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**Felter, Julie Bryant**

**LIFE INSURANCE CAREER NEEDS AND INTERESTS AS EVIDENCED BY  
EMPLOYEES OF SELECTED LIFE INSURANCE COMPANIES**

*The University of Oklahoma*

**ED.D. 1982**

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THE UNIVERSITY OF OKLAHOMA  
GRADUATE COLLEGE

LIFE INSURANCE CAREER NEEDS AND INTERESTS  
AS EVIDENCED BY EMPLOYEES OF SELECTED  
LIFE INSURANCE COMPANIES

A DISSERTATION  
SUBMITTED TO THE GRADUATE FACULTY  
in partial fulfillment of the requirements for the  
degree of  
DOCTOR OF EDUCATION

BY  
JULIE BRYANT FELTER

Norman, Oklahoma

1982

LIFE INSURANCE CAREER NEEDS AND INTERESTS  
AS EVIDENCED BY EMPLOYEES OF SELECTED  
LIFE INSURANCE COMPANIES

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Marcus Bach, Ph.D., founder and director of the Fellowship for Spiritual Understanding, tells how the Princes of Serendip "returned to their father's house with the knowledge that search and discovery both in the outer world and within oneself, are the common pilgrimage of every human being on earth."

I am grateful to the following University of Oklahoma personnel for guidance and assistance in my pilgrimage: Dr. Loy Prickett, Committee Chairman; Dr. Eugene Cates, Faculty Advisor; Dr. Billie Holcomb, Role Model; Dr. Lloyd J. Korhonen, Committee Member; Dr. Don S. Udell, Committee Member; Dr. Robert L. Martin, Committee Member; Dr. Gary Green, Interim Committee Chairman; Ms. Meryle Alexander, Ms. Norma Potts, Ms. Grace Roller, College of Education Support System.

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LIFE INSURANCE CAREER NEEDS AND INTERESTS  
AS EVIDENCED BY EMPLOYEES OF SELECTED  
LIFE INSURANCE COMPANIES

CHAPTER I

THE PROBLEM

Introduction

The American Society for Training and Development was created during World War II and began publishing its professional journal, "The Training Directors Journal," in 1946. The name was changed to "Training-Development Journal" in 1966. Since the beginning in 1946, the journal has reflected current operational training programs and techniques in business and industry. During the early years the focus of the journal was on skill training.

In 1963, Powell joined with others in espousing executive development when he published his article "Management Development--The Plus Factor in the Survival of the Firm."<sup>1</sup> Management development did represent the training focus of the sixties, with some attention directed at programmed instruction, supervisory and sensitivity training. As the corporate training function entered the seventies the literature reflected a commitment to the extensive usage of audio visuals, human

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<sup>1</sup>Reed Powell, "Management Development--The Plus Factor in the Survival of the Firm," Training Directors Journal 17 (January 1963): 22.

relations and organizational development. The trend became increasingly personalized and incorporated an increased organizational population.

In 1966, Wagner, Corporate Manager of Employee Development, International Minerals and Chemicals Corporation, wrote that training activities in most organizations were in the areas of skills and management development. Also, Wagner stated that a third area, employee development, should be emphasized. Employee development would be brought about by "internal consulting" whereby training personnel would function as organizational change agents or as catalysts to change.<sup>1</sup>

Wagner stressed employee development by stating,

"A major premise of this employee development approach is not to meet an isolated need of an individual, but to develop the whole person. To do this requires not only working with the individual at a personal level, but working with the climate in which the individual functions, that is, the organizational system. Thus, the training function precipitates organizational development.

This new pattern of training not only increases the effectiveness of training personnel and increases their sphere of influence, but reflects the changed patterns of management theory."<sup>2</sup>

In May, 1970, Lippitt, Past President of ASTD, emphasized Wagner's viewpoint when he published an article, "Developing Life Plans," in the Training and Development Journal. He stated:

"Life planning is closely allied to well known concepts of management by objectives. In this instance, however, the objectives are one's life plans and not just work assignments. In many instances the process of management by objectives can be combined with life planning experiences. An

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<sup>1</sup>Alan Wagner, "A New Pattern in Employee Development," Training and Development Journal 21, (April 1967): 56.

<sup>2</sup>Ibid., p. 58.

enlightened management, a training development staff or an aware manager can creatively confront the changing needs and motivations of people in today's society by seeing the relevance of life planning experiences as new ways to optimize the potential of people in the organization of tomorrow."<sup>1</sup>

The literature reflects that it was the mid-seventies before training professionals recognized the importance of what Wagner and Lippett were saying and began uniting skill development, management development, supervisory training, human relations training, and career development.

#### Statement of the Problem

This investigation was conducted in selected insurance companies: (1) to determine employee career development needs and interests, and (2) determine if the stated needs affected employee satisfaction and/or company productivity.

The following research questions were utilized to arrive at the solutions to the problem.

1. Do new employees in entry-level positions express a desire for organizational orientation programs?
2. Do new employees in supervisory positions express a desire for organizational orientation programs?
3. Do employees who have been with the organization less than three years need career development opportunities?
4. Do employees with three or more years employment with the organization need career development opportunities?
5. Do employees who have less than three years in their existing position indicate an interest in career advancement?

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<sup>1</sup>Gordon Lippitt, "Developing Life Plans," Training and Development Journal 24 (May 1970): 2.



6. Do employees with three or more years in their existing position indicate an interest in career advancement?
7. Do employees with less than an Associate of Arts degree indicate an interest in Tuition Reimbursement Programs?
8. Do employees with an Associate of Arts degree or more indicate interest in Tuition Reimbursement Programs?
9. Do employees over forty years of age give evidence of satisfaction with their present job position?
10. Do employees under forty give evidence of satisfaction with their present position?
11. Are employees performing their present jobs at an optimum level of productivity?
12. What type of information do employees believe should be included in an organization orientation program?
13. At what level are employees most interested in participating in career development programs?
14. Where do employees aspire to be professionally in five years?
15. Do employees need training to prepare them for promotional opportunities?
16. What type of specific programs are needed to quality employees for promotion?
17. What educational method do employees prefer for career development training?
18. What type of educational sources do employees prefer for their career development programs?
19. What type of credit system do employees prefer for their career development programs?
20. What type of results do employees expect from their career development efforts?

#### Significance of the Study

An exhaustive search was made for models in training literature and published research on the subject of career development in a

corporate environment. Segmented programs of career development and elements in society supporting career development were found but no comprehensive program of career development was found. The findings of this study will serve as a reference for training managers in developing career development programs for employees in their organization.

#### Delimitations

The population was limited to employees in four selected life insurance companies in Florida and North Carolina. These companies were utilized because of the willingness of the presidents of these companies to interact as an unofficial consortium.

#### Assumptions

The data to be collected by means of the questionnaire are valid and reliable due to the fact that the companies surveyed are of similar size, function, structure, and geographic area. The employees included in the population have comparable functions, job descriptions, and backgrounds. The total population consisted of all employees present at work on the day of data collection. All employees completed the questionnaires and all questionnaires were utilized in the research project.

The data was collected in the same manner in all companies, since the researcher supervised the data collection process.

#### Definition of Terms

The following operational definitions were utilized in this research report.

Career Development Program: Planned educational and experiential steps made available for individual professional

growth (skills and personal) and lifelong individual adjustment.

Employees: Employees in the selected insurance companies from Florida and North Carolina which were utilized in the study.

