

In Lancashire, U.K., there were 76 responses or 55 percent of the selected teachers. Twenty-eight of the teachers were aged 20 to 40 years and their responses were not used. The remaining teachers were grouped in the following age ranges:

TABLE XX
AGE OF TEACHERS IN ENGLISH STUDY POPULATION

Range	Number
41 to 50 years	28
51 to 55 years	10
56 to 60 years	7
61 to 65 years	2
Over 65 years	1

Analysis of Data

There were four research questions to be answered by this study and these were subdivided into 12 hypotheses. Hypotheses 1 and 7 through 12 were analyzed by using the chi square measure of difference. "The statistic χ^2 has been developed for use with data that are not expressed in measurements, but rather in terms of the number of individuals (or objects) in each of several categories" (Kolstoe, 1966, p. 209). Thus chi square calculations are based on observed frequencies and expected frequencies. The observed frequencies will be the answers to the questionnaire items. Expected frequencies may be determined by adding "within each column, the observed frequencies for the samples to get the marginal column totals" (Spence et al., 1968, p. 202). The theory behind the use of this method is that

if the null hypothesis is correct, i.e., if the true (expected) frequencies are the same for both samples, then combining the two samples should give us a better estimate of the true frequencies than we could get from either sample alone. (Spence et al., 1968, pp. 201-202)

The same general method is used if there are more than two groups in the analysis. "The theoretical frequency for each cell is obtained by multiplying the total for the row containing the cell by the total for the column containing the cell and dividing by the total N" (Spence et al., 1968, pp. 203-204).

The formula for chi square which was used in the present study was (Bruning and Kintz, 1968, p. 209):

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

The variables which were used in these calculations were the retirement plans of the teachers and their relationship to

- a) country in which the teacher is working,
- b) current health status,
- c) anticipated monthly retirement income,
- d) marital status,
- e) age.

Hypothesis 2 was to determine the significance of the difference in the mean scores of the American and English teachers on (a) the LSIA and (b) the PIL test. This hypothesis was tested by the t test for independent samples.

Probably the most common use of the t test is to determine whether the performance difference between two groups of subjects is significant . . . there are many instances where the groups are already constituted (i.e., in this study American versus English) and the experimenter wishes to determine whether they differ with respect to some other variable (i.e., scores on the LSIA and PIL). (Bruning and Kintz, 1968, pp. 9-10)

There are many different formulas given for the t test depending on the type of data to be used. These include the raw score method, the standard error of the mean method, or the standard deviation method. In this particular study the raw score method was used and the formula was (Bruning and Kintz, 1968, p. 10):

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\left[\frac{\sum X_1^2}{N_1} - \frac{(\sum X_1)^2}{N_1} + \frac{\sum X_2^2}{N_2} - \frac{(\sum X_2)^2}{N_2} \right] \left[\frac{1}{N_1} + \frac{1}{N_2} \right]}}$$

$$(N_1 + N_2) - 2$$

Hypotheses 3 through 6 were analyzed using the analysis of variance technique. The teachers' own evaluation of the amount of preretirement planning that they had done was compared with their scores on the LSIA and the PIL tests. "In its simplest form, the analysis of variance is a technique for testing the null hypothesis that several samples were drawn at random from the same population" (Senders, 1958, p. 497). A more comprehensive definition of this technique stated that

the analysis of variance is a statistical approach to allow us to analyze differences and test to see if the factors involved are producing statistically significant differences. . . . We need to find one source of variance which reflects the variation within samples and a second source of variation between the different groups. (Kolstoe, 1966, p. 229)

In the present study the researcher was attempting to determine if there was any difference in the degree of preretirement planning completed by the teachers and their scores on (a) the LSIA and (b) the PIL tests. The LSIA and PIL scores were divided into three categories, high, medium, and low, when the calculations were made. In this way the within group variance was concerned with the differences within the groups having (a) high scores, (b) medium scores, and (c) low scores. Between group variance determined if there was any difference in the amount of retirement planning completed between the American and English teachers.

The assumptions underlying the analysis of variance technique are that:

- (1) The data should be reasonably close to interval or ratio . . .
- (2) The samples used are random samples from their respective populations.
- (3) The populations from which these samples were drawn are normally distributed.

- (4) The variances of the underlying populations are equal.
(Kolstoe, 1966, p. 237)

These assumptions may all be applied to the groups involved in this particular study. The analysis of variance formula which was used in this study was the raw score formula as follows:

- (1) Find for each separate group ΣX , ΣX^2 , and N
- (2) By summing the appropriate figures for each of the groups, find ΣX_{tot} , ΣX_{tot}^2 , and N_{tot}

Find the SS's by the formulas:

$$(3) SS_{tot} = (\Sigma X_{tot}^2) - \frac{(\Sigma X_{tot})^2}{N_{tot}}$$

$$(4) SS_{bg} = \Sigma_g \left[\frac{(\Sigma X_g)^2}{N_g} \right] - (\Sigma X_{tot})^2$$

$$(5) SS_{wg} = SS_{tot} - SS_{bg} \quad \text{or} \quad SS_{wg} = \Sigma_g \left[(\Sigma X_g^2) - \frac{(\Sigma X_g)^2}{N_g} \right]$$

Find df's by the formulas:

$$(6) df_{bg} = k - 1$$

$$(7) df_{wg} = N_{tot} - k$$

Find MS's by the formulas:

$$(8) MS_{bg} = \frac{SS_{bg}}{df_{bg}}$$

$$(9) MS_{wg} = \frac{SS_{wg}}{df_{wg}}$$

Find and determine the significance of F:

$$(10) \quad F = \frac{MS_{bg}}{MS_{wg}}$$

The 0.05 level of significance was selected as the level of significance desired in all statistical calculations.

This chapter has described the design and methodology used in the present study. In particular an effort has been made to explain in some detail the cross-national ex post facto survey method that was used. The development of the researcher's questionnaire was explained question by question. The method used to collect the data in each country was then described. This was followed by an explanation of the selected statistical treatment giving reasons for its selection and the formula which were used. Chapter IV will give a detailed description of the analysis of data and the findings of the study and Chapter V will give a summary and recommendations based on the findings of the study.

CHAPTER IV

ANALYSIS OF DATA

This study was concerned with the preretirement plans which had been made by secondary school home economics teachers in Oklahoma, U.S.A., and Lancashire, England. The teachers responded to a questionnaire providing data on their

- (1) life satisfaction (LSIA--Life Satisfaction Index A),
- (2) purpose in life (PIL--Purpose in Life Test),
- (3) retirement plans.

The specific retirement plans with which this study was concerned were

- (1) general retirement plans,
- (2) financial plans,
- (3) leisure time activities, and
- (4) housing.

The information obtained from these questionnaires will be summarized in this chapter for the following groups:

- (1) American teachers (N = 95),
- (2) English teachers (N = 48),
- (3) Total sample (N = 143).

The data are divided into eight categories providing descriptive and statistical information concerning

- (1) the characteristics of the study population,
- (2) the degree of preretirement planning completed by the teachers,

- (3) life satisfaction,
- (4) purpose in life,
- (5) health,
- (6) finances,
- (7) leisure time activities, and
- (8) housing and community services.

The hypotheses will be considered in the order listed in Chapter I.

Characteristics of the Study Population

The study population in Oklahoma consisted of 229 home economics teachers and responses were received from 170 people or 74 percent of the sample. In England, questionnaires were sent to 139 teachers, of whom 76 or 55 percent responded. Thus the total study population was 368 teachers and data were obtained from 246 teachers or 67 percent of the sample. The total sample was 62 percent American and 38 percent English and the responses were 69 percent American and 31 percent English.

The ages of the teachers in the sample ranged from 20 years to over 65 years of age. The responses of the younger teachers were not used in the final analysis. In America the younger teachers constituted 44 percent (75 teachers) of the responding teachers and in England 37 percent (28 teachers) (see Table XXI). Fifty-six percent of the American sample and 63 percent of the English sample were in the age range 41-65+ which was selected for the study.

It can be seen that, in all these tables, the number of teachers responding gradually decreased as the age increased. The only exception was the English teachers aged 20-40 and 41-50 when the same number

TABLE XXI

AGE CHARACTERISTICS OF THE STUDY POPULATION

Age	American Teachers N = 170		English Teachers N = 76		Total Sample N = 246	
	Number	Percentage	Number	Percentage	Number	Percentage
20-40*	75	44	28	37	103	42
41-50	38	22	28	37	66	27
51-55	32	19	10	13	42	17
56-60	16	9	7	9	23	9
61-65	6	4	2	3	8	3
Over 65	3	2	1	1	4	2
Total	170	100	76	100	246	100

*Age group not used in analysis.

of responses was received from each age group. For the remaining analyses, data from teachers aged 41 to 65+ only will be used as the researcher thought that their preretirement plans would be more stable and permanent than those of the younger age group.

Questions 8 and 9 of the questionnaire developed by the researcher concerned marital status. This was later used for statistical calculations to determine if there was any significant relationship between the degree of preretirement planning and marital status. Descriptive data obtained from these two questions are summarized in the next two tables. Table XXII shows the marital status of the sample and Table XXIII indicates the number of years of marriage of each of the respondents.

As will be seen from Table XXII a higher percentage of the English teachers (31.2) compared with 9.5 percent of the American teachers had not been married. One possible explanation of this may be that there is less emphasis on marriage, particularly early marriage, among young people in England than is the case in America. None of the English teachers was divorced compared with six (6.3 percent) of the American teachers.

Nine of the American teachers (9.5 percent) were widowed compared with only one English teacher. There were more American than English teachers in the older age brackets from 56 to 65+ which may explain this difference. This may also explain the difference in the number of respondents who had been married for 25 years or more. As may be seen in Table XXIII, 43.2 percent of the American teachers had been married for more than 25 years compared with 16.7 percent of the English teachers.

TABLE XXII
MARITAL STATUS OF THE STUDY POPULATION

Marital Status	American Teachers N = 95		English Teachers N = 48		Total Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
Never Married	9	9.5	15	31.2	24	17
Living with First and Only Spouse	64	67.3	30	62.5	94	66
Married for Second Time	5	5.3	1	2.1	6	4
Divorced	6	6.3	0	0	6	4
Widowed	9	9.5	1	2.1	10	7
Separated	2	2.1	1	2.1	3	2
Total	95	100.0	48	100.0	143	100

TABLE XXIII
NUMBER OF YEARS OF MARRIAGE OF STUDY POPULATION

Years of Marriage	American Teachers N = 95		English Teachers N = 48		Total Sample N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 6 Years	4	4.2	2	4.2	6	4.3
6-10 Years	1	1.0	0	0	1	0.7
11-15 Years	5	5.3	5	10.3	10	7.0
16-20 Years	6	6.3	7	14.6	13	9.0
21-25 Years	14	14.7	9	18.8	23	16.0
Over 25 Years	41	43.2	8	16.7	49	34.3
Not Applicable	24	25.3	17	35.4	41	28.7
Total	95	100.0	48	100.0	143	100.0

Preretirement Plans

Total Planning

The teachers were asked to evaluate the amount of preretirement planning which they had completed on a five-point scale in questions 1-4. The responses were scored such that no planning was assigned the lowest score of 1 and a great deal of planning was assigned the highest score of 5. The total scores ranged from a possible low of 4 to a possible high of 20 (see Appendix C).

Table XXIV shows the scores of the study population in response to the first four questions on the questionnaire. The scores were divided into four groups for comparative purposes. Scores of 1-5 indicate that the individual had done very little planning and scores of 6-10 suggest that some planning had been done. The teachers who scored 11-15 had completed quite a lot of planning for their retirement and those teachers who were in the fourth group scoring between 16 and 20 had done a great deal of planning.

Although this was a completely subjective evaluation by the teachers it was felt that as the degree of planning considered necessary by each person would vary it would not be possible to set an arbitrary number of plans which would need to be completed for each point on the scale. Table XXIV indicates the total scores of the respondents on the four questions concerned with preretirement planning (see Appendix C).

There is a considerable difference in the scores of the American and English teachers in this respect which may or may not be due to actual differences in degree of preretirement planning. One influencing factor which should not be overlooked in evaluating the data is

TABLE XXIV

TOTAL DEGREE OF PRERETIREMENT PLANNING COMPLETED BY THE STUDY POPULATION

Score*	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
1-5	4	4.2	14	29.1	18	12.6
6-10	13	13.7	18	37.5	31	21.7
11-15	45	47.4	7	14.6	52	36.3
16-20	33	34.7	9	18.8	42	29.4
Total	95	100.0	48	100.0	143	100.0

- * 1-5 = very little planning.
 6-10 = some planning.
 11-15 = quite a lot of planning.
 16-20 = a great deal of planning.

that of cultural influence. American teachers are more familiar with questionnaires of this description, whereas English teachers are usually less familiar with them and are more reluctant to fill them out. Another factor, connected with the concept of familiarity, is that many Americans perhaps learn how to evaluate the type of information the researcher is seeking and tend to answer with this in mind and this may influence their responses. It is not anticipated that this will have a significant effect on the results of the study but it should, perhaps, be recognized.