Companies: Those four selected life insurance companies from Florida and North Carolina which were utilized in the study.

Training: Ongoing skills development to assist employees in becoming more effective in their present and future work.

### Collection and Analysis of Data

Data collection was achieved through the use of a questionnaire developed by the researcher. Results were compiled by the researcher for each completed questionnaire returned; analysis of data for the individual companies were analyzed; and joint results were compiled for all four organizations. Total results were then compiled and a report was formulated.

### Organization of the Study

Chapter I consists of the introduction to the study, statement of the problem, significance of the study, delimitations, assumptions, definition of terms, collection and analysis of data, and the organization of the study. Chapter II contains the review of literature. Chapter III discusses the research design and the procedures for data analysis. Chapter IV contains the presentation of data. Chapter V presents a summary of findings and recommendations for further study.

## CHAPTER II

### REVIEW OF RELATED LITERATURE

#### Introduction

Ludeman, Vice President and Manpower Development Manager of Lloyds Bank of California, was the keynote speaker at Utah's First Annual Governors Conference on Human Resource Development, November 11, 1976. The following excerpts from Ludeman's speech indicate the theme in related literature for employee development.

We talk about the changing nature of the work ethic.

We know that people are no longer satisfied with work for works' sake.

We know lifestyles have changed and people want work of personal value, meaningful to their individual growth.

We know that people do not trust an employer who does not give them 'say so' and the ability to discuss their own goals and objectives.

We know that people want time for more leisure, more self development, more input to their managements.<sup>1</sup>

Formal attention to career movement and employee development within business organizations in general has been a relatively recent phenomenon. There are now many "how to do" books on the market, giving tips on career improvement as a guide for career changers. Yet, career development should be given more than perfunctory attention by organizations in their role as employers. In fact, it has not been determined who is really responsible for career development of employees or what is actually transpiring in American corporations today in regard to career development.

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<sup>1</sup>Bart Ludeman, "Human Resources Development in the 70's," Training and Development Journal 31, (May 1977): 18.

The review of the literature has been organized under two major headings: Segments of Career Development Programs and Evolvment of Career Development.

### Segments of Career Development Programs

#### Skill Training

In 1967, Travelers Insurance Company, due to the mounting turn-over among clerical personnel and the increasing profusion of paper and policies, reported their company began investigating the idea of utilizing instructional technology to orient new employees and teach job skills. During the seventies, Travelers Insurance Company was one of the largest internal publishers of programmed instruction and multimedia programs. Travelers found that skill training for employees made implementation of new product lines easier and diminished error rates.<sup>1</sup>

Royal Insurance Group began in 1969 to see a need to assist all employees in the area of decision making. Consequently, they began utilizing algorithms, logical trees, and decision charts in training and retraining employees in specific skills.<sup>2</sup>

Training has generally been defined as the continuous process of helping employees to be more effective in their present and future work. In order that any training program may be effective, Higgs, Superintendent

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<sup>1</sup>Robert Talley, "An Overview of Training Techniques at the Travelers Insurance Companies," Educational Technology (September 1969): 521.

<sup>2</sup>Goeffrey Lunn, "Introducing Algorithms in the Training of Insurance Personnel," New University 3 (November 1976): 521.

of Personnel and Training with British Life Reliance Group, states that training must have as its terminal objectives the following:

- a) To enable an employer to utilize efficiently a staff of the standard required; and
- b) To enable staff to perform a recognized job function within the organization in the shortest period of time.

Figure 1 is an example of task analysis by Higgs. This example focuses only on job performance skills and does not address the concept of a comprehensive career planning program.

Fig. 1. Sample of a job description

JOB DESCRIPTION (MAIN TASKS)	JOB SPECIFICATION		
	TASK ELEMENTS	KNOWLEDGE REQUIREMENTS	SKILL REQUIREMENTS
1. Check Page 1 of proposal form	1.1 Check that section in top right hand corner has been completed by previous sections 1.2 Check that the proposal has been signed 1.3 Check that name of proposer has been entered and that this agrees with signature 1.4 Check occupation is not hazardous 1.5 Check that address has been entered and that proposer is resident in UK 1.6 Check that date of birth and age have been entered correctly 1.7 Check place of birth 1.8 Check Table No entered 1.9 Check that mode of payment has been entered 1.10 Check that sum assured entered 1.11 Check that premium has been correctly entered 1.12 Ensure that Medical Attendant's name and address have been entered 1.13 Ensure that the proposal has been witnessed	1.4 The occupations which would be hazardous 1.5 The geographical limits of the UK 1.6 The method of calculating a proposer's age next birthday 1.7 The company's underwriting views on people born outside UK 1.8 The codes for different classes of policy 1.11 The method of calculating a premium for the different classes of policy	1.5 Ability to carry out & 1.10 basic arithmetical operations

SOURCE: M. J. Higgs, "Systematic Approach to On-the-Job Training: Part 1," Training Officer 8 (September 1972): 332.

Warren, Director of Personnel Development for General Motors Corporation, said in an interview in 1977, that:

General Motors believes every individual should be given the opportunity to be involved in his or her own development and advancement with the organization. The organization has the responsibility to help. We are strong believers in on-the-job training, combined with effective counseling and coaching by supervisors. We also feel we have the responsibility to improve management systems as a contribution to improving the quality of work life for everyone. This provides the environment for people to develop and make greater contributions to the goals of General Motors.<sup>1</sup>

In 1976, Lehr, President of 3M's United States operation, stated that the "Primary purpose of industrial education at 3M is to produce immediate job results."<sup>2</sup> To achieve these job results 3M utilizes behavior modification and organizational development to get people involved.

#### Sales Training

Northwestern Mutual has a reputation of having one of the finest sales organizations in the life insurance industry. Northwestern Mutual allows their personnel to operate as individual entrepreneurs on a commission contract basis and gives them flexibility in the way they recruit, train, and supervise the agents in their agency. The role of the Home Office Educational Division is to provide the organization with the best tools and programs possible to train the sales personnel. Since 1968,

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<sup>1</sup>Alfred Warren, "Personal Development and Education - Work Relations at General Motors," Training and Development Journal 31 (January 1977): 9.

<sup>2</sup>L. W. Lehr, "Role of Training in 3M Company," Training and Development Journal 30 (December 1976): 56.

Northwestern Mutual has been successfully utilizing multi-media packages for sales training and feel it has paid off in increased sales.<sup>1</sup>

In 1970, the American Republic Insurance Company opened a new training facility in their national headquarters in Des Moines. Lloyd, Associate Vice President for Sales Training, believes it is "the most completely equipped, sophisticated and advanced sales training facility in any company in America."<sup>2</sup> New agents are flown to the center for a one week course in basic sales training. Agents having over 26 weeks tenure qualify for the Basic Life School.

In 1970, Life Assurance Company of Canada built a training center in their home office that is an optimum training facility for insurance companies. This facility is automated and is designed to handle professional seminars for sales personnel.<sup>3</sup>

Acacia Life Insurance Company does not have a training center; but in 1978, Acacia began implementing a Career Development Program for their sales agents only. The first phase is called Quickstart, a program of 16 self-instructional modules, given to a new agent. This is followed by a series of Dynamics Labs, such as "Client Building Workshop," and "Human Behavior."<sup>4</sup>

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<sup>1</sup>Keyte Hanson, "Using an Audio Visual Format for Training Insurance Agents," Training and Development Journal 29 (December 1975): 40-41.

<sup>2</sup>"Sales Training Center," Training in Business and Industry 8 (May 1971): 38-39.