Table XXIV shows that only 4 (4.2 percent) of the American teachers admitted that they had done very little, if any, planning for their retirement with scores of 5 or less out of a possible 20. English teachers, on the other hand, indicated that they had done considerably less planning as 14 teachers (29.1 percent) said that they had done very little planning. The majority of the American teachers (45 or 47.4 percent) had total scores ranging from 11 to 15 out of 20, thus suggesting that they had done quite a good deal of planning and had given their retirement some thought. The majority of the English teachers (18 or 37.5 percent) scored between 6 and 10 out of 20, and thus it may be concluded that, according to their own subjective evaluation, the American teachers had done more planning than their English counterparts. This conclusion is further verified in Table XXIV when 33 American teachers (34.7 percent) compared with only 9 English teachers (18.8 percent) indicated that they had done a great deal of planning for their retirement.

The four areas involved in the total score were general planning, finances, leisure time activities and housing. Comparative descriptive

data are given in the following tables on each of the four categories:

General Planning

This information is gained from the responses of the teachers to question 1 on the questionnaire developed by the researcher (see Appendix C).

Once more the scores for the American teachers were much higher than those of the English teachers. Forty-four (46.3 percent) of the American teachers indicated that they had done a considerable amount or a great deal of planning for their retirement. In addition 34 American teachers (35.8 percent) indicated that they had done an average amount of planning leaving only 17 teachers (17.8 percent) who had done little or no planning for their retirement. The reverse situation is indicated in Table XXV for the English teachers. Thirty-one teachers (64.6 percent) are found to have done little, if any, planning so that only 17 teachers (35.4 percent) had done an average amount of planning to a great deal of preparation. Table XXVI shows the percentage of American and English teachers indicating each point on the scale and further emphasizes the differences between the American and English teachers.

TABLE XXV

THE GENERAL RETIREMENT PLANNING COMPLETED BY THE STUDY POPULATION

Score	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
None	3	3.2	22	45.8	25	17.5
Little	14	14.7	9	18.8	23	16.1
Average	34	35.8	10	20.8	44	30.8
Considerable	25	26.3	5	10.4	30	21.0
Great Deal	19	20.0	2	4.2	21	14.6
Total	95	100.0	48	100.0	143	100.0

TABLE XXVI
DEGREE OF GENERAL RETIREMENT PLANNING COMPLETED BY
AMERICAN AND ENGLISH TEACHERS

Score	Percentage American	Percentage English
None	12.0	88.0
Little	60.9	39.1
Average	77.3	22.7
Considerable	83.3	16.7
Great Deal	90.5	9.5

Financial Planning

When responding to the question concerning the degree of financial planning which they had completed, the American teachers showed the same pattern as they did for general retirement planning with the number of people gradually increasing to point four on the scale with a slight drop to point five. Table XXVII shows that 55 teachers (57.9 percent) circled points 4 and 5 on the scale indicating that they had given a great deal of thought to their financial future. This is an increase of 10 percent over the number of teachers circling points 4 and 5 for general retirement planning.

The English teachers showed that they were more concerned with their future financial situation than with general retirement planning, possibly because finance is a more tangible aspect of planning than general plans. Thirteen teachers (27.1 percent) compared with seven

TABLE XXVII
THE FINANCIAL PLANNING OF THE STUDY POPULATION

Score	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
None	4	4.2	12	25.0	16	11.2
Little	12	12.6	10	20.8	22	15.4
Average	24	25.3	13	27.1	37	25.8
Considerable	34	35.8	8	16.7	42	29.4
Great Deal	21	22.1	5	10.4	26	18.2
Total	95	100.0	48	100.0	143	100.0

teachers (14.5 percent) indicated the upper two points on the scale, with an additional 13 teachers (27.1 percent) indicating that they had done an average amount of planning. When this total percentage (54.2) for points 3, 4 and 5 for financial planning is compared with the 35.4 percent for general planning, it is clearly seen that the English teachers were also concerned about their future financial situation and had made some preparation for it (see Table XXVII). Table XXVIII shows the percentage of American and English teachers responding to each point on the scale.

TABLE XXVIII
DEGREE OF FINANCIAL PLANNING COMPLETED BY
AMERICAN AND ENGLISH TEACHERS

Score	Percentage American	Percentage English
None	25.0	75.0
Little	54.5	45.5
Average	64.9	35.1
Considerable	81.0	19.0
Great Deal	80.8	19.2

Leisure Time Activities

In view of the current emphasis on leisure time activities it might be anticipated that the teachers' responses would indicate an awareness of this emphasis. As shown in Table XXIX, the American

TABLE XXIX

THE LEISURE TIME PLANNING OF THE STUDY POPULATION

Score	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
None	11	11.6	27	56.3	38	26.5
Little	18	18.9	5	10.4	23	16.1
Average	22	23.2	6	12.5	28	19.6
Considerable	28	29.5	5	10.4	33	23.1
Great Deal	16	16.8	5	10.4	21	14.7
Total	95	100.0	48	100.0	143	100.0

teachers, once again, maintained the same trend that they had shown in general retirement planning and financial planning. Forty-four teachers (46.3 percent) checked points 4 and 5 at the upper end of the scale. It is, however, interesting to note that there were about 11 percent of the teachers who had not done any planning for their leisure time activities. The American teachers were also more evenly spread from one end of the continuum to the other than was the case in either of the previous situations.

Planning for leisure time activities did not seem to be of as much concern to the English teachers. Twenty-seven teachers (56.3 percent) indicated that they had not done any planning for their future leisure time compared with 22 and 12 teachers who had not done any general or financial planning, respectively. Only ten of the teachers (20.8 percent) circled points 4 and 5 at the upper end of the rating scale. Table XXIX shows the characteristics of the study population in terms of leisure planning and Table XXX shows the percentage of the teachers responding to each point on the scale.

TABLE XXX
DEGREE OF LEISURE TIME PLANNING COMPLETED BY
AMERICAN AND ENGLISH TEACHERS

Score	Percentage American	Percentage English
None	28.9	71.1
Little	78.3	21.7
Average	78.6	21.4
Considerable	84.8	15.2
Great Deal	76.2	23.8

Housing

The final aspect of preretirement planning on which the teachers were asked to rate themselves was housing. The same general trend revealed in the previous three questions was maintained in this section. The American teachers indicated that they had done more planning than their English counterparts. There was one major change in the overall pattern of the scores for the English teachers. Once more the largest number of teachers placed themselves at the lowest end of the scale with 27 teachers (56.3 percent) indicating that they had not done any planning. The next highest number (10 teachers or 20.8 percent) indicated that they had given a great deal of thought to the type of housing they would like for their retirement (Table XXXI). This is particularly interesting when compared with the number of teachers who had done a great deal of planning in the other three categories of general planning, financial planning and leisure time planning. Only two teachers (4.2 percent) ranked themselves at the upper end of the continuum in general retirement planning. Five teachers (10.4 percent) had completed a great deal of planning in finances and leisure time activities. Thus it will be seen that twice as many people had thought about their housing plans for their retirement years.

It is interesting, however, to note that of the four areas this was the one in which the largest number of American teachers had done no planning. Fourteen teachers (14.7 percent) had not done any planning compared with three (3.2 percent) in general planning, four (4.2 percent) in financial planning and 11 (11.6 percent) in leisure time planning. As shown in Table XXXII, the largest number of teachers

TABLE XXXI
THE HOUSING PLANNING OF THE STUDY POPULATION

Score	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
Score	14	14.7	27	56.3	41	28.7
Little	9	9.5	5	10.4	14	9.8
Average	17	17.9	4	8.3	21	14.6
Considerable	25	26.3	2	4.2	27	18.9
Great Deal	30	31.6	10	20.8	40	28.0
Total	95	100.0	48	100.0	143	100.0

TABLE XXXII
PRERETIREMENT PLANNING SCORES OF AMERICAN AND ENGLISH TEACHERS

Score	American Percentages				English Percentages			
	General Plans	Financial Plans	Leisure Time	Housing	General Plans	Financial Plans	Leisure Time	Housing
None	3.2	4.2	11.6	14.7	45.8	25.0	56.3	56.3
Little	14.7	12.6	18.9	9.5	18.8	20.8	10.4	10.4
Average	35.8	25.3	23.2	17.9	20.8	27.1	12.5	8.3
Considerable	26.3	35.8	29.5	26.3	10.4	16.7	10.4	4.2
Great Deal	20.0	22.1	16.8	31.6	4.2	10.4	10.4	20.8
Total	100.00	100.0	100.0	100.0	100.0	100.0	100.0	100.0

had done a great deal of planning in housing compared with general planning, financial planning and leisure planning.

Table XXXIII shows the percentage of American and English teachers who ranked themselves at each point of the scale for housing planning.

TABLE XXXIII
DEGREE OF HOUSING PLANNING COMPLETED BY
AMERICAN AND ENGLISH TEACHERS

Score	Percentage American	Percentage English
None	34.1	65.9
Little	64.3	35.7
Average	81.0	19.0
Considerable	92.6	7.4
Great Deal	75.0	25.0

Retirement

The teachers were asked to respond to two further questions about retirement. Question 5 asked what they felt about retirement with six possible responses from which to select the one which best described their views. Question 6 asked the teachers to indicate their views on preretirement planning programs.

Sixty-three teachers (66.3 percent) said that they were looking forward to retirement which would seem to be consistent with the degree

of retirement planning which they had completed. The second response by 25 teachers (26.3 percent) indicated that they would take life as it came. Only three teachers (3.2 percent) were not looking forward to retirement and another three teachers (3.2 percent) felt that their retirement was too far away to think about at this time. The one remaining teacher felt that it was of little value to plan for retirement. The English teachers were more divided in their views about retirement. The largest number of them (21 teachers or 43.7 percent) felt that retirement was too far away to think about it. One possible explanation for this difference may be the larger percentage of the English sample (37 percent) compared with 22 percent of the American sample who were in the younger age bracket, namely 41 to 50 years of age. Sixteen of the English teachers (33.3 percent) were looking forward to their retirement while 8 teachers (16.7 percent) would take life as it came. One teacher (2.1 percent) responded to each of the remaining three questions indicating that they were not looking forward to retirement, did not wish to think about it or felt that it was of little value to plan for retirement. Table XXXIV summarizes the responses of the teachers to the question concerning their thoughts about retirement.

Question 6 was designed to determine the views of the teachers about preretirement programs. As the American teachers had indicated that they were looking forward to retirement and also that they had completed many of their retirement plans it might be anticipated that they would be interested in programs to help them in their planning. Only 18 teachers (19.0 percent) indicated that they would look forward to attending a program of this description. Forty-eight teachers

TABLE XXXIV
THOUGHTS ABOUT RETIREMENT EXPRESSED BY THE STUDY POPULATION

Response	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
Looking forward to it	63	66.3	16	33.3	79	55.1
Not looking forward to it	3	3.2	1	2.1	4	2.8
Do not wish to think about it	0	0.0	1	2.1	1	0.7
Too far away to think about	3	3.2	21	43.7	24	17.0
Planning is of little value	1	1.0	1	2.1	2	1.4
Take life as it comes	25	26.3	8	16.7	33	23.1
Total	95	100.0	48	100.0	143	100.0

(50.5 percent) however, indicated that it would depend on the program which suggests that more than 18 teachers would in fact attend a program in preretirement planning. Eleven teachers (11.6 percent) said that they would not attend a program and 13 more teachers (13.7 percent) were undecided. Four teachers (4.2 percent) felt that this type of program would not interest them. The one remaining teacher said that she planned to retire to a farm which she and her husband owned and she could see no change in plans at present. This presumably was an indication that she would not attend a program of preretirement planning.

The English teachers' responses to this question were very similar to those of their American counterparts. As might be expected in view of their less enthusiastic views about retirement, the majority of the teachers (23 or 47.9 percent) indicated that their attendance would depend on the program itself. Seven of the teachers (14.6 percent) said that they would look forward to attending a preretirement program and another teacher (2.1 percent) would go if personally invited. Five teachers (10.4 percent) said that they would not attend a preretirement planning program, and another 2 teachers (4.2 percent) said that the program would not interest them. Five more teachers (10.4 percent) were not sure whether or not they would attend and the remaining five teachers had other responses varying from being interested in the program but feeling that it was too late to attend as retirement was imminent, to feeling that preretirement planning was not necessary. Another teacher felt that she knew better than anyone else what she wanted to do and what was most suitable to her needs (See Table XXXV).

TABLE XXXV
 REACTIONS TO PRERETIREMENT PLANNING PROGRAMS OF STUDY POPULATION

Response	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
Look forward to attending program.	18	19.0	7	14.6	25	17.5
Go if invited.	0	0.0	1	2.1	1	0.7
Depends upon program.	48	50.5	23	47.9	71	49.6
Would not go.	11	11.6	5	10.4	16	11.2
Program would not be of interest.	4	4.2	2	4.2	6	4.1
Not sure.	13	13.7	5	10.4	18	12.8
Other.	1	1.0	5	10.4	6	4.1
Total	95	100.0	48	100.0	143	100.0

Life Satisfaction Index A

The LSIA, a measure of an individual's satisfaction with his life, was administered to all the study population. Statistical calculations were conducted to determine if there was any significant difference between the American and English teachers on this test and also to determine if there was any relationship between their LSIA score and their degree of preretirement planning. The statistical data will be discussed later in the chapter when each hypothesis is evaluated and descriptive data will be considered in this section. The American teachers' scores ranged from 5 to 20 out of a possible 20 with a mean of 14.81, a mode of 18, a median of 14.77 and a standard deviation of 3.35. The English teachers' scores ranged from 7 to 20 with a mean of 14.42, a mode of 15, median of 14.7, and a standard deviation of 3.11. The LSIA is designed to measure the success of a person's adjustment to life. A high score suggests that the individual is well adjusted and a low score would indicate the opposite, i.e., that the person is not well adjusted or is poorly adjusted (see Figure 4).

Purpose in Life Test

The second standardized test which was administered to the study population was the Purpose in Life test. The maximum possible score on this test was 140. The range of scores for the American teachers was from 84 to 140 and for the English teachers from 88 to 137. The mean for the American teachers was 117.56 and for the English teachers 113.92. The standard deviations for the American and English teachers were 11.84 and 11.75, respectively. A comparison of the data for the

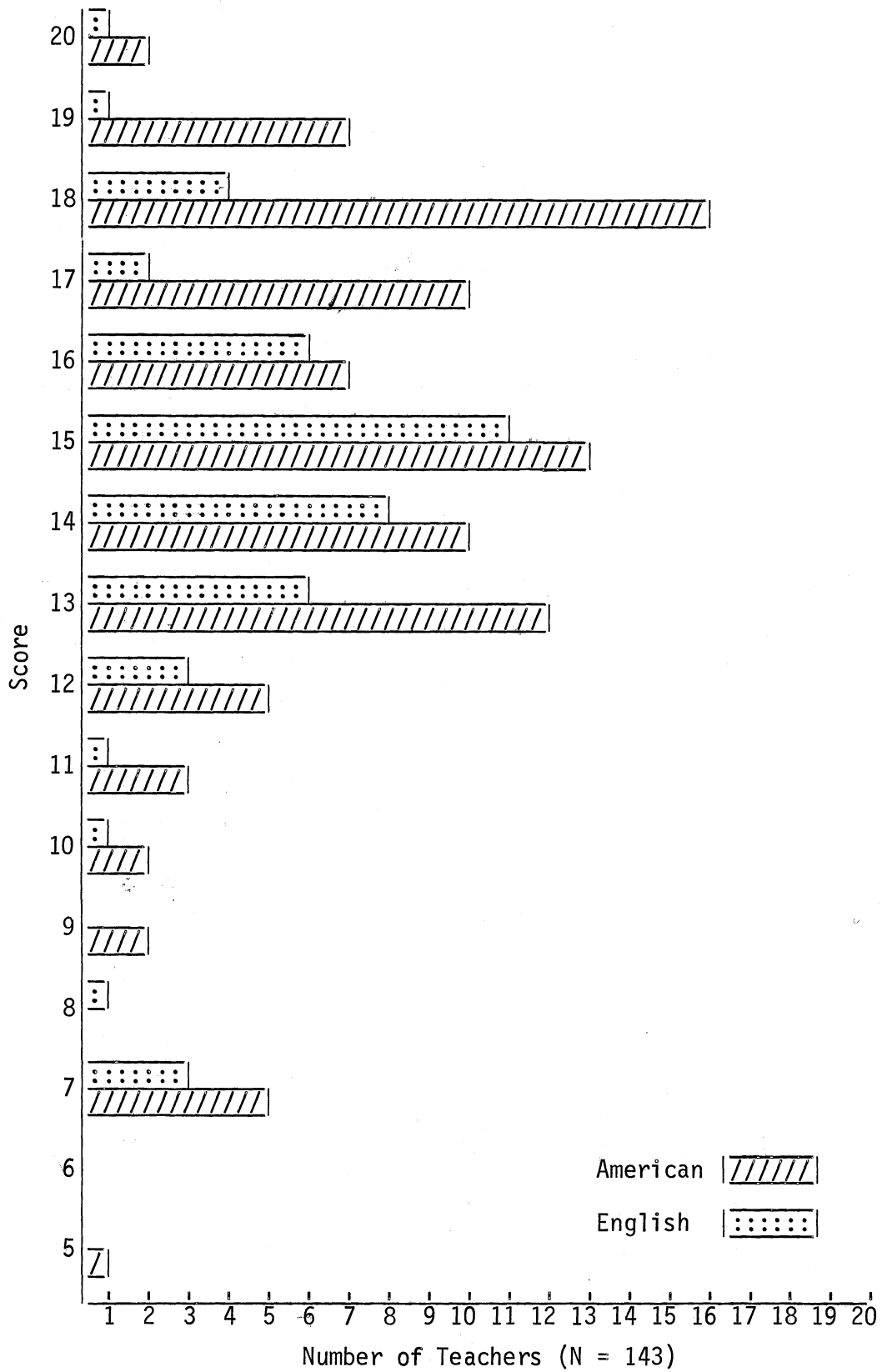


Figure 4. LSIA Scores of Study Population

American and English teachers on the Purpose in Life test is shown in Table XXXVI.

TABLE XXXVI
PIL SCORES OF STUDY POPULATION

	<u>American Teachers</u> N = 95	<u>English Teachers</u> N = 48
Range of Scores	84-140	88-137
Mean	117.56	113.92
Standard Deviation	11.84	11.75
Median	119.50	115.00

The Purpose in Life test measures the extent to which a person has found a sense of meaning or purpose in life and a high score would suggest that meaning has been found and a low score would indicate that the individual has not found a sense of purpose.

Health

As health is recognized as an important factor in successful adjustment to retirement two questions were included to obtain some specific data about the health of the study population. Question 10 asked the teachers to rate their health in comparison with other people of their age on a six-point scale ranging from "excellent" to "do not know." Two points, "fair" and "poor," were combined for analysis

purposes. This subjective evaluation was then defined more clearly when the respondents were asked in question 11 to identify any health conditions from which they were suffering. As can be seen from Table XXXVII, 44.2 percent of the American teachers compared with 31.3 percent of the English teachers rated their health as excellent. A much larger percentage of the English teachers, 54.2 percent compared with 40 percent of the American teachers, rated their health as good. It is possible that this may be because "excellent" is a term less frequently used by English people who are usually more cautious or guarded in their evaluations.

A comparison of the number of conditions from which the teachers admitted that they were suffering reveals some interesting differences between the American and English teachers when compared with their health evaluation. The mean number of conditions from which the American teachers were suffering was 1.82 compared with 1.2 conditions for the English teachers. The range of conditions for the American teachers was from 0 to 6 compared with 0 to 3 for the English teachers. In spite of admitting to fewer conditions the English teachers did not rate their state of health as high as the American teachers. A frequency tabulation of the number of conditions listed by the study population is summarized in Table XXXVIII. The conditions listed most frequently by the American teachers were varicose veins (27), hay fever (19), arthritis (16), and dental problems (14). The English teachers listed varicose veins (9 teachers) and sinus trouble and hay fever (4 teachers each).

TABLE XXXVII
CURRENT HEALTH STATUS OF THE STUDY POPULATION

Health Status	American Teachers N = 95		English Teachers N = 48		Study Population N = 143	
	Number	Percentage	Number	Percentage	Number	Percentage
Excellent	42	44.2	15	31.3	57	39.8
Good	38	40.0	26	54.2	64	44.8
Average	11	11.6	6	12.5	17	11.9
Fair/Poor	4	4.2	0	0.0	4	2.8
Do not know	0	0.0	1	2.0	1	0.7
Total	95	100.0	48	100.0	143	100.0

TABLE XXXVIII

NUMBER OF HEALTH CONDITIONS FROM WHICH THE
STUDY POPULATION WERE SUFFERING
N = 143

Number of Con- ditions	American Teachers		English Teachers		Total	
	Number	Per- centage	Number	Per- centage	Number	Per- centage
0	20	21.0	24	50.0	44	30.8
1	29	30.5	15	31.2	44	30.8
2	28	29.5	8	16.7	36	25.1
3	9	9.5	1	2.1	10	7.0
4	5	5.3	0	0	5	3.5
5	3	3.2	0	0	3	2.1
6	1	1.0	0	0	1	0.7
Total	95	100.0	48	100.0	143	100.0

Finances

There is much evidence to suggest that an adequate retirement income is positively related to successful adjustment to retirement. There were four questions concerned specifically with finances, the first of which asked the teachers to indicate their anticipated monthly retirement income and the next three with current spending habits and anticipated changes in retirement.

As can be seen from Table XXXIX, the largest number of teachers in each country, 20 American (21.1 percent) and 25 English (52.0 percent), indicated that they did not know what their income would be during

retirement. The lack of knowledge about their financial situation may be one explanation for the fact that the English teachers had apparently done less planning for their retirement than the American teachers.

TABLE XXXIX
ANTICIPATED MONTHLY RETIREMENT INCOME OF THE STUDY POPULATION

American Teachers N = 95			English Teachers N = 48		
Income	Number	Percentage	Income	Number	Percentage
\$350-400	18	18.9	£ 50-75*	1	2.1
401-450	13	13.7	76-100	4	8.3
451-500	17	17.9	101-125	3	6.3
501-550	9	9.5	126-150	3	6.3
550+	18	18.9	150+	12	25.0
Do not know	20	21.1	Do not know	25	52.0
Total	95	100.0	Total	48	100.0

*The exchange rate as of February 10, 1975 showed that one pound sterling was worth \$2.43.

Question 13 was concerned with the current spending habits of the teachers to determine how accurately the teachers could describe their budget practices. Eight major expenditure items were listed and the teachers were asked to indicate the percentage of their total income which was spent on each item. A surprising number of teachers indicated that they did not know how much money they spent on each item.

The percentage of American teachers who admitted that they did not know how much money they spent on each item ranged from a low of 15.8 percent on clothing to a high of 36.8 percent on health. The same items were the low and high for the English teachers with percentages of 18.8 for clothing and 66.7 for health. The latter figure is surprising in view of the standard deduction for the National Health Service and the minimum charge for prescriptions. Some of the teachers both English and American had obvious difficulties with their finances as they spent more than 100 percent of their monthly income. Table XL shows the average percentage spent for each item by the study population and also the percentage of teachers who did not know how much they spent for each item.

TABLE XL
CURRENT SPENDING HABITS OF STUDY POPULATION ON SELECTED ITEMS

Item	Percent of Total Income Spent		Percent of Teachers Who Do Not Know Amount Spent	
	U.S.A. N = 95	U.K. N = 48	U.S.A. N = 95	U.K. N = 48
Food	17.3	21.3	16.8	25.0
Clothing	12.6	6.2	15.8	18.8
Utilities	4.8	5.4	20.0	45.8
Personal Insurance	5.0	4.8	27.4	37.5
Medical Insurance	5.4	6.0	25.3	52.1
Household Maintenance	3.9	5.2	24.2	35.4
Automobile Expenses	11.6	6.6	20.0	22.9
Health Expenses	4.9	3.9	36.8	66.7

The next question asked the teachers which item they felt would show the greatest increase after retirement to determine how much thought they had given to their financial situation when they were no longer working. As they were asked for the item showing the greatest increase there was only one response from each teacher. Table XLI shows the items listed by the American teachers in descending order and Table XLII shows the same information for the English teachers.

TABLE XLI
EXPENDITURE CHANGES EXPECTED BY AMERICAN
TEACHERS UPON RETIREMENT
N = 95

Item	Number	Percentage
Health Expenses	57	60.0
Have not thought about it	14	14.7
Recreation	10	10.5
Housing Expenses	5	5.3
Food	4	4.2
Insurance	3	3.2
Utilities	2	2.1
Clothing	0	0.0
Total	95	100.0

TABLE XLII
EXPENDITURE CHANGES EXPECTED BY ENGLISH
TEACHERS UPON RETIREMENT
N = 48

Item	Number	Percentage
Have not thought about it	16	33.3
Food	10	20.8
Recreation	9	18.7
Housing Expenses	6	12.5
Health Expenses	3	6.3
Utilities	2	4.2
Clothing	1	2.1
Insurance	1	2.1
Total	48	100.0

It is interesting to note the differences in the two lists. The English teachers remained consistent with their previous lack of planning by indicating that they had not thought about budget changes upon retirement. Health was, once again, of more concern to the American teachers than the English teachers and this may be because of the apparent security the English teachers have with their National Health Service. Clothing, utilities and insurance occupy the last three positions on each list although in a slightly different order. Recreation and housing expenses occupy positions three and four on both lists.