<sup>3</sup>"A Training Center that had Everything--Almost," Canadian Training Methods 3 (January 1971): 11.

<sup>4</sup>Acacia Mutual Life, "Quickstart Lifts Off," Clarion 36 (1978), p. 7.



For organizations who rely on successful marketing for their survival, sales training is a vital part of a career development plan. But sales training is still only one aspect of a comprehensive career development program.

#### Human Relations Training

In 1975, the Lawrence Livermore Laboratory began conducting a pilot project in career planning, designed to assist employees in evaluating themselves and the realism of their career actions and plans. The program combined a variety of resources and techniques in a personalized approach that emphasized self-assessment, a basic step in career planning.<sup>1</sup>

What happens when employees have the technical competence but lack some of the interpersonal skills necessary to compete for promotional opportunities? At a Service Center of the Internal Revenue Service, the under-utilization of talent in the workforce and a loss of human resources which could be developed were determined to be problems.<sup>2</sup> As part of an upward mobility plan, Internal Revenue Service Center developed a two week training program which was to systematically increase assertiveness and other job related interpersonal skills. Management at the Internal Revenue Service Center established the two week training programs on an annual basis.<sup>3</sup>

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<sup>1</sup>Marlys Hanson and Lynn Allen, "Career Planning for Adults," Training and Development Journal 30 (May 1976): 12-13.

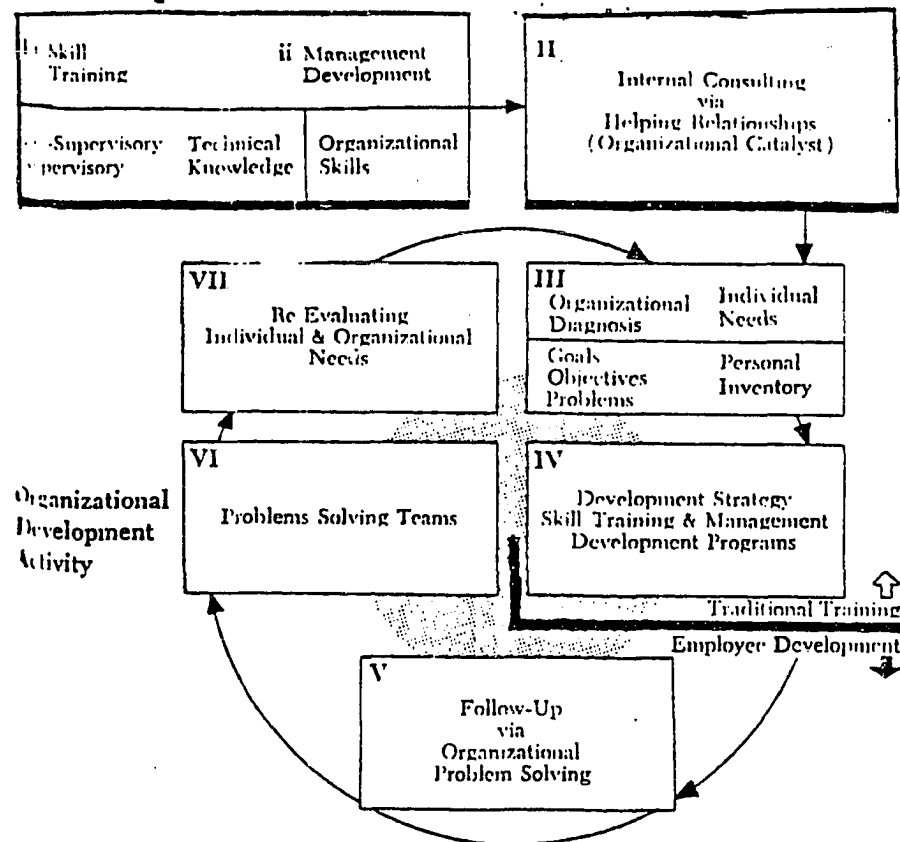
<sup>2</sup>Kenneth Hultman and Grover Cunningham, "Preparing Employees for Upward Mobility," Training and Development Journal 32 (September 1978): 10.

<sup>3</sup>Ibid., p. 11.

Wagner, Corporate Manager of Employee Development with International Minerals and Chemical Corporation, alludes to the human dynamics area in his indication of career planning when he stressed the role of the internal consultant. In Figure 2 the relationship of career planning with management and skill training is illustrated.

Human relations training may be considered a component of a career development program.

Fig. 2. The relationship of career planning with management training and skill training.



SOURCE: Alan Wagner, "A New Pattern in Employee Development," Training and Development Journal 20 (April 1967): 56.

### Management Training

The significance of training in more than one area is reflected by Harris Bank of Chicago, where training efforts are geared to upgrade the performance of all employees. Murray, Chairman of the Board and Chief Executive Officer, in 1976 viewed training and development as having "three functional areas: skills, management development, and organizational development."<sup>1</sup>

Speer, Chairman and Chief Executive Officer of U. S. Steel, stated in 1976:

U. S. Steel views the training and function as one responsible for finding ways to provide the necessary knowledge and skills and, of equal importance, finding ways whereby people will find satisfaction and challenge in their work.<sup>2</sup>

U. S. Steel is trying also to apply the "lifelong learning" concept to their management development program, on which they place heavy emphasis for the training of personnel.

Myers, Director of Personnel at the Atlanta Post Office, incorporates skill training but stresses a two way dialogue between the management and the employee and the acceptance of dual responsibility for employee progress within the organization.<sup>3</sup> Myers' system, based on a trained and committed management staff, is illustrated and defined in Figure 3.

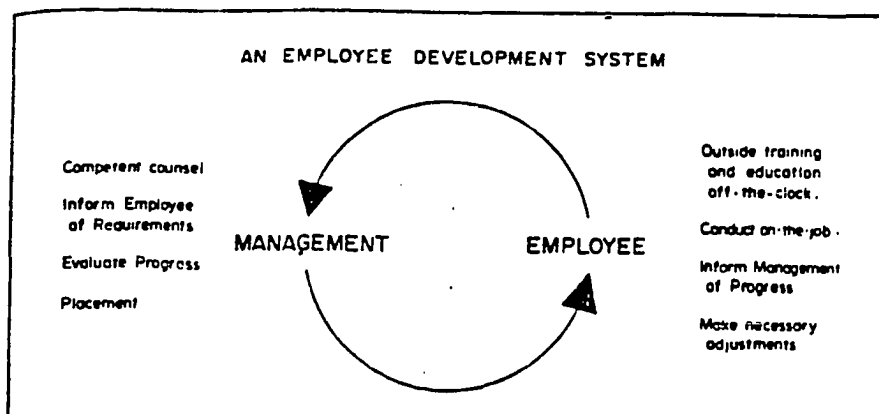
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<sup>1</sup>William Murray, "Roles of Training at U. S. Steel," Training and Development Journal 30 (December 1976): 16.

<sup>2</sup>Edgar Speer, "Role of Training at U. S. Steel," Training and Development Journal 30 (June 1976): 16.

<sup>3</sup>Donald Myers, "Employee Development: A Synthesis of Systems Theory, Quantitative Analysis and Behavioral Concepts," Training and Development Journal 24 (September 1970); 35.

Fig. 3. The dual responsibility for training.



SOURCE: Donald Myers, "Employee Development: A Synthesis of Systems Theory, Quantitative Analysis and Behavioral Concepts," Training and Development Journal 24 (September 1970): 35.

Murray, Speer, and Myers all have made statements that reflect that a career development plan must at least incorporate skill training and some form of human dynamics.

#### Tuition Reimbursement Programs

A tuition reimbursement program is one way an organization can assist employees in fulfilling personal and career aspirations. For example, 3M has an extensive Tuition Reimbursement Program.<sup>1</sup> General Motors spent \$2.5 million in 1976 on their Tuition Refund Plan.<sup>2</sup> In 1977, the United Auto Workers and the auto industry raised the maximum annual tuition refund allowance from \$350 to \$900 per worker per year.<sup>3</sup>

<sup>1</sup>L. W. Lehr, "Role of Training in 3M Company," Training and Development Journal 30 (March 1976): 17.

<sup>2</sup>Alfred Warren, "Personnel Department and Education Work Relations at General Motors," Training and Development Journal 31 (January 1977): 10.

<sup>3</sup>Herbert Levine, "Collective Bargaining and Educational Opportunity," Training and Development Journal 31 (June 1977): 50.

A successfully implemented and administered tuition reimbursement program is an important segment of a comprehensive career development program.

### Evolution of Career Development

#### Professional Training in Life Insurance

Rahmlow, Executive Director of the American College of Life Underwriters Learning Laboratory, told personnel in the life insurance industry that learning should be purposeful and efficient.

Inefficient learning is a luxury that society cannot afford. This is particularly true for adults pursuing professional careers when change and the obsolescence of ideas challenge every person and institution.<sup>1</sup>

In 1972, the American College of Life Underwriters (ACLU), began operating an innovative adult learning laboratory. The objectives of the laboratory program were based on information and experience gathered during the ACLU's five decades of administering the internationally respected Chartered Life Underwriters (CLU) examination and certification program. The information included documentation on the career development activities of thousands of individual insurance professionals who participated in the CLU program. The CLU program also utilized the knowledge and expertise of leading educators and business persons for guidance in developing the CLU diploma program.

The basic objectives of the ACLU learning laboratory include:

- (1) Seeking greater knowledge about the learning process through research

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<sup>1</sup>Vane Lucas, "Revolution: Putting the Pieces Together," Training in Business and Industry 7 (September 1970): 33.

- (2) Developing an output of practical learning tools and techniques that will be useful to career professional persons who need to keep their knowledge current.<sup>1</sup>

Many other professional associations have requested assistance from the ACLU before launching their particular education and certification programs.<sup>2</sup>

One of the major activities of the Life Office Management Association (LOMA) is the operation of the Fellow, Life Management Institute (FLMI) Insurance Education Program, which annually enrolls over 50,000 people in the United States, Canada, and other countries. FLMI has been a delivery system for encouraging individuals in the insurance industry to not only increase their professional competence but to encourage them to pursue academic credentials.<sup>3</sup>

#### Career Development in Business and Industry

Hill, Corporate Training Coordinator for Baltimore Aircoil Company, believes that management has an important responsibility in the area of education. Hill states that employees have their own expectations about their career development. Thus, the consequence of managements' failure to demonstrate strong, supportive interest in employee careers can be a serious one because the employee is the ultimate source of organizational renewal. In order to attract and retain well-qualified talent,

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<sup>1</sup>Ibid., p. 23.

<sup>2</sup>Ibid., p. 34.

<sup>3</sup>John McGarraghy, "Applying College Credit to a Non-Collegiate Program," Training and Development Journal 30 (August 1976): 9.

long-term interest should be demonstrated by management.<sup>1</sup> Hill stressed management's responsibility when he said:

It is management's responsibility to develop and communicate its internal career options and their requirements to employees to prove that there are many different internal career tracks within organizations. . . most of which will be wrong for any given individual, but some of which will be very suitable.<sup>2</sup>

Ackerman, Associate Professor of Behavioral Sciences at the Armed Forces Industrial College, expressed his belief about career development by writing that when an individual goes to work for an organization, he learns what things must be done to succeed in that organization. Assuming that the individual stays with the organization and accepts the system, he will be involved in a career development program by striving to succeed in that particular organization. The individual will identify the types of assignments that are better for his career and try to obtain them. If an advanced degree is important to an individual's career, he will try to complete a college program even if he has to utilize personal time and finances.<sup>3</sup>

Ackerman believes that, in creating a career development program, organizations must give employees the necessary knowledge and skills to handle their current and immediate future jobs and must prepare them to cope with new job tasks and activities as they occur. Ackerman suggests that corporations should seek to help employees who face an uncertain

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<sup>1</sup>Alfred Hill, "Career Development - Who is Responsible?", Training and Development Journal 30 (May 1976): 15.

<sup>2</sup>Ibid., p. 12.

<sup>3</sup>Leonard Ackerman, "Career Development: Preparing Round Pegs for Square Holds," Training and Development Journal 30 (February 1976): 12-13.

future with the organization. According to Ackerman, employee needs that should be satisfied by a career development program include:

. . . . the necessary capacities of broad outlook, flexibility, tolerance for ambiguity, ability to analyze and synthesize and to be able to make decisions under conditions of risk and uncertainty.<sup>1</sup>

Storey approaches career development through the function of career pathing. Career pathing means laying out a hierarchical sequence of jobs. Career pathing is a process of defining direction from two perspectives: (1) personal needs and preferences and (2) organizational needs, preferences and obligations. Storey, Manager of Career Planning and Organization Development for General Electric, states that when viewing career pathing, there are natural conflicts of interest. Manager directed pathing places emphasis on picking the right people for the work of the organization. Manager directed pathing is viewed as a selection and placement task. In the person centered approach, the objective is a continuous process of learning by the individual in order to integrate current work, career, family, and life transition issues in the evolving career.<sup>2</sup>

Hill, Ackerman and Storey are emphasizing career development programs that incorporate organizational requirements and employee needs.

Myers, Director of Personnel for the Atlanta Post Office, believes that the operation of a career development program should be assigned

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<sup>1</sup>Ibid., p. 12

<sup>2</sup>Walter Storey, "Which Way: Manager-Directed or Person-Centered Career Pathing," Training and Development Journal 32 (January 1978): 10-11.



to an individual in the personnel office who is knowledgeable in the use of position descriptions, rating of applications, and related areas. This person should be oriented as to the objectives, philosophy, and purpose of career development programs. This personnel officer should belong to various personnel and employment associations so they can be informed on labor markets, employee counseling, and employment guidance. Myers suggests that an appropriate title for this individual would be Manpower Resources Officer. Each employee would meet periodically with the Manpower Resources Officer so that career progress could be measured and any necessary goal adjustments could be made.<sup>1</sup>

Paxton, the Training and Development Advisor at Atlantic Richfield, believes that the role of the corporation in career development is a significant one. Paxton stresses that career development programs make a variety of activities available to employees at all levels of an organization, from upper management to hourly employees. Career programs should provide activities which are in line with career development plans created by individual employees according to their personal interests and needs and the corporations. The corporation must act as a facilitator of development rather than a determinant of individual development plans. The lifelong learning approach, Paxton believes, alters the old development strategy by placing responsibility for development upon the shoulders of the employee. Lifelong learning does not reduce the corporation's involvement in employee development.<sup>2</sup>

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<sup>1</sup>Donald Myers, "Employee Development: A Synthesis of Systems Theory, Quantitative Analysis, and Behavioral Concepts," Training and Development Journal 24 (September 1970): 34.