The final question in the section concerned with finances asked the teachers how they planned to meet the increased costs they might

anticipate upon retirement. More than one answer could be checked as it might be expected that the teachers would use more than one way of meeting increased expenses. As the English teachers had done less planning than their American counterparts it might be anticipated that more of them would indicate that they did not know how they would meet these expenses (see Tables XLIII and XLIV).

TABLE XLIII
 WAYS IN WHICH AMERICAN TEACHERS PLANNED TO MEET
 INCREASED COSTS UPON RETIREMENT
 N = 95

Item	Number	Percentage
Cut down on non-essentials	54	56.8
Make own clothes, etc.	34	35.8
Secure part-time employment	24	25.3
Withdraw savings	23	24.2
Do not know	19	20.0
Other	18	18.9

As the teachers were allowed to check more than one answer, the total number of answers is greater than 95. It is interesting to note the similarity in the order of the responses of the American and English teachers. The first three items on the list are in the same order with slightly more English than American teachers planning to make their own

clothes. The English teachers were slightly more reluctant to withdraw their savings than their American colleagues.

TABLE XLIV
WAYS IN WHICH ENGLISH TEACHERS PLANNED TO MEET
INCREASED COSTS UPON RETIREMENT
N = 48

Item	Number	Percentage
Cut down on non-essentials	25	52.1
Make own clothes, etc.	22	45.8
Secure part-time employment	13	27.1
Do not know	12	25.0
Withdraw savings	10	20.8
Other	5	10.4

As the teachers were allowed to check more than one answer the total number of answers is greater than 48. Some of the other ways in which the teachers planned to meet increased costs included growing their own food and preparing less expensive meals. Other teachers indicated that they would have less business expense or that they would divide the house into two apartments and rent one of them.

Leisure Time Activities

The importance of meaningful activities for one's leisure time is recognized by sociologists and gerontologists. The study population

were asked two questions concerning their leisure time after retirement. The first question asked the teachers how many hours they planned to work after they reached retirement age. Evaluation of this information would give some indication of the amount of time the teacher would have for leisure time activities. The second question asked the teachers to indicate their current interest in each activity listed and their plans for retirement. The American teachers claimed to have done more planning for their leisure time than the English teachers and it was interesting to note that approximately 12 percent of both American and English teachers planned to continue to work on a full-time or part-time basis. The English teachers were more definite in their plans not to work than the American teachers with 45.8 percent and 34.8 percent, respectively, indicating that they did not plan to work after retirement. Tables XLV and XLVI show the American and English plans respectively for working after retirement age. The plans are listed in decreasing order of frequency.

TABLE XLV
WORK PLANS OF AMERICAN TEACHERS AFTER RETIREMENT AGE
N = 95

Plan	Number	Percentage
Do not plan to work	33	34.8
If I am needed	29	30.5
Occasionally	21	22.1
Half-time	6	6.3
Full-time	4	4.2
Part-time	2	2.1
Total	95	100.0

The English plans, apart from the decision not to work, were different from those of the American teachers. None of the English teachers planned to work full time although 12.5 percent would work part-time or half-time.

TABLE XLVI
WORK PLANS OF ENGLISH TEACHERS AFTER RETIREMENT AGE
N = 48

Plan	Number	Percentage
Do not plan to work	22	45.8
Occasionally	11	22.9
If I am needed	9	18.8
Part-time	4	8.3
Half-time	2	4.2
Full-time	0	0.0
Total	48	100.0

The second question listed 26 different leisure time activities and the teachers were asked to respond to each activity in two ways: currently interested, and plan to do after retirement. There was very little difference in the number of leisure time activities in which the American and English teachers were currently interested and in which they planned to remain interested after retirement. The American teachers, however, planned to begin more new activities after retirement than

the English teachers. The American teachers were currently interested in 12.2 activities compared with 12.1 indicated by their English counterparts. Both groups of teachers planned to retain interest in 11.8 of these activities. The American teachers were hoping to start 2.3 new activities after retirement compared with 1.5 indicated by the English teachers.

The three activities in which the American teachers were currently most interested were cooking, reading and sewing/needlework compared with visiting friends, entertaining at home and cooking listed by the English teachers. Reading ranked fourth by the English teachers with sewing and needlework ranked fifth. The Americans placed visiting friends fourth and entertaining at home, ninth. The three activities in which the Americans were least interested were chess, hunting and checkers and for the English teachers hunting, checkers, bingo and fishing. Tables XLVII and XLVIII show the activities of the American and English teachers listed in order from most interested to least interested and Tables XLIX and L show the activities which the teachers, American and English respectively, planned to start after retirement, again in the order of most interest to least interest. The teachers were also asked to list any other activities in which they were interested and these included church work, music, watching sports, jewelry making, working with animals and researching the family tree.

TABLE XLVII

LEISURE TIME ACTIVITIES IN WHICH AMERICAN TEACHERS
WERE CURRENTLY INTERESTED

Activity	Number	Percentage
Cooking	91	95.8
Reading	89	93.7
Sewing/Needlework	89	93.7
Visiting friends	84	88.4
Odd jobs at home	80	84.2
Watching TV	67	70.5
Traveling & touring	66	69.4
Gardening	66	69.4
Entertaining at home	66	69.4
Craftwork	62	65.3
Walking	50	52.6
Sitting & thinking	43	45.3
Playing cards	36	37.9
Volunteer work	36	37.9
Painting	35	36.8
Camping	30	31.6
Fishing	27	28.4
Swimming	23	24.2
Dominoes	17	17.9
Bingo	17	17.9
Woodworking	12	12.6
Team sports	8	8.4
Checkers	6	6.3
Hunting	4	4.2
Chess	1	1.1

Four of the first six activities, cooking, reading, sewing and visiting friends, listed by the American teachers are also found in the first six listed by the English teachers. Four of the last six activities, chess, hunting, checkers and bingo, on the American list are also found at the bottom of the English list but apart from this there is considerable difference in the two lists.

TABLE XLVIII
LEISURE TIME ACTIVITIES IN WHICH ENGLISH TEACHERS
WERE CURRENTLY INTERESTED

Activity	Number	Percentage
Visiting friends	47	97.9
Entertaining at home	47	97.9
Cooking	45	93.8
Reading	44	91.7
Sewing/Needlework	42	87.5
Traveling and touring	40	83.3
Odd jobs at home	39	81.3
Watching TV	38	79.2
Walking	36	75.0
Gardening	31	64.6
Craftwork	29	60.4
Volunteer work	22	45.8
Swimming	20	41.7
Sitting and thinking	15	31.3
Playing cards	14	29.2
Camping	12	25.0
Dominoes	6	12.5
Woodworking	5	10.4
Team sports	5	10.4
Painting	5	10.4
Chess	5	10.4
Fishing	3	6.3
Bingo	3	6.3
Hunting	2	4.2
Checkers	2	4.2

TABLE XLIX
LEISURE TIME ACTIVITIES WHICH AMERICAN
TEACHERS PLANNED TO START

Activity	Number	Percentage
Volunteer work	29	30.5
Traveling and touring	19	19.9
Walking	19	19.9
Fishing	18	18.9
Painting	17	17.8
Entertaining at home	16	16.8
Craftwork	12	12.6
Gardening	9	9.4
Playing cards	9	9.4
Camping	8	8.4
Checkers	8	8.4
Bingo	8	8.4
Watching TV	7	7.4
Sitting and thinking	5	5.3
Dominoes	5	5.3
Visiting friends	4	4.2
Odd jobs at home	4	4.2
Sewing/Needlework	4	4.2
Swimming	4	4.2
Chess	4	4.2
Woodworking	3	3.2
Team sports	3	3.2
Reading	2	2.1
Hunting	2	2.1
Cooking	1	1.1

There were, therefore, some American teachers who were interested in taking up each of the activities listed during their retirement years. There were six activities which none of the English teachers planned to start and these were visiting friends, camping, craftwork, hunting, checkers and cooking. Of these, visiting friends and cooking were in the first three listed for current interest while hunting and checkers were in the last three listed.

TABLE L
LEISURE ACTIVITIES WHICH ENGLISH TEACHERS
PLANNED TO START

Activity	Number	Percentage
Volunteer work	15	31.2
Painting	10	20.8
Gardening	8	16.5
Sitting and thinking	6	12.5
Traveling and touring	4	8.3
Reading	4	8.3
Watching TV	3	6.3
Walking	3	6.3
Woodworking	3	6.3
Chess	3	6.3
Odd jobs at home	2	4.2
Fishing	2	4.2
Playing cards	2	4.2
Sewing/Needlework	1	2.1
Entertaining at home	1	2.1
Dominoes	1	2.1
Swimming	1	2.1
Team sports	1	2.1
Bingo	1	2.1
Visiting friends	0	0.0
Camping	0	0.0
Craftwork	0	0.0
Hunting	0	0.0
Checkers	0	0.0
Cooking	0	0.0

It is also interesting to note that volunteer work ranked first in the list of leisure time activities which approximately 30 percent of the teachers in each country planned to start after retirement. Apart from this the two lists of activities are completely different.

Housing and Community Services

There were seven questions concerned with housing and community services. The first question determined whether or not the teachers planned to move from their present house after retirement. The teachers who were planning to move were then asked to respond to two further questions to determine their reasons for moving and how much they knew about their future location. The remaining four questions were to be answered by all teachers. The first of these questions asked the teachers to describe the type of housing in which they were now living and in which they would be living after retirement. Question 22 was designed to determine the plans the teachers had made should they become unable to look after themselves. The last two questions asked the size of the town in which the teachers were now living and would be living after retirement and also to list the community services for the aged which were available in the location to which the teacher was retiring.

Twenty-three of the American teachers (24.2 percent) planned to move compared with 9 (18.8 percent) of the English teachers. The majority of the American teachers were moving to be closer to family and friends, while lower cost of living was first on the list for the English teachers. Some of the other reasons given for moving by the American teachers included moving to a smaller house or to a farm which

they already owned and being closer to the doctor and hospital. The English teachers cited a desire for open spaces, or plans to live on a boat for two to three years as reasons for moving from their present home. Table LI shows the percentage of American and English teachers checking each of the reasons listed for moving. As the teachers could check more than one answer the total will be more than 100 percent.

TABLE LI
REASONS FOR TEACHERS' MOVING AFTER RETIREMENT

Reason	Percentage of American Teachers	Percentage of English Teachers
Better climate	17.4	22.2
Better accommodation	21.7	22.2
Closer to family and friends	65.2	0.0
Lower cost of living	26.1	33.3
Better recreational facilities	17.4	22.2
Better for my health	21.7	22.2

Question 20 listed seven characteristics of the location of their future home which the researcher felt that it was necessary for the respondents to know. Table LII lists the percentages of American and English teachers who indicated that they had some specific knowledge of their retirement location.

TABLE LII
 RESPONDENTS' KNOWLEDGE ABOUT RETIREMENT LOCATION

Information	Percentage of American Teachers N = 95	Percentage of English Teachers N = 48
Cost of living	65.2	55.6
Employment opportunities	27.3	25.0
Recreation facilities	50.0	37.5
Shopping facilities	73.9	50.0
Churches	72.7	25.0
Medical facilities	73.9	62.5
Climate	77.3	77.8

As may be seen from this table the American teachers appeared more knowledgeable about their future location than the English teachers.

As has already been noted the majority of the American and English teachers planned to remain in their current home after retirement. The American teachers were currently living in houses (96.8 percent) and of these 91.6 percent planned to remain in a house after retirement. Only 2.1 percent indicated that they would move from a house to a duplex and another 3.2 percent were going to move into an apartment. There were 3 teachers (3.2 percent) currently living in apartments and after retirement one teacher was going to remain in an apartment, one was moving to a duplex and the last teacher was moving into a house. The majority of the English teachers (95.9 percent) were also living in houses and only 2 teachers (4.2 percent) planned to move into an

apartment upon retirement. One teacher was currently living in a duplex and planned to remain in a duplex. The one remaining teacher was presently living in an apartment and was planning to move into a retirement community. Although it is recognized that some of the teachers would be moving into different homes after retirement they were, in the main, planning to move into similar accommodation after retirement and would not be changing their housing very much.

One aspect of housing which many people are reluctant to discuss is the problem of where they would live if they became too ill or too handicapped to look after themselves. The teachers were asked to put in order of preference their choice from a list of six alternatives. Once again the English teachers appear to have given less thought to this problem than the American teachers. Tables LIII and LIV show the order of preference listed by the American and English teachers respectively.

TABLE LIII
ALTERNATIVE HOUSING ARRANGEMENTS LISTED BY AMERICAN
TEACHERS UPON RETIREMENT
N = 95

Housing Alternative	Number	Percentage
Live with own children	1	1.1
Move into nursing home	29	30.5
Move into a hospital	1	1.1
Arrange for someone to live with me	40	42.1
Have not thought about it	20	21.0
Other	4	4.2
Total	95	100.0

In view of the current stereotypes of nursing homes and the apparent reluctance of most older people to move into them, it is interesting to note that 30 percent of the American teachers indicated that this was what they planned to do. Moving into a nursing home was also the second choice of the English teachers and as "have not thought about it" was their first choice, nursing homes may not have as negative a stereotype as research would suggest. Almost half the English teachers had not thought about this particular situation and it is quite possible that their order of preference might change after more careful thought. Teachers in both countries appeared reluctant to move in with their own children, which is in line with the current trend for nuclear rather than extended families.

TABLE LIV
ALTERNATIVE HOUSING ARRANGEMENTS LISTED BY ENGLISH
TEACHERS UPON RETIREMENT
N = 48

Housing Alternative	Number	Percentage
Live with own children	4	8.3
Move into nursing home	12	25.0
Move into hospital	2	4.2
Arrange for someone to live with me	4	8.3
Have not thought about it	23	47.9
Other	3	6.3
Total	48	100.0

The last two questions in this section were concerned with the size of town in which the teachers would be living after retirement and the community services which each town provided for its senior citizens. It is quite possible that more services were to be found than the teachers listed but the services may not be sufficiently publicized for the teachers to know of their existence. It is interesting to note that the largest number of teachers in each country would be living in small towns of less than 5,000 population which would suggest a predominantly rural area in each country. Table LV shows the percentage of American and English teachers living in each size community listed by the researcher.

TABLE LV
SIZE OF TOWN IN WHICH THE TEACHERS PLANNED
TO LIVE AFTER RETIREMENT

Size of Town	American Teachers N = 95		English Teachers N = 48	
	Number	Percentage	Number	Percentage
Less than 5,000	42	44.2	14	29.1
5,001 to 15,000	28	28.4	6	12.5
15,001 to 25,000	8	8.4	11	23.0
25,001 to 35,000	6	7.4	4	8.3
Over 35,000	10	10.5	12	25.0
Do not know	1	1.1	1	2.1
Total	95	100.0	48	100.0

There are some interesting differences in the number of community services provided in each country. The English teachers appeared to be better informed than the American teachers and although all the services were provided to some degree in each country the elderly in the U.K. would appear to be better served than those in America (see Table LVI). Five of the teachers listed other services provided in America which included a nursing home and part-time employment opportunities. The other three teachers said that they lived in a rural area which did not provide any community services. Other services listed by the English teachers were home helps who would do cleaning and cooking, mobile beauty shops, chiropody services and a church scheme to collect and deliver medical supplies to people who could not get out of the house. As the teachers could check more than one answer the total number of answers is greater than 95 for the American teachers and greater than 48 for the English teachers.

TABLE LVI
COMMUNITY SERVICES AVAILABLE IN RETIREMENT LOCATIONS
AS LISTED BY AMERICAN AND ENGLISH TEACHERS

Community Service	American Teachers N = 95		English Teachers N = 48	
	Number	Percentage	Number	Percentage
Mobile meals	21	22.1	36	75.0
Senior Citizens Center	50	52.6	35	72.9
Recreation facilities	43	45.3	29	60.4
Opportunities for volunteer work	60	63.2	37	77.1
Special housing	40	42.1	33	68.8
Home health aides	31	32.6	38	79.2
Reduced prices	19	20.0	35	72.9

The remainder of this chapter will consider each of the hypotheses identified for this study.

Hypotheses 1-14

Hypothesis 1

There will be no significant differences between the American and English secondary school home economics teachers concerning the degree of preretirement planning in:

- a) general retirement plans,
- b) finances,
- c) leisure time activities,
- d) housing.

General Retirement Plans. The difference was significant at the 0.05 level with 20.0 percent of the American teachers compared with 4.2 percent of the English teachers indicating that they had completed a great deal of planning. Point 5 on the scale was used to indicate this degree of preretirement planning. More than twice as many Americans (82.1 percent) rated themselves on the upper end of the scale (points 3-5) compared with 35.4 percent of the English teachers (see Table LVII). As the chi square value was significant the null hypothesis was rejected and it was concluded that there was a significant difference in the degree of general retirement planning completed by the American and English teachers.

TABLE LVII

CHI SQUARE VALUE REFLECTING DIFFERENCES IN DEGREE OF GENERAL
RETIREMENT PLANNING BY AMERICAN AND ENGLISH TEACHERS

Degree of Planning	American		English		χ^2	Level of Sig.
	Number	Per- centage	Number	Per- centage		
No Planning	3	3.2	22	45.8		
Little Planning	14	14.7	9	18.8		
Average Amount	34	35.8	10	20.8	45.14	0.05
Considerable Amount	25	26.3	5	10.4		
A Great Deal	19	20.0	2	4.2		

Finances. The null hypothesis was again rejected as the χ^2 value was significant at the 0.05 level. It was concluded that there was a significant difference in the degree of financial planning completed by the American and English teachers. Twice as many American teachers (22.1 percent) as English teachers (10.4 percent) had completed a great deal of financial planning. Six times as many English teachers (25.0 percent) compared with 4.2 percent of the American teachers had not completed any financial planning for their retirement.

TABLE LVIII

CHI SQUARE VALUE REFLECTING DIFFERENCES IN DEGREE OF FINANCIAL
PLANNING COMPLETED BY AMERICAN AND ENGLISH TEACHERS

Degree of Planning	American		English		χ^2	Level of Sig.
	Number	Per- centage	Number	Per- centage		
No Planning	4	4.2	12	25.0		
Little Planning	12	12.6	10	20.8		
Average Amount	24	25.3	13	27.1	20.12	0.05
Considerable Amount	34	35.8	8	16.7		
A Great Deal	21	22.1	5	10.4		

Leisure Time Activities. The chi square value was significant at the 0.05 level and the null hypothesis was rejected. It was concluded that there was a significant difference in the degree of leisure time planning completed by the American and English teachers. Five times as many English teachers (56.3 percent) as American teachers (11.6 percent) had not completed any leisure time planning.

TABLE LIX

CHI SQUARE VALUE REFLECTING DIFFERENCES IN DEGREE OF LEISURE
TIME PLANNING COMPLETED BY AMERICAN AND ENGLISH TEACHERS

Degree of Planning	American		English		χ^2	Level of Sig.
	Number	Per- centage	Number	Per- centage		
No Planning	11	11.6	27	56.3		
Little Planning	18	18.9	5	10.4		
Average Amount	22	23.2	6	12.5	33.15	0.05
Considerable Amount	28	29.5	5	10.4		
A Great Deal	16	16.8	5	10.4		

Housing. Once again there was a significant difference in the degree of housing planning which had been completed by the American and English teachers and the null hypothesis was rejected. The greatest difference was in the percent of teachers who had completed a considerable amount of planning with 26.3 percent of the Americans compared with 4.2 percent of the English teachers placing themselves at this point on the scale.

TABLE LX

CHI SQUARE VALUE REFLECTING DIFFERENCES IN DEGREE OF HOUSING PLANNING COMPLETED BY AMERICAN AND ENGLISH TEACHERS

Degree of Planning	American		English		χ^2	Level of Sig.
	Number	Per-centage	Number	Per-centage		
No Planning	14	14.7	27	56.3		
Little Planning	9	9.5	5	10.4		
Average Amount	17	17.9	4	8.3	30.78	0.05
Considerable Amount	25	26.3	2	4.2		
A Great Deal	30	31.6	10	20.8		

Hypothesis 2

There will be no significant differences in the mean scores of the American secondary school home economics teachers and the English secondary school home economics teachers on

- a) Life Satisfaction Index A,
- b) Purpose in Life test.

Life Satisfaction Index A. This hypothesis was tested by the independent t test. The mean score of the English teachers was 14.42 and the mean score of the American teachers was 14.81. The t value was 0.68 which was not significant at the 0.05 level of significance. The null hypothesis was therefore accepted and there was found to be no significant difference in the mean scores of the American and English teachers on the LSIA.

Purpose in Life Test. The maximum possible score on the PIL was 140. The mean score for the American teachers was 117.56 and for the English teachers the mean score was 113.92. The t value was 1.74, which was not significant at the 0.05 level of significance. There was, therefore, no significant difference in the mean score of the American and English teachers on the PIL and the null hypothesis was accepted.

Hypothesis 3

There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their Life Satisfaction Index A scores.

The scores of the American teachers on the LSIA were divided into three groups--high (16-20), medium (11-15), and low (5-10)--and these scores were compared with the total score on the questions concerned with preretirement planning.

The one-way analysis of variance technique was used to determine if there was a significant difference between the degree of preretirement planning completed by the American teachers and the level of their LSIA scores. The F value of 0.43 was not significant at the 0.05 level and the null hypothesis was accepted. There were four times as many teachers in both the medium and high score groups as in the low group (see Table LXI).

TABLE LXI

F SCORE REFLECTING DIFFERENCES IN MEAN PLANNING SCORES
OF AMERICAN TEACHERS ACCORDING TO LSIA SCORES
N = 95

Level of LSIA Scores	Number of Teachers	Per- centage	Planning Mean Score	F	Level of Sig.
High	42	44.2	13.86		
Medium	43	45.3	13.91	0.43	N.S.
Low	10	10.5	12.70		

Hypothesis 4

There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their LSIA scores.

No significant difference was found in the degree of preretirement planning completed by the English teachers and their scores on the LSIA. There were more teachers in the medium level of scores than the high and low groups combined (27 teachers compared with 21). The planning mean scores of the English teachers were much lower than those of the American teachers when the scores were divided into the three levels of LSIA scores used in the study. The American teachers scoring between 16 and 20 on the LSIA had a mean planning score of 13.86 compared with 9.94 scored by the English teachers (see Table LXII).

TABLE LXII
 F SCORE REFLECTING DIFFERENCES IN MEAN PLANNING SCORES
 OF ENGLISH TEACHERS ACCORDING TO LSIA SCORES
 N = 48

Level of LSIA Scores	Number of Teachers	Percentage	Planning Mean Score	F	Level of Sig.
High	16	33.3	9.94		
Medium	27	56.3	8.89	0.63	N.S.
Low	5	10.4	7.20		

Hypothesis 5

There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their Purpose in Life test scores.

The PIL scores were also divided into three groups and the mean score of retirement planning for each group was determined. The high level included scores from 123 to 140, the medium level from 104 to 122 and the low level from 83 to 103.

The largest number of teachers (48) was the medium score group but the greatest degree of preretirement planning (14.29) had been completed by the high scoring group in the PIL. The analysis of variance calculation resulted in an F value of 2.24 which was not significant at the 0.05 level of significance. It was concluded that there was no significant difference in the degree of preretirement planning done by the American teachers and their scores on the PIL and thus the null hypothesis was accepted (see Table LXIII).

TABLE LXIII

F SCORE REFLECTING DIFFERENCES IN MEAN PLANNING SCORES
OF AMERICAN TEACHERS ACCORDING TO PIL SCORES
N = 95

Level of PIL Scores	Number of Teachers	Per- centage	Planning Mean Score	F	Level of Sig.
High	35	36.8	14.29		
Medium	48	50.6	13.90	2.24	N.S.
Low	12	12.6	11.67		

Hypothesis 6

There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their Purpose in Life test scores.

The scores for the English teachers were also divided into three groups in the same way as the scores for the American teachers. The majority of the English teachers (25) scored between 104 and 122 placing them in the medium group and it is interesting to note that this group had done the least amount of preretirement planning. As the F value of 1.84 was not significant at the 0.05 level of significance the null hypothesis was accepted and it was concluded that there was no significant difference in the degree of preretirement planning completed by the English teachers and their scores on the PIL (see Table LXIV).

TABLE LXIV

F SCORE REFLECTING DIFFERENCES IN MEAN PLANNING SCORES
OF ENGLISH TEACHERS ACCORDING TO PIL SCORES
N = 48

Level of PIL Scores	Number of Teachers	Per- centage	Planning Mean Score	F	Level of Sig.
High	13	27.1	10.85		
Medium	25	52.1	7.84	1.84	N.S.
Low	20	20.8	9.80		

Hypothesis 7

There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their current health status.

For this calculation the preretirement scores were divided into three groups, low 0-12 points, medium 13-16 points, and high 17-20 points. The teachers' own evaluations of their current health status were also divided into three groups, namely, excellent, good, average/fair. The latter two were combined to ensure frequencies in each cell of the chi square table.

Table LXV shows that the largest number of American teachers (42) rated their health as excellent. Five times as many American teachers (80) rated their health as excellent or good compared with only 15 teachers indicating that they were in average or fair health. As the value of chi square (0.43) was not significant at the 0.05 level of significance it can be concluded that there was no significant

difference in the degree of preretirement planning completed by the American teachers according to their current health status. The null hypothesis was, therefore, accepted.

TABLE LXV

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF AMERICAN TEACHERS AND THEIR CURRENT HEALTH STATUS
N = 95

Level of Pre- retirement Scores	Health Status						χ^2	Level of Sig.
	Excellent		Good		Av/Fair			
	No.	%	No.	%	No.	%		
Low	20	21.1	12	12.6	6	6.3		
Medium	11	11.6	17	17.9	5	5.2	0.43	N.S.
High	11	11.6	9	9.5	4	4.2		

Hypothesis 8

There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their current health status.