<sup>2</sup>Dan Paxton, "Employee Development: A Lifelong Learning Approach." Training and Development Journal 30 (December 1976): 24-26.

Paxton states that employees are more complex than corporations often view them. Employees are not just workers, but they fill many other life roles. Their productivity at work and happiness in life roles depends, in large part, on the degree to which they can internalize lifelong learning attitudes. In the past, career development functions found in many corporations have ignored the role of the worker, except as a performer of tasks.<sup>1</sup>

Weiler says that before an individual makes a work contract with an organization the following items should be identified:

- (1) What an employee needs to contribute
- (2) What the supervisor can be expected to contribute
- (3) What the organization can be expected to contribute
- (4) What the ground rules are going to be<sup>2</sup>

Weiler believes that an individual should be able to pursue all life goals (including personal interests, skills, and abilities) on the job. These values or goals should then become the criteria for focusing on a specific career path. The pursuit of a career that meets an individual's unique personal criteria will be more likely to lead to success than one developed at random. Essential work contract ingredients should according to Weiler incorporate the following:

- (1) Value analysis
- (2) Established job content objectives
- (3) Real data collection that reflects what types of jobs meet ones personal content criteria
- (4) Established Job Objectives and plans

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<sup>1</sup>Ibid., p. 26.

<sup>2</sup>Nicholas Weiler, Reality and Career Planning, (Reading: Addison-Wesley, 1977), pp. 39-42.

- (5) Continuous negotiations
- (6) Increased interpersonal competence
- (7) Regular updating of objectives and plans
- (8) Ongoing reality testing<sup>1</sup>

William Jones, Management Psychology Consultant, believes that the corporation is a dynamic entity in a state of constant evolution, the course of which has definite implications for the career development of its members. Jones states:

Obviously the corporation exists for reasons other than the self fulfillment of the employees. Nevertheless, the corporation has a significant stake in the growth of the talent within, as the corporation and its employees find their destinies inevitably intertwined.<sup>2</sup>

#### Summary

The evidence in the literature over the past twenty years has shown that there is a demand for career development planning by many segments of society (industry, labor, Congress, training and development practitioners, academic institutions, and professional associations). The literature indicated an evolvement from skill training to the lifelong learning concept. The literature also revealed that career development programs still need to be instituted in business and industry today.

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<sup>1</sup>Ibid., p. 43.

<sup>2</sup>William Jones, "The Managers Role in Developmental Planning," Training and Development Journal (1976): 20-26.

## CHAPTER III

### METHODS AND PROCEDURE

#### Introduction

Career Development in the life insurance industry has not been given attention by researchers. Instruments to be used for data collection when studying career development for life insurance company employees were not available. In this chapter the procedure followed for developing a data collection instrument, population selection, data collection procedures, and data analysis procedures are delineated.

#### Research Design

##### Selection of the Population

The four insurance companies selected are similar in size, function, training activities, corporate structure, geographic location, cultural setting, job descriptions, and distribution of work force. Relevant facts of these four insurance companies are included in Appendix A and were gathered by the researcher during personal interviews with the Vice Presidents of the companies.

The researcher made the initial contacts with the President of each of the four insurance companies. Interviews were set up and conducted with each President. At these interviews the purpose of the research study was explained, data collection instrument reviewed,

and permission to utilize their company employees as part of a selected population was requested and approval was obtained. During the interview each President introduced the researcher to a Vice President whose role would be to facilitate the research project within their organization.

Total potential population of the four selected insurance companies was 311.

#### Development of the Data Collection Tool

The data collection instrument was drafted by the researcher while engaged in an extensive search of the literature. The first modifications were made as recommended by members of the doctoral committee. Next the instrument was validated by a panel of experts in the insurance field. Additional changes were made in the data collection instrument as a result of the recommendations of the panel of experts.

A pilot study of the instrument was conducted with a selected life insurance company which met all of the criteria of the companies included in the research project. The company's Training Director randomly selected 20 percent of the employees to participate in the pilot study. The selected employees were asked to meet in the company conference room for participation in the project. When the employees were seated in the conference room, the researcher was introduced to the participants. The researcher explained the purpose of the study, asked them to complete the data collection instrument, and requested a critical analysis of the instrument items.

After all participants had finished filling in the questionnaires the researcher collected the questionnaires for review and analysis. The results indicated no changes were needed in the data collection instrument.

#### Procedure for Data Gathering

The researcher established a time and place to execute the research project with the designated official for each company. After the dates were set the researcher then had the data collection instruments reproduced. On each of the designated company dates, the researcher traveled to the individual companies to supervise the data collection procedure.

Upon arrival at each company, the researcher met the designated company's official who notified the employees who were to participate in a research project to assemble at the designated meeting room. In companies 1 and 2 the employees were brought in groups of 20 to the company conference room at 30 minute intervals to participate. In companies number 3 and 4 the researcher went to the individual corporation departments and issued the questionnaire there, allowing the employees in each department 30 minutes to complete the questionnaire.

With each group of participants, the researcher explained that the purpose of the study was to collect data regarding career development needs and interests of employees of life insurance companies. The researcher gave instructions for completing the questionnaire: requesting that each participant answer all questions; asking participants not to talk to anyone until all participants had completed

the questionnaires. The participants were asked to present the completed questionnaires to the researcher as each finished and left the room.

#### Procedures for Data Analysis

After the data collection instrument was developed, it was necessary to develop a list of variable codes with definitions for the possible responses to the items on the instrument. A copy of the variable codes with definitions was included in Appendix D.

As each completed data collection instrument was reviewed by the researcher, a code was placed along side the responses to make it possible to key punch the responses on data cards. After the data was punched on data cards, the accuracy was verified by the calling method.

The next step in the analysis process involved writing the computer programs to utilize the programs in the Statistical Package for the Social Sciences (SPSS).<sup>1</sup> The SPSS Crosstabs program was utilized in order to show the comparison of each variable to each of the demographic factors. Crosstabs develops contingency tables which show the frequency by cell and the percentage by cell. Crosstabs also shows several descriptive statistics results including chi square. Chi square was included to show the distribution of responses and make it easier to determine if the frequencies for each cell differed from the expected equal distribution of frequencies.

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<sup>1</sup>Nie, pp. 185-202.

Descriptive statistical methods were utilized on the data collected because the data was collected from a select population, not a random sample of a large population. Inferential statistics were not used since no effort was being made to generalize to a larger population.

#### Summary

The procedures used in conducting were presented in Chapter III. The selection of the population was explained. The development process for the data collection instrument was presented. A brief description was given for the pilot study. The steps in the data collection process were explained and the statistical procedures were discussed.



## CHAPTER IV

### PRESENTATION AND ANALYSIS OF DATA

To expedite the presentation of the findings resulting from an analysis and interpretation of the data collected, Chapter IV was divided into three major sections. In the first section, the first ten questions in the statement of the problem were answered. In the second section, questions 11 through 19 in the statement of the problem were answered. In section three, the general characteristics of the respondents were set forth as the responses to question 20 in the statement of the problem were presented.

#### Section One

##### Question one

Do new employees in entry-level positions desire an organizational orientation program?

Data collection instrument items 7, 8, 9, and 14 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 7, it should be noted that 88.9 percent of the new employees in entry level positions want an organizational orientation program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 1.