The scores of the English teachers in preretirement planning and their health evaluation were divided into the same three groups as the American teachers. One English teacher did not evaluate her health and for this calculation the size of the study population in England is 47. The chi square table (Table LXVI) shows that the largest number of English teachers rated their health as good. Although two cells of the

table had zero frequencies, the expected frequencies of 2.68 and 0.51 did not affect the significance of the chi square value. It was concluded that, because the chi square value of 0.39 was not significant at the 0.05 level of significance, there was no significant difference in the degree of preretirement planning and the current health status of the English teachers, and the null hypothesis was accepted.

TABLE LXVI

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF ENGLISH TEACHERS AND THEIR CURRENT HEALTH STATUS
N = 47

Level of Pre- retirement Scores	Health Status						χ^2	Level of Sig.
	Excellent		Good		Av/Fair			
	No.	%	No.	%	No.	%		
Low	13	27.6	17	36.2	6	12.7	0.39	N.S.
Medium	1	1.9	6	12.7	0			
High	1	1.9	3	7.0	0			

Hypothesis 9

There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their anticipated monthly retirement income.

The scores of the American teachers on the preretirement planning questions were divided into the same three categories as for hypothesis 7. Anticipated retirement income was divided into six groups on

the questionnaire but there were insufficient numbers in some of the cells to maintain this division. It was therefore decided to divide the teachers into two groups, namely, those who knew the amount of their retirement income and those who did not know how much money they would be receiving. Table LXVII shows that almost four times as many American teachers, 75 compared with 20, knew the probable amount of their retirement income. Once more the value of chi square (1.56) was not significant at the 0.05 level of significance and it may be concluded that there was no significant difference between the preretirement planning and the anticipated retirement income whether or not the amount of money involved was known and the null hypothesis was accepted.

TABLE LXVII

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF AMERICAN TEACHERS ACCORDING TO THEIR ANTICIPATED MONTHLY
RETIREMENT INCOME
N = 95

Level of Pre- retirement Scores	Knowledge of Income				χ^2	Level of Sig.
	Knew		Did not know			
	No.	%	No.	%		
Low	23	24.2	15	15.8		
Medium	29	30.5	4	4.2	1.56	N.S.
High	23	24.2	1	1.1		

Hypothesis 10

There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their anticipated monthly retirement income.

The scores of the English teachers were divided into the same groups as the American teachers. The expected frequency for the one cell containing a zero was 2.08 which did not affect the significance of the chi square value. It was concluded that there was no significant difference in the degree of preretirement planning completed according to the teachers' knowledge of their anticipated retirement income as the chi square value of 0.52 was not significant at the 0.05 level of significance. Thus the null hypothesis was accepted. The English teachers were divided almost 50-50 in their knowledge of their anticipated monthly retirement income. Two more teachers (25 compared with 23) indicated that they did not know how much income they could expect upon retirement (see Table LXVIII).

TABLE LXVIII

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF ENGLISH TEACHERS ACCORDING TO THEIR ANTICIPATED
MONTHLY RETIREMENT INCOME
N = 48

Level of Pre- retirement Scores	Knowledge of Income				χ^2	Level of Sig.
	Knew		Did not Know			
	No.	%	No.	%		
Low	15	31.3	22	45.8	0.52	N.S.
Medium	4	8.3	3	6.3		
High	4	8.3	0			

Hypothesis 11

There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their marital status.

The preretirement planning scores of the teachers were again divided into three groups, high, medium and low. There were very few teachers in the sample who were widowed, divorced or separated and thus in order to have frequencies in each cell of the chi square table it was decided to combine single, widowed, divorced, and separated teachers into one group (identified in Table LXIX as 1) and to have a second group made up of all the married teachers (column 2 in Table LXIX). There were just over twice as many married teachers as single or no longer married teachers. The null hypothesis was accepted and it was concluded that there was no significant difference in the degree of preretirement planning completed by single or married teachers because the chi square value of 0.36 was not significant at the 0.05 level.

TABLE LXIX

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF AMERICAN TEACHERS ACCORDING TO THEIR MARITAL STATUS
N = 95

Level of Pre- retirement Scores	Marital Status				χ^2	Level of Sig.
	1		2			
	No.	%	No.	%		
Low	10	10.5	28	29.5	0.36	N.S.
Medium	10	10.5	23	24.2		
High	11	11.6	13	13.7		

Hypothesis 12

There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their marital status.

Table LXX shows that the data for the English teachers were divided into the same groups that were used for the American teachers. The proportion of single teachers to married teachers in the English sample showed that just over one third of the teachers were single or no longer married and two thirds were married. More than two thirds of the teachers both married and single were in the lowest group of pre-retirement planning scores and thus it may be concluded that marital status did not appear to affect the degree of preretirement planning completed by the English teachers. This was also true of the American teachers although they were more evenly divided among the three groups than the English teachers.

As the chi square value of 0.31 was not significant at the 0.05 level of significance the null hypothesis was accepted and it was concluded that there was no significant difference in the degree of pre-retirement planning and the marital status of the English teachers.

TABLE LXX

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF ENGLISH TEACHERS ACCORDING TO THEIR MARITAL STATUS
N = 48

Level of Pre- retirement Scores	Marital Status				χ^2	Level of Sig.
	1		2			
	No.	%	No.	%		
Low	16	33.2	21	43.8		
Medium	1	2.1	6	12.5	0.31	N.S.
High	1	2.1	3	6.3		

Hypothesis 13

There will be no significant differences in the degree of pre-retirement planning done by the American secondary school home economics teachers according to their age.

The age range of the American teachers was from 41 to 65+ and for the purposes of this statistical calculation the range was divided into three time periods. These were the first ten years from 41 to 50 years, the last ten years from 56 to 65+ and the intermediate five years from 51 to 55.

The chi square value of 1.50 was not significant at the 0.05 level of significance and the null hypothesis was accepted. It was further concluded that there were no significant differences in the degree of preretirement planning and the age of the teachers.

The American teachers were distributed fairly evenly among the categories by age and preretirement planning. As might be expected the

greatest number of teachers in the older age group of 56-65+ had completed a great deal of planning while the reverse was true for the youngest age group of 41-50 years.

TABLE LXXI

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF AMERICAN TEACHERS ACCORDING TO AGE
N = 95

Level of Pre- retirement Scores	Age Groups						χ^2	Level of Sig.
	41-50		51-55		55-65+			
	No.	%	No.	%	No.	%		
Low	21	22.1	12	12.6	5	5.2		
Medium	14	14.7	11	11.6	8	8.5	1.50	N.S.
High	3	3.2	9	9.5	12	12.6		

Hypothesis 14

There will be no significant differences in the degree of pre-retirement planning done by the English secondary school home economics teachers according to their age.

As will be seen from Table LXXII the data for the English teachers were divided into the same groups. In all age groups it was interesting to note that the greatest number of teachers were in the low group of preretirement planning scores. Three times as many teachers in the younger age group, 41-50, were in the low score group compared with the medium and high groups combined. In the other two age groups, 51-55

and 56-65+, there were four times as many teachers in the low group as the combined medium and high groups.

It was concluded that there were no significant differences in the degree of preretirement planning and the age of the English teachers. The chi square value of 0.03 was not significant at the 0.05 level of significance and the null hypothesis was accepted.

TABLE LXXII

CHI SQUARE VALUE REFLECTING DIFFERENCES IN PRERETIREMENT SCORES
OF ENGLISH TEACHERS ACCORDING TO AGE
N = 48

Level of Pre- retirement Scores	Age Groups						χ^2	Level of Sig.
	41-50		51-55		56-65+			
	No.	%	No.	%	No.	%		
Low	21	43.8	8	16.7	8	16.7		
Medium	5	10.4	1	2.1	1	2.1	0.03	N.S.
High	2	4.2	1	2.1	1	2.1		

As will be seen from the calculations for hypotheses 1 through 14 there was a significant difference in the degree of preretirement planning completed by the American and English teachers. This difference was not, however, significant in any of the variables selected for the study. These variables were LSIA, PIL, current health status, anticipated monthly retirement income, marital status and age. There were,

also, no significant differences in the mean scores of the American and English teachers on the Life Satisfaction Index A and the Purpose in Life tests.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The primary purpose of this study was to determine the degree of preretirement planning completed by individuals in the last 20 or so years of their working lives. The degree of preretirement planning was measured by responses to four items on a questionnaire. The total score on these items was then compared with a selected list of variables. Further descriptive data about the study population and their retirement plans were obtained from the remaining 20 items on the questionnaire. The preretirement plans of the study population were also compared statistically with their scores on the Life Satisfaction Index A (LSIA) and the Purpose in Life (PIL) tests.

The study population consisted of 143 secondary school home economics teachers who were 41 to 65+ years of age. Ninety-five of the teachers were living in Oklahoma, U.S.A., and the remaining 48 in Lancashire, U.K., at the time the questionnaires were mailed. The data were collected during the months of April and May, 1974.

The questionnaire included questions to obtain information on the following: (a) thoughts about retirement and retirement planning programs, (b) age and marital status, (c) health, (d) retirement income and current spending habits, (e) leisure time activities, now and during retirement, and (f) housing and community services for the elderly.

This information was in addition to the retirement planning evaluation, the 20-item LSIA and the 20-item PIL tests.

The chi square test was used to determine any significant differences in the degree of preretirement planning completed by the American and English teachers in (a) general retirement planning, (b) financial planning, (c) leisure time planning, and (d) housing. Chi square analyses were also utilized to determine any differences between retirement planning and current health status, anticipated monthly retirement income, marital status or age.

The one-way analysis of variance was used to determine if preretirement planning was independent of an individual's adjustment to life and sense of purpose or meaning in life as measured by the LSIA and PIL.

The t test for independent samples was used to measure the significance of any difference between (a) LSIA scores and (b) PIL scores of the American and English teachers.

The results of the statistical calculations were as follows:

1. There was a significant difference at the 0.05 level in the degree of general retirement planning completed by the American and English teachers. Almost 50 percent of the American teachers had completed a considerable amount or a great deal of general retirement planning compared with almost 50 percent of the English teachers who had done no planning.
2. There was a significant difference at the 0.05 level in the degree of financial planning completed by the American and English teachers. Four times the percentage of

American teachers as English teachers had completed a great deal of planning for their financial future.

3. Five times the percentage of English teachers as American teachers had not completed any plans for their leisure time activities during retirement and the difference was again significant at the 0.05 level.
4. The difference in the degree of housing planning completed by the teachers was again significant at the 0.05 level. More than 56 percent of the English teachers had not done any housing planning compared with only 24 percent of the American teachers.
5. There were no significant differences in the remaining chi square calculations concerning retirement planning and (a) current health status, (b) anticipated monthly retirement income, (c) marital status, and (d) age.
6. The scores of the teachers on the LSIA and PIL were not significantly related to preretirement planning scores at the 0.05 level according to the one-way analysis of variance.
7. The t test for independent samples did not identify any significant differences at the 0.05 level between the scores of the American and English teachers on the LSIA and PIL tests.

The descriptive data obtained in the study reveal some interesting similarities and differences between the American and English teachers. Home economics teachers in Oklahoma and Lancashire are similar in age with 56 and 63 percent of the respective populations aged 41 to 65+. A

much larger percentage of the American teachers were married as only 9.5 percent of the Americans were single compared with 31.2 percent of the English teachers. There were, however, more widowed American teachers (nine compared with one English teacher) and also more divorced American teachers as none of the English teachers was divorced. Almost half of the American teachers (41 or 43.2 percent) had been married for more than 25 years compared with eight (16.7 percent) of the English teachers.

The English teachers, on the whole, appeared less willing than their colleagues in America to rate themselves highly on any of the scales or questions. As has already been indicated, at the beginning of the chapter, there was a significant difference in each of the four areas of preretirement planning selected for the study. Percentage tables indicate that a much larger percentage of the English teachers rated themselves at the lower end of the scale.

The English teachers were also more conservative in their own health evaluation than the American teachers but a comparison of the number of conditions from which the teachers were suffering showed that the American teachers listed more conditions than the English teachers. As the mean number of conditions listed by the American teachers and the English teachers was 1.82 and 1.21 respectively, health did not appear to be a problem for the study population.

The satisfying use of leisure time is recognized by gerontologists to be an important factor in successful adjustment to retirement. The American and English teachers appeared to have a sufficient number of interests to fill all their leisure time. The English teachers were currently interested in 12.06 activities with plans to continue their

interest in 11.77 of these activities and to start an average of 1.52 new activities. The American teachers showed a similar high interest with 12.17 current activities, of which they planned to continue 11.77 and to start 2.32 new activities.

Financial security, research indicates, is one of the major concerns of people who are approaching retirement. In view of the availability of information on pensions and social security benefits in each country it is a little surprising that the largest number of teachers did not know what their retirement income would be. The percentage was more than twice as high for the English teachers than for the American teachers with 52.0 and 21.1 percent respectively. The American teachers had the least amount of knowledge about current health expenses which might be anticipated in view of the spiralling costs of health care in the United States and the complications of the various insurance schemes. Health expenses were also unknown by the largest number of English teachers which is more surprising in view of the extensive coverage of the National Health Service and the standard deductions to pay for the service.

The American teachers were, however, obviously aware of the problems faced by the elderly in terms of health expenses as 60.0 percent felt that this would show the greatest increase in expenditure upon retirement. The largest number of English teachers had not thought about which item would show the greatest increase after retirement. One possible explanation is that the English teachers have been experiencing inflationary trends in the economy for more years than their American counterparts and could perhaps be less convinced of the value of planning for the future. Another possible explanation is that, at

the time of receiving the questionnaire, the English teachers were just recovering from the drastic effects of an energy crisis during the previous winter months. This had revealed itself not only in increased costs of gasoline and travel but also in a three-day work week and curtailed hours for store openings. During April and May when the teachers were responding to the questionnaires the future did not seem to be any brighter. Inflation was still rising and increased participation in the Common Market was being viewed with more and more uncertainty. It is quite possible that these conditions may have tended to make the English teachers more pessimistic about the future and less inclined to make any plans.

Legislators and politicians are becoming increasingly concerned with the availability of specific services for the elderly. The American teachers appeared less knowledgeable of community involvement than their English counterparts and this may be attributed to lack of knowledge or the absence of these services. The 95 American teachers listed 269 services for the elderly for an average of 2.83 services. The 48 English teachers, on the other hand, listed 248 community services for an average of 5.17 services. The greater density of population in the U.K. may result in greater visibility of the elderly and thus more awareness of their problems and a greater effort to provide services to meet these needs.

Implications and Recommendations of the Study

From the analysis of these data, the general conclusion is that any retirement planning which had been completed by the teachers was not significantly related to any of the variables selected for the

study. In view of this finding it might be interesting to pursue the responses of the younger teachers aged 20 to 40 to compare the significance of the difference between their responses and those of their older colleagues who were used in this study. This would test the premise of the researcher that the plans of the older teachers would be more valid than those of the younger teachers.

The apparent unwillingness of the English teachers to respond to any questionnaires creates difficulties in any cross-national studies in which they are asked to participate. Administrators in England are unwilling to divulge the names and addresses of the teachers and there does not appear to be an easy solution to this problem. It might have been possible to obtain more responses in England by personal contact but this would be less feasible in the U.S.A. where much greater distances must be covered to contact the teachers.

The mean scores of the American and English teachers on the LSIA, 14.81 and 14.42 respectively, were higher than those in the other studies using the LSIA, with one exception. In the Lewis study the mean scores were 15.12 for clergy and 14.93 for professors. This may be partially explained by the fact that the populations in the Kansas City study, the Missouri study, the Acuff study and the Peppers study were usually older than the present study population. The age range of the populations in the earlier studies was from 50 to 90. The age of the population in the Lewis study, 29 to 60+, most closely resembled the age range in the present study population.

There are many research studies utilizing the PIL test as a measure of an individual's purpose in life. Of all the studies reviewed the most similar population to the current study was the group of high

school teachers in the Arafat study. The mean score of the Arafat teachers was 111.1 with a sample size of 18, compared with a mean score of 113.92 for the 48 English teachers and a mean score of 117.56 for the 95 American teachers. The population in the Lewis study which is the closest in age to the current study population had mean scores of 118.8 for clergy and 117.2 for professors which are both higher than the mean score of the English teachers. The American teachers' mean score was in the middle of the two scores listed in the Lewis study.

It was anticipated that, in view of the training received by home economists in both countries during their baccalaureate program, they would be well aware of the problems which might arise in finances, housing, adequate leisure time activities and the maintenance of a good standard of health. In view of the lack of knowledge of retirement problems revealed by many of the respondents it would seem necessary to provide more specific training in the needs of the elderly to all college students and, perhaps, more particularly to home economics students. As the emphasis in many home economics courses is on the family and family life, secondary level students could study units in preparing for retirement and aging. There is much emphasis on the early childhood years and the marriage years and it would be possible to consider the role that the elderly may play in the life of the family. The specific problems of the elderly and those approaching retirement could be considered in family relations, housing, clothing and consumer economics at both the collegiate and secondary levels. Extension home economists could also provide a valuable service in the dissemination of information about aging, retirement preparation and retirement itself.

A second study might be suggested to follow up the present study population to determine if the questionnaire has made them any more aware of the need to plan for their retirement. One obvious drawback to this recommendation is the reluctance of the English administrators to provide information about the teachers as well as the unwillingness of the teachers to participate in a study of this description.

It might also be interesting to replicate the study with two different countries to determine the influence of culture on retirement concepts and planning. Difficulties may be experienced in comparing standards of living, housing arrangements, and financial equivalents, but the study might reveal some significant differences if these problems could be resolved.

It would also seem necessary to conduct a study to determine ways in which preretirement planning programs may be made more available to the general population. In view of the increasing number of large firms and industries who are offering programs of this type it would seem that their value is generally recognized. It is, therefore, recommended that further studies be conducted in all areas of preretirement planning and the information widely disseminated because the existing information about retirement programs seems to be limited to a few people. There is a need for a much greater awareness and understanding of these programs if the increasing number of people living to retirement age are to enjoy a rich, fulfilling retirement.

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APPENDIX A

CORRESPONDENCE WITH PSYCHOMETRIC AFFILIATES

**OKLAHOMA STATE UNIVERSITY • STILLWATER**

Department of Home Economics Education
372-6211, Ext. 486

74074

November 19, 1973

The Director
Psychometric Affiliates
Chicago Plaza
Brookport, Illinois 62910

Dear Sir:

I am currently a doctoral student in the Home Economics Education Department at Oklahoma State University. My dissertation will be centered around the need for prèretirement planning and I will be comparing the plans made by Home Economics teachers in this country and in Great Britain.

I would like to use the Purpose in Life test as one of the research instruments. I would like to obtain your permission to use this test and also to know the cost of the questionnaires. The study will be conducted with 200-250 subjects.

Your cooperation and assistance would be much appreciated in this matter and I look forward to hearing from you.

Sincerely yours,

Margaret P. Isaac

Dr. Elaine Jorgenson, Advisor
Head, Home Economics Education

*Psychometric Affiliates**Box 8167**Munster, Indiana 46321**Telephone 219 836-1661*

November 28, 1973

Miss Margaret P. Isaac
Oklahoma State University
Dept. of Home Economics Education
Stillwater, OK 74074

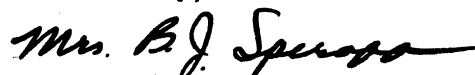
Dear Miss Isaac,

Please be advised that you have already fulfilled the first requirement for purchase of tests by having your advisor sign your letter of inquiry. (See page 14 of enclosed catalog)

You do not need permission from us to use the test in your study however, if you do plan to use it and reproduce it in your dissertation you must have permission in writing from our Test Review Editor--Dr. B.J. Speroff. (See information under "Notice" on back of front cover.)

The Purpose in Life test is described on page 19 of our catalog. We send you our best wishes for a successful project. The Purpose in Life Test is always in stock and we fill all orders within 48 hours on almost all occasions.

Sincerely,



Mrs. B.J. Speroff

BJS/mm

APPENDIX B

LIFE SATISFACTION INDEX A

LIFE SATISFACTION INDEX

Here are some statements about life in general that people feel differently about. Would you read each statement on the list, and if you agree with it, put a check mark in the space under "AGREE." If you do not agree with a statement, put a check mark in the space under "DISAGREE." If you are not sure one way or the other put a check mark in the space under "?". PLEASE BE SURE TO ANSWER EVERY QUESTION ON THE LIST.

	<u>Agree</u>	<u>Disagree</u>	<u>?</u>
1. As I grow older, things seem better than I thought they would be.	_____	_____	_____
2. I have gotten more of the breaks in life than most of the people I know.	_____	_____	_____
3. This is the dreariest time of my life.	_____	_____	_____
4. I am just as happy as when I was younger.	_____	_____	_____
5. My life could be happier than it is now.	_____	_____	_____
6. These are the best years of my life.	_____	_____	_____
7. Most of the things I do are boring.	_____	_____	_____
8. I expect some interesting and pleasant things to happen to me in the future.	_____	_____	_____
9. The things I do are as interesting to me as they ever were.	_____	_____	_____
10. I feel old and somewhat tired.	_____	_____	_____
11. As I look back on my life, I am fairly well satisfied.	_____	_____	_____

	<u>Agree</u>	<u>Disagree</u>	<u>?</u>
12. As I look back on my life, I am fairly well satisfied.	_____	_____	_____
13. I would not change my past life if I could.	_____	_____	_____
14. Compared to other people my age, I've made a lot of foolish decisions in my life.	_____	_____	_____
15. Compared to other people my age, I make a good appearance.	_____	_____	_____
16. I have made plans for things I'll be doing a month or a year from now.	_____	_____	_____
17. When I think back over my life, I didn't get most of the important things I wanted.	_____	_____	_____
18. Compared to other people, I get down in the dumps too often.	_____	_____	_____
19. I've gotten pretty much what I expected out of life.	_____	_____	_____
20. In spite of what people say, the lot of the average man is getting worse not better.	_____	_____	_____

APPENDIX C

QUESTIONNAIRE DEVELOPED BY RESEARCHER

PRERETIREMENT PLANNING

For each of the following statements, circle the number that would be most nearly true for you. Note that the numbers always extend from one extreme to its opposite extreme, i.e., from a great deal of planning to very little planning.

GENERAL INFORMATION

1. How much general planning have you done for your retirement?
- | | | | | |
|------|---|---|---|--------------|
| 1 | 2 | 3 | 4 | 5 |
| None | | | | A great deal |
2. How much planning have you done concerning your financial situation during retirement?
- | | | | | |
|------|---|---|---|--------------|
| 1 | 2 | 3 | 4 | 5 |
| None | | | | A great deal |
3. How much planning have you done concerning your leisure time activities during retirement?
- | | | | | |
|------|---|---|---|--------------|
| 1 | 2 | 3 | 4 | 5 |
| None | | | | A great deal |
4. How much planning have you done concerning housing arrangements during retirement?
- | | | | | |
|------|---|---|---|--------------|
| 1 | 2 | 3 | 4 | 5 |
| None | | | | A great deal |

When answering these questions please check one response only, unless otherwise indicated.

5. What are your thoughts about retirement?
- a) I am looking forward to it.
 - b) I am not looking forward to it.
 - c) I do not wish to think about it.
 - d) It is too far away to think about it.
 - e) It is of little value to plan for retirement.
 - f) I will take life as it comes.
6. If a program of preretirement planning was offered in your community would you attend?
- a) I would look forward to attending it.
 - b) I would go if personally invited.
 - c) It would depend on the program.
 - d) I would not go.
 - e) The program would not interest me.
 - f) Not sure.
 - g) Other (Please explain) _____
-

7. Please check the range in which your age appears.
- | | |
|---------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> a) 20 to 40 years. | <input type="checkbox"/> d) 56 to 60 years. |
| <input type="checkbox"/> b) 41 to 50 years. | <input type="checkbox"/> e) 61 to 65 years. |
| <input type="checkbox"/> c) 51 to 55 years. | <input type="checkbox"/> f) Over 65 years. |
8. What is your current marital status?
- | | |
|----------------------------------------------------------------|---------------------------------------|
| <input type="checkbox"/> a) Never married. | <input type="checkbox"/> d) Divorced. |
| <input type="checkbox"/> b) Living with first and only spouse. | <input type="checkbox"/> e) Widowed. |
| <input type="checkbox"/> c) Married for second time. | <input type="checkbox"/> f) Separated |
9. How long have you been married to your present spouse?
- | | |
|------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> a) Less than 6 years. | <input type="checkbox"/> d) 16 to 20 years. |
| <input type="checkbox"/> b) 6 to 10 years. | <input type="checkbox"/> e) 21 to 25 years. |
| <input type="checkbox"/> c) 11 to 15 years. | <input type="checkbox"/> f) Over 25 years. |
| <input type="checkbox"/> g) Not applicable. | |

HEALTH

10. How would you describe your present health when compared with other people of your age?
- | | |
|----------------------------------------|------------------------------------------|
| <input type="checkbox"/> a) Excellent. | <input type="checkbox"/> d) Fair. |
| <input type="checkbox"/> b) Good. | <input type="checkbox"/> e) Poor. |
| <input type="checkbox"/> c) Average | <input type="checkbox"/> f) Do not know. |
11. Which of the following conditions may be applied to you? (You may check more than one answer.)
- | | |
|--------------------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> a) Asthma. | <input type="checkbox"/> n) Arthritis. |
| <input type="checkbox"/> b) Tuberculosis. | <input type="checkbox"/> o) Mental illness. |
| <input type="checkbox"/> c) Chronic bronchitis. | <input type="checkbox"/> p) Diabetes. |
| <input type="checkbox"/> d) Sinus trouble. | <input type="checkbox"/> q) Epilepsy. |
| <input type="checkbox"/> e) Hardening of the arteries. | <input type="checkbox"/> r) Chronic nervous trouble. |
| <input type="checkbox"/> f) High blood pressure. | <input type="checkbox"/> s) Cancer. |
| <input type="checkbox"/> g) Heart trouble. | <input type="checkbox"/> t) Chronic skin trouble. |
| <input type="checkbox"/> h) Stroke. | <input type="checkbox"/> u) Paralysis of any kind. |
| <input type="checkbox"/> i) Varicose veins. | <input type="checkbox"/> v) Deafness or hearing trouble. |
| <input type="checkbox"/> j) Hay fever. | <input type="checkbox"/> w) Difficulty seeing. |
| <input type="checkbox"/> k) Stomach ulcer. | <input type="checkbox"/> x) Dental problems. |
| <input type="checkbox"/> l) Kidney trouble. | <input type="checkbox"/> y) None of the above. |
| <input type="checkbox"/> m) Liver trouble. | <input type="checkbox"/> z) Other physical problem. |

FINANCES

Please assume that the value of the dollar and the pound sterling will remain at their present rate.