From the contingency table and chi square analysis of item number 8, it should be noted that 46.4 percent of the new employees in

TABLE 1

ANALYSIS OF RESPONSES CONCERNING  
THE NEED FOR AN ORGANIZATION  
ORIENTATION PROGRAM

Position Level	Yes	No	Row Total
Entry	64	8	72
	88.9	11.1	38.9
Advanced	64	4	68
	94.1	5.9	36.8
Supervisory	41	4	45
	91.1	8.9	24.3
Total	169	16	185
Percent	91.4	8.6	100.0

Chi Square = 1.21451 with 2 Degrees of Freedom

Significance = 0.5448

Contingency Coefficient = 0.08076

entry level positions underwent an organizational orientation program when they joined the organization. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 2.

From the contingency table and chi square analysis of item number 9, it should be noted that 37.7 percent of the new employees in entry level positions, who were given an organization orientation program, had one of one-the-job training. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 3.

From the contingency table and chi square analysis of item number 14, it should be noted that 59.4 percent of the new employees in entry level positions need additional training to do their present job more effectively. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 4.

Based on the analysis of data available from items 7, 8, 9, and 14, question one must be answered in the affirmative.

#### Question two

Do new employees in supervisory positions desire an organizational orientation program?

Data collection instrument items 7, 8, 9, and 14 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 7, it should be noted that 91.1 percent of the new employees in supervisory level positions want an organizational orientation program. A summary of

TABLE 2

ANALYSIS OF RESPONSES CONCERNING PARTICIPATION  
IN AN ORGANIZATION ORIENTATION PROGRAM

Position Level	Yes	No	Row Total
Entry	32	37	69
	46.4	53.6	38.3
Advanced	37	29	66
	56.1	43.9	36.7
Supervisory	20	25	45
	44.4	55.6	25.0
Total	89	91	180
Percent	49.4	50.6	100.0

Chi Square = 1.86557 with 2 Degrees of Freedom

Significance = 0.3935

Contingency Coefficient = 0.10128

TABLE 3

ANALYSIS OF RESPONSES CONCERNING  
ORGANIZATION ORIENTATION  
DELIVERY SYSTEM

Position Level	None	In House	Out	Row Total
Entry	31	12	26	69
	44.9	17.4	37.7	38.3
Advanced	31	5	30	66
	47.0	7.6	45.5	36.7
Supervisory	25	6	14	45
	55.6	13.3	31.1	25.0
Total	87	23	70	180
Percent	48.3	12.8	38.9	100.0

Chi Square = 4.69209 with 4 Degrees of Freedom

Significance = 0.3204

Contingency Coefficient = 0.15939

TABLE 4

ANALYSIS OF RESPONSES CONCERNING  
THE NEED FOR TRAINING  
BY POSITION

Position Level	Yes	No	Row Total
Entry	41	28	69
	59.4	40.6	38.3
Advanced	36	30	66
	54.5	45.5	36.7
Supervisory	28	17	45
	62.2	37.8	25.0
Total	105	75	180
Percent	58.3	41.7	100.0

Chi Square = 0.70315 with 2 Degrees of Freedom

Significance = 0.7036

Contingency Coefficient = 0.06238

the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 1.

From the contingency table and chi square analysis of number 8, it should be noted that 44.4 percent of the new employees in supervisory positions underwent an organizational orientation program when they joined the organization. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 2.

From the contingency table and chi square analysis of number 9, it should be noted that 55.6 percent of the new employees in supervisory positions, who were given an organization orientation program, had one of on-the-job training. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 3.

From the contingency table and chi square analysis of number 14, it should be noted that 62.2 percent of the new employees in supervisory positions need additional training to do their own job more effectively. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 4.

Based on the analysis of data available from items 7, 8, 9, and 14, question two must be answered in the affirmative.

#### Question three

Do employees who have been with the organization less than three years need career development opportunities?

Data collection instrument items 14, 16, and 23 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 14, it should be noted that 48.5 percent of the employees with less than one year of organizational tenure need career development opportunities; and 70 percent of the employees with one to three years of organizational tenure need career development opportunities to do their jobs more effectively. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 5.

From the contingency table and chi square analysis of item number 16, it should be noted that 85.3 percent of the employees with less than one year of organizational tenure and 93.3 percent of employees with one to three years of organizational tenure are willing to participate in career development programs. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 6.

From the contingency table and chi square analysis of item number 23, it should be noted that 50 percent of employees with less than one year of organizational tenure and 56.7 percent of employees with one to three years of organizational tenure need career development courses to qualify for a promotion. A summary of the tabulations of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 7.

Based on the analysis of data available from items 14, 16, and 23, question three must be answered in the affirmative.



TABLE 5

ANALYSIS OF RESPONSES CONCERNING  
THE NEED FOR TRAINING  
BY TENURE

Organization Tenure	Yes	No	Row Total
Under 1 year	33	35	68
	48.5	51.5	46.3
1 to 3 years	21	9	30
	70.0	30.0	20.4
3 to 5 years	12	8	20
	60.0	40.0	13.6
5 to 10 years	10	4	14
	71.4	28.6	9.5
Over 10 years	9	6	15
	60.0	40.0	10.2
Total	85	62	147
Percent	57.8	42.2	100.0

Chi Square = 5.36290 with 4 Degrees of Freedom

Significance = 0.2520

Contingency Coefficient = 0.18761

TABLE 6

ANALYSIS OF RESPONSES CONCERNING  
PARTICIPATION IN CAREER  
DEVELOPMENT PROGRAMS

Organization Tenure	Yes	No	Row Total
Under 1 year	58	10	68
	85.3	14.7	46.3
1 to 3 years	28	2	30
	93.3	6.7	20.4
3 to 5 years	18	2	20
	90.0	10.0	13.6
5 to 10 years	12	2	14
	85.7	14.3	9.5
Over 10 years	13	2	15
	86.7	13.3	10.2
Total	129	18	147
Percent	87.8	12.2	100.0

Chi Square = 1.41660 with 4 Degrees of Freedom

Significance = 0.8413

Contingency Coefficient = 0.09770

TABLE 7

ANALYSIS OF RESPONSES CONCERNING  
THE NEED FOR TRAINING  
FOR PROMOTION

Organization Tenure	Yes	No	Don't Know	Row Total
Under 1 year	34	9	25	68
	50.0	13.2	36.8	46.3
1 to 3 years	17	6	7	30
	56.7	20.0	23.3	20.4
3 to 5 years	7	5	8	20
	35.0	25.0	40.0	13.6
5 to 10 years	5	3	6	14
	35.7	21.4	42.9	9.5
Over 10 years	5	3	7	15
	33.3	20.0	46.7	10.2
Total	68	26	53	147
Percent	46.3	17.7	36.1	100.0

Chi Square = 6.03875 with 8 Degrees of Freedom

Significance = 0.6429

Contingency Coefficient = 0.19864

Question four

Do employees with three or more years employment with the organization need career development?

Data collection instrument items 14, 16, and 23 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 14, it should be noted that 60 percent of the employees with three to five years of organizational tenure; 71.4 percent of the employees with five to ten years of organizational tenure; and 60.0 percent of the employees with over ten years of organizational tenure need career development opportunities to do their job more effectively. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 5.

From the contingency table and chi square analysis of item number 16, it should be noted that 90.0 percent of the employees with three to five years of organizational tenure; 85.7 percent of the employees with five to ten years of organizational tenure; and 86.7 percent of the employees with over ten years of organizational tenure are willing to participate in career development programs. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 6.