12. Check the range of your anticipated MONTHLY RETIREMENT income.

- | <u>U.K.</u> | <u>U.S.A.</u> |
|-------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> a) £50 to £75. | <input type="checkbox"/> a) \$350 to \$400. |
| <input type="checkbox"/> b) £76 to £100. | <input type="checkbox"/> b) \$401 to \$450. |
| <input type="checkbox"/> c) £101 to £125. | <input type="checkbox"/> c) \$451 to \$500. |
| <input type="checkbox"/> d) £126 to £150. | <input type="checkbox"/> d) \$501 to \$550. |
| <input type="checkbox"/> e) Over £150. | <input type="checkbox"/> e) Over \$550. |
| <input type="checkbox"/> f) Do not know. | <input type="checkbox"/> f) Do not know. |

13. Please check the percentage of your CURRENT MONTHLY income that you spend on the following items.

<u>Item</u>	5%	10%	15%	20%	25%	Do Over not 25% know
a) Food.						
b) Clothing.						
c) Utilities.						
d) Personal insurance.						
e) Medical insurance.						
f) Household maintenance.						
g) Automobile expenses.						
h) Health expenses.						

14. Which of the following do you feel is likely to show the greatest percentage increase in cost after retirement?

- | | |
|----------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> a) Food. | <input type="checkbox"/> e) Health expenses. |
| <input type="checkbox"/> b) Clothing. | <input type="checkbox"/> f) Housing expenses. |
| <input type="checkbox"/> c) Utilities. | <input type="checkbox"/> g) Recreation. |
| <input type="checkbox"/> d) Insurance. | <input type="checkbox"/> h) Have not thought about it. |

15. How do you plan to meet the increased costs? (You may check more than one answer.)

- a) Withdraw savings.
 - b) Cut down on non-essentials.
 - c) Make my own clothes, furnishings, etc.
 - d) Secure part-time employment.
 - e) Do not know.
 - f) Other (Please explain.) _____
-
-
-

LEISURE TIME ACTIVITIES

Please consider leisure time as the hours in each day in which you are not, or will not be, engaged in either full-time or part-time employment.

16. Do you plan to work after you reach retirement age?
 a) Full-time (40 hrs/wk) d) Occasionally.
 b) Part-time (20 hrs/sk) e) If I am needed.
 c) Less than 20 hr/wk. f) Do not plan to work.

17. For EACH of the following items, please check your CURRENT interest, and your plans for your RETIREMENT years.

	CURRENTLY INTERESTED		RETIREMENT YEARS		
	Yes	No	Hope to continue	Plan to start	Not interested
a) Visiting friends					
b) Watching TV					
c) Odd jobs at home					
d) Traveling and touring					
e) Reading					
f) Sitting and thinking					
g) Fishing					
h) Walking					
i) Gardening					
j) Sewing, Needlework					
k) Camping					
l) Playing cards					
m) Entertaining at home					
n) Volunteer work					
o) Woodworking					
p) Dominoes					
q) Craftwork					
r) Hunting					
s) Checkers					
t) Swimming					
u) Team sports					
v) Bingo					
w) Cooking					
x) Painting					
y) Chess					
z) Other (explain)					

HOUSING.

Please respond in terms of the place where you plan to live after retirement.

18. Do you plan to move from your present home after you retire?
 a) Yes. b) No.

If the answer is "yes" please respond to questions 19 and 20. If the answer is "no" please omit questions 19 and 20 and go on to number 21.

19. If you have already planned to move to another locality after you retire, which of the following influenced your decision? (You may check more than one answer.)
- a) Better climate.
 - b) Better accomodation.
 - c) Closer to family and friends.
 - d) Lower cost of living.
 - e) Better recreational facilities.
 - f) Better for my health.
 - g) Other (please explain) _____
-
-

20. If you hope to move to another part of the country do you know the following information. (Please answer all items.)
- a) Cost of living. Yes. No.
 - b) Employment opportunities for the retired. Yes. No.
 - c) Recreation facilities for the retired. Yes. No.
 - d) Shopping facilities. Yes. No.
 - e) Churches. Yes. No.
 - f) Medical facilities. Yes. No.
 - g) Climate. Yes. No.

21. Please check the type of housing in which you are NOW living and in which you will be living AFTER RETIREMENT.

	Now living.	After retirement.
a) House.		
b) Duplex.		
c) Apartment.		
d) Mobile home.		
e) Retirement community.		
f) Nursing home.		

22. If you become unable to look after yourself, which of the following alternatives will you consider? (Please put in order of preference.)

- a) Live with own children.
 b) Move into a nursing home.
 c) Move into a hospital.
 d) Arrange for someone to live with me.
 e) Have not thought about it.
 f) Other (Please explain) _____

23. Please indicate the size of the town in which you are NOW living and in which you hope to live AFTER RETIREMENT.

	NOW LIVING	AFTER RETIREMENT
a) Less than 5,000 population		
b) 5,000 to 15,000 population.		
c) 15,001 to 25,000 population.		
d) 25,001 to 35,000 population.		
e) Over 35,000 population.		
f) Do not know.		

24. Which of the following services does the community to which you hope to retire provide for retired persons. (You may answer more than one.)

- a) Mobile meals.
 b) Senior Citizens Center.
 c) Recreation facilities.
 d) Opportunities for volunteer work.
 e) Special housing for the aged.
 f) Home Health Aides (e.g., visiting nurse).
 g) Special reduced prices (e.g., for drugs, transportation, etc.).
 g Other Please explain) _____

APPENDIX D

COVER LETTERS


OKLAHOMA STATE UNIVERSITY • STILLWATER

 Department of Home Economics Education
 372-6211, Ext. 486

74074

April 12, 1974

Dear

I am currently a doctoral student in Home Economics Education at Oklahoma State University and I am writing to request your assistance in my research project. I am hoping to complete a comparative study of American and English secondary school home economics/domestic science teachers, with particular emphasis on preretirement planning. The implications of middle and later years and retirement on individuals are the areas of much current research in the social sciences.

The enclosed questionnaire is designed to determine the plans that home economics/domestic science teachers are making for their retirement. When answering the questionnaire please check the response which best reflects your feelings on the subject. Unless otherwise indicated please check one answer only. Your cooperation in completing this questionnaire is gratefully acknowledged and appreciated. If you would like a copy of the results of the study please write your name and address in the space provided at the bottom of the letter. All answers will be treated in the strictest confidence. This letter will be removed before the data are put on the computer to respect your anonymity but please return the letter with your questionnaire. May I hear from you by May 15, 1974?

Thank you for your cooperation.

Sincerely yours,

Margaret P. Isaac (Miss)

 Dr. Elaine Jorgenson, Advisor
 Head, Home Economics Education

Name _____

Address _____


OKLAHOMA STATE UNIVERSITY • STILLWATER

 Department of Home Economics Education
 372-6211, Ext. 486

74074

April 1, 1974

 Mrs. _____

Dear Mrs.

I was formerly a domestic science teacher in Blackpool, but am currently a doctoral student in Home Economics Education at Oklahoma State University. I am writing to request your assistance in my research project. I am hoping to complete a comparative study of American and English secondary school home economics/domestic science teachers, with particular emphasis on preretirement planning. The implications of middle and later years and retirement on individuals are the areas of much current research in the social sciences.

The enclosed questionnaire is designed to determine the plans that home economics/domestic science teachers are making for their retirement. When answering the questionnaire please check the response which best reflects your feelings on the subject. Unless otherwise indicated please check one answer only. Your cooperation in completing this questionnaire is gratefully acknowledged and appreciated. If you would like a copy of the results of the study please write your name and address in the space provided at the bottom of the letter. All answers will be treated in the strictest confidence. This letter will be removed before the data are put on the computer to respect your anonymity but please return the letter with your questionnaire.

Your response to this questionnaire should be sent to my parents who will then send the questionnaires to me. Their address is:
 Mr. and Mrs. H. L. Isaac, 87, Harrington Avenue, Blackpool, FY4 1QD.
 Thank you for your cooperation.

Sincerely yours,

Name _____

Margaret P. Isaac (Miss)

Address _____

 Dr. Elaine Jorgenson, Advisor
 Head, Home Economics Education

APPENDIX E

FOLLOW-UP LETTERS

**OKLAHOMA STATE UNIVERSITY • STILLWATER**

Department of Home Economics Education
372-6211, Ext. 486

74074

May 10, 1974

Dear

You may remember receiving a letter and questionnaire from me about three weeks ago. The questionnaire was designed to form part of my dissertation concerned with the preretirement plans of home economics teachers in America and England. The response so far has been very good but 100 per cent response would certainly enhance my study.

I realize that this is a very busy time of the year for you but I would appreciate it if you would spare a little of your time to complete the questionnaire and return it in the postage paid envelope that was supplied with it. If you have already returned the questionnaire, please accept my thanks and ignore this letter. If not, perhaps you could find time to do so today.

I hope you have a happy and successful conclusion to the school year and that you enjoy a relaxing summer vacation.

Sincerely yours,

Margaret P. Isaac (Miss)

**OKLAHOMA STATE UNIVERSITY • STILLWATER**

Department of Home Economics Education
372-6211, Ext. 486

74074

May 1, 1974

Dear

You may remember receiving a letter and questionnaire from me about three weeks ago. The questionnaire was designed to form part of my dissertation concerned with the preretirement plans of domestic science teachers in America and England. The response so far has been very good from my American colleagues but 100 per cent response from England is needed to balance the study.

I realise that this is a very busy time of the year for you but I would appreciate it if you would spare a little of your time to complete the questionnaire and return it to my parents in the stamped addressed envelope that was supplied with it. If you have already returned the questionnaire, please accept my thanks and ignore this letter. If not perhaps you could find time to do so today.

I hope that you have a happy and successful conclusion to the school year and that you enjoy a relaxing summer holiday.

Sincerely yours,

Margaret P. Isaac

VITA ✓

Margaret Phyllis Isaac

Candidate for the Degree of

Doctor of Education

Thesis: A CROSS CULTURAL STUDY OF RETIREMENT PLANNING: OKLAHOMA,
U.S.A., LANCASHIRE, U.K.

Major Field: Home Economics Education

Biographical:

Personal Data: Born in Liverpool, England, December 27, 1935, the
elder daughter of Harry L. and Phyllis H. Isaac.

Education: Graduated from Arnold High School for Girls, Blackpool,
in 1954; received a Teacher's Certificate in Domestic Science
from Elizabeth Gaskell College of Education, Manchester, in
July 1957; received the Master of Arts in Education degree
with a major in Guidance and Counseling from East Carolina
University in 1968; received the Master of Science degree
with a major in Home Economics Education from East Carolina
University in 1971; completed the requirements for the Doctor
of Education degree in May 1975.

Professional Experience: Employed at Palatine School, Blackpool,
as domestic science teacher from 1957 to 1962; as domestic
science teacher and head of department at Arnold High School
for Girls, Blackpool, from 1962 to 1967 and 1968-1969; as
graduate assistant in Home Economics at East Carolina Univer-
sity from 1969 to 1970; as counselor at Nash Technical Insti-
tute, Rocky Mount, from 1970 to 1971; as counselor at
Fayetteville Technical Institute from 1971 to 1972; as
research assistant at Oklahoma State Department of Vocational-
Technical Education from 1973 to 1974; and as Staff Assistant
in the Department of Vocational and Technical Teacher Educa-
tion, Central State University in 1974.

Professional Organizations: Oklahoma Education Association,
National Education Association, Oklahoma Home Economics Asso-
ciation, American Home Economics Association, Kappa Delta Pi,
Phi Upsilon Omicron, and Omicron Nu.