From the contingency table and chi square analysis of item number 23, it should be noted that 35.0 percent of the employees with three to five years of organizational tenure; 35.7 percent of the employees with five to ten years of organizational tenure; and 33.3 percent of the employees with over ten years of organizational tenure need

career development courses to qualify for a promotion. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 7.

Based on the analysis of data available from items 14, 16, and 23, question four must be answered in the affirmative.

#### Question five

Do employees who have less than three years in their existing position indicate an interest in career development advancement?

Data collection instrument items 18, 19, 20, 21, and 22 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 18, it should be noted that 45.5 percent of the employees with less than one month position tenure; 86.7 percent of the employees with less than six months position tenure; 93.3 percent of the employees with less than one year of position tenure; and 74.1 percent of the employees with one to three years of position tenure, feel they have abilities that are not being tapped. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 8.

From the contingency table and chi square analysis of item number 19, it should be noted that 90.9 percent of the employees with less than one month of position tenure; 95.6 percent of the employees with less than six months position tenure; 96.7 percent of the employees with less than one year position tenure; and 92.6 percent of the employees with one to three years position tenure, are interested in vertical progression within the organization. A summary of the tabu-

TABLE 8

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE ABILITIES  
BEING TAPPED

Position Tenure	Yes	No	Row Total
Less than 1 mo.	5	6	11
	45.5	54.5	7.5
Less than 6 mos.	39	6	45
	86.7	13.3	30.6
Less than 1 yr.	28	2	30
	93.3	6.7	20.4
1 to 3 yrs.	20	7	27
	74.1	25.9	18.4
3 to 5 yrs.	12	5	17
	70.6	29.4	11.6
Over 5 yrs.	9	8	17
	52.9	47.1	11.6
Total	113	34	147
Percent	76.9	23.1	100.0

Chi Square = 19.07927 with 5 Degrees of Freedom

Significance = 0.0019

Contingency Coefficient = 0.33894

ulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 9.

From the contingency table and chi square analysis of item number 20, it should be noted that 27.3 percent of the employees with less than one month of position tenure; 62.2 percent of the employees with less than six months position tenure; 60.0 percent of the employees with less than one year of position tenure; and 48.1 percent of the employees with one to three years of position tenure, are presently seeking a promotion. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 10.

From the contingency table and chi square analysis of items number 21, it should be noted that 54.5 percent of the employees with less than one month of position tenure; 55.6 percent of the employees with less than six months of position tenure; 76.7 percent of the employees with less than one year of position tenure; and 81.5 percent of the employees with one to three years of position tenure, believe their company is an organization that promotes from within. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 11.

From the contingency table and chi square analysis of item number 22, it should be noted that 18.2 percent of the employees with less than one month of position tenure; 40.0 percent of the employees with less than six months of position tenure; 43.3 percent of the employees with less than one year of position tenure; and 44.4 percent of the employees with one to three years of position tenure, aspire in five

TABLE 9

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE INTEREST  
IN PROMOTION

Position Tenure	Yes	No	Row Total
Less than 1 mo.	10	1	11
	90.9	9.1	7.5
Less than 6 mos.	43	2	45
	95.6	4.4	30.6
Less than 1 yr.	29	1	30
	96.7	3.3	20.4
1 to 3 yrs.	25	2	27
	92.6	7.4	18.4
3 to 5 yrs.	14	3	17
	82.4	17.6	11.6
Over 5 yrs.	15	2	17
	88.2	11.8	11.6
Total	136	11	147
Percent	92.5	7.5	100.0

Chi Square = 4.37461 with 5 Degrees of Freedom

Significance = 0.4968

Contingency Coefficient = 0.17000



TABLE 10

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEES PRESENTLY SEEKING  
A PROMOTION

Position Tenure	Yes	No	Row Total
Less than 1 mo.	3	8	11
	27.3	72.7	7.5
Less than 6 mos.	28	17	45
	62.2	37.8	30.6
Less than 1 yr.	18	12	30
	60.0	40.0	20.4
1 to 3 yrs.	13	14	27
	48.1	51.9	18.4
3 to 5 yrs.	7	10	17
	41.2	58.8	11.6
Over 5 yrs.	6	11	17
	35.3	64.7	11.6
Total	75	72	147
Percent	51.0	49.0	100.0

Chi Square= 8.14081 with 5 Degrees of Freedom

Significance = 0.1486

Contingency Coefficient = 0.22907

TABLE 11

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE'S PERCEPTION OF  
COMPANY PROMOTION POLICY

Position Tenure	Yes	No		Row Total
Less than 1 mo.	6	0	5	11
	54.5	0.0	45.5	7.5
Less than 6 mos.	25	2	18	45
	55.6	4.4	40.0	30.6
Less than 1 yr.	23	2	5	30
	76.7	6.7	16.7	20.4
1 to 3 yrs.	22	0	5	27
	81.5	0.0	18.5	18.4
3 to 5 yrs.	9	4	4	17
	52.9	23.5	23.5	11.6
Over 5 yrs.	10	1	6	17
	58.8	5.9	35.3	11.6
Total	95	9	43	147
Percent	64.6	6.1	29.3	100.0

Chi Square = 19.87108 with 10 Degrees of Freedom

Significance = 0.035

Contingency Coefficient = 0.34508

years to be in the same job category, but a higher position. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 12.

Based on the analysis of data available from items 18, 19, 20, 21, and 22, question five must be answered in the affirmative.

Question six

Do employees with three or more years in their existing position indicate an interest in career advancement?

Data collection instrument 18, 19, 20, 21, and 22 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item 18, it should be noted that 70.6 percent of the employees with three to five years of position tenure; and 52.9 percent of the employees with over five years of position tenure, feel they have abilities that are not being tapped. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 8.

From the contingency table and chi square analysis of item number 19, it should be noted that 82.4 percent of the employees with three to five years of position tenure and 88.2 percent of the employees with over five years of position tenure, are interested in vertical progression within the organization. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 9.

TABLE 12

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEES' 5 YEAR CAREER GOALS  
BY TENURE

Position Tenure	Same Job Position	Same Job Category	Different Job	Managerial Position	Other	Row Total
Less than 1 mo.	0 0.0	2 18.2	3 27.3	3 27.3	3 27.3	11 7.5
Less than 6 mo.	1 2.2	18 40.0	11 24.4	12 26.7	3 6.7	45 30.6
Less than 1 yr.	0 0.0	13 43.3	4 13.3	10 33.3	3 10.0	30 20.4
1 to 3 yrs.	5 18.5	12 44.4	4 14.8	5 18.5	1 3.7	27 18.4
3 to 5 yrs.	1 5.9	8 47.1	1 5.9	4 23.5	3 17.6	17 11.6
Over 5 yrs.	3 17.6	10 58.8	0 0.0	2 11.8	2 11.8	17 11.6
Total	10	63	23	36	15	147
Percent	6.8	42.9	15.6	24.5	10.2	100.0

Chi Square = 30.69748 with 20 Degrees of Freedom

Significance = 0.0593

Contingency Coefficient = 0.41563

From the contingency table and chi square analysis of item 20, it should be noted that 41.2 percent of the employees with three to five years of position tenure and 35.3 percent of the employees with over five years of position tenure, are presently seeking a promotion. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 10.

From the contingency table and chi square analysis of item number 21, it should be noted that 52.9 percent of the employees with three to five years of position tenure and 58.8 percent of the employees with over five years of position tenure, believe their organization is one that promotes from within. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 11.

From the contingency table and chi square analysis of item number 22, it should be noted that 47.1 percent of the employees with three to five years of position tenure, and 58.8 percent of the employees with over five years of position tenure, aspire in five years to be in the same job category, but a higher position. A summary of the tabulation of responses by cells, percentages of cell to the total, and the resulting chi square are represented in Table 12.

Based on the analysis of data available from items 18, 19, 20, 21, and 22, question six must be answered in the affirmative.

#### Question seven

Do employees with less than an Associate of Arts degree indicate an interest in Tuition Reimbursement Programs?

Data collection instrument items 30 and 31 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 30, it should be noted that 70.0 percent of the employees with some high school education; 60.9 percent of the employees with a high school diploma; and 63.0 percent of the employees with some college education are aware of their company's Tuition Reimbursement Program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 13.

From the contingency table and chi square analysis of item number 31, it should be noted that 70.0 percent of the employees with some high school education; 66.7 percent of the employees with a high school diploma; and 59.3 percent of the employees with some college education would occasionally be interested in taking career development courses funded by the Tuition Reimbursement Program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 14.

Based on the analysis of data available from items 30 and 31, question seven must be answered in the affirmative.

#### Question eight

Do employees with an Associate of Arts degree or more indicate interest in Tuition Reimbursement Programs?

Data collection instrument items 30 and 31 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 30, it should be noted that 66.7 percent of the employees with an Associate of

TABLE 13

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE KNOWLEDGE OF TUITION  
REIMBURSEMENT PROGRAM

Education Level	Yes	No	Row Total
Some High School	7	3	10
	70.0	30.0	5.6
High School Grad	42	27	69
	60.9	39.1	38.3
Some College	34	20	54
	63.0	37.0	30.0
Associate Arts G	4	8	12
	33.3	66.7	6.7
College Grad	15	18	33
	45.5	54.5	18.3
Grad Work	1	0	1
	100.0	0.0	0.6
Grad Degree	1	0	1
	100.0	0.0	0.6
Total	104	76	180
Percent	57.8	42.2	100.0

Chi Square = 7.93295 with 6 Degrees of Freedom

Significance = 0.2431

Contingency Coefficient = 0.20545

TABLE 14

ANALYSIS OF RESPONSES CONCERNING EMPLOYEE  
INTEREST IN UTILIZING TUITION  
REIMBURSEMENT PROGRAM

Education Level	Frequently	Occasionally	Not at All	Row Total
Some High School	1	7	2	10
	10.0	70.0	20.0	5.6
High School Grad	16	46	7	69
	23.2	66.7	10.1	38.3
Some College	15	32	7	54
	27.8	59.3	13.0	30.0
Associate Arts G	3	9	0	12
	25.0	75.0	0.0	6.7
College Grad	11	20	2	33
	33.3	60.6	6.1	18.3
Grad Work	0	1	0	1
	0.0	100.0	0.0	0.6
Grad Degree	1	0	0	1
	100.0	0.0	0.0	0.6
Total	47	115	18	180
Percent	26.1	63.9	10.0	100.0

Chi Square = 9.13530 with 12 Degrees of Freedom

Significance = 0.6913

Contingency Coefficient = 0.21977



Arts degree and 54.5 percent of the employees who are college graduates, were not aware of their company's Tuition Reimbursement Program. It should also be noted that 100.0 percent of the employees who had taken graduate courses, and 100.0 percent of the employees with a graduate degree were aware of their company's Tuition Reimbursement Program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 13.

From the contingency table and chi square analysis of item number 31, it should be noted that 75.0 percent of the employees with an Associate of Arts degree; 60.6 percent of the employees who are college graduates; and 100.0 percent of the employees who had taken graduate courses would occasionally be interested in taking career development courses funded by the Tuition Reimbursement Program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 14.

Based on the analysis of data available from items 30 and 31, question eight must be answered in the affirmative.

#### Question nine

Do employees over forty years of age give evidence of satisfaction with their present job position?

Data collection instrument items 12, 13, 14, 16 and 19 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 12,

it should be noted that 37.5 percent of the employees in the age bracket 40-49; 54.5 percent of the employees in the age bracket 50-59; and 100.0 percent of the employees in the over 60 age bracket, have been in their present position over five years. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 15.

From the contingency table and chi square analysis of item number 13, it should be noted that 83.3 percent of the employees in the age bracket 40-49; 100.0 percent of the employees in the age bracket 50-59; and 100.0 percent of the employees in the over 60 age bracket, believe they are in the right job. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 16.

From the contingency table and chi square analysis of item number 14, it should be noted that 58.3 percent of the employees in the age bracket 40-49; and 81.8 percent of the employees in the age bracket 50-59, believe they need additional training to do their present job more effectively. It should also be noted that 100.0 percent of the employees in the over 60 age bracket believe they do not need training to do their present job more effectively. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 17.

From the contingency table and chi square analysis of item number 18, it should be noted that 58.3 percent of the employees in the age bracket 40-49 and 81.8 percent of the employees in the age bracket 50-59, feel that they have abilities that are not being used

TABLE 15

ANALYSIS OF RESPONSES CONCERNING  
POSITION TENURE

Age	Less Than 1 Mo.	Less Than 6 Mo.	Less Than 1 Yr.	1 to 3 Years	3 to 5 Years	Over 5 Years	Row Total
Under 20	1 11.1	4 44.4	3 33.3	1 11.1	0 0.0	0 0.0	9 5.0
20 - 29	9 10.2	23 26.1	31 35.2	15 17.0	6 6.8	4 4.5	88 48.9
30 - 39	2 4.3	14 30.4	6 13.0	14 30.4	8 17.4	2 4.3	46 25.6
40 - 49	1 4.2	2 8.3	2 8.3	2 8.3	8 33.3	9 37.5	24 13.3
50 - 59	0 0.0	0 0.0	1 9.1	2 18.2	2 18.2	6 54.5	11 6.1
60 or Older	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	2 100.0	2 1.1
Total	13	43	43	34	24	23	180
Percent	7.2	23.9	23.9	18.9	13.3	12.8	100.0

Chi Square = 86.95831 with 25 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.57073

TABLE 16

ANALYSIS OF RESPONSES BY COMPANY  
CONCERNING EMPLOYEE/JOB FIT

Age	Yes	No	Don't Know	Row Total
Under 20	6	1	2	9
	66.7	11.1	22.2	5.0
20 - 29	58	7	23	88
	65.9	8.0	26.1	48.9
30 - 39	40	3	3	46
	87.0	6.5	6.5	25.6
40 - 49	20	2	2	24
	83.3	8.3	8.3	13.3
50 - 59	11	0	0	11
	100.0	0.0	0.0	6.1
60 or Older	2	0	0	2
	100.0	0.0	0.0	1.1
Total	137	13	30	180
Percent	76.1	7.2	16.7	100.0

Chi Square = 15.33270 with 10 Degrees of Freedom

Significance = 0.1204

Contingency Coefficient = 0.28017

TABLE 17

ANALYSIS OF RESPONSES BY COMPANY  
CONCERNING EMPLOYEE PERCEPTION  
OF NEED FOR TRAINING

Age	Yes	No	Row Total
Under 20	6	3	9
	66.7	33.3	5.0
20 - 29	47	41	88
	53.4	46.6	48.9
30 - 39	29	17	46
	63.0	37.0	25.6
40 - 49	14	10	24
	58.3	41.7	13.3
50 - 59	9	2	11
	81.8	18.2	6.1
60 or Older	0	2	2
	0.0	100.0	1.1
Total	105	75	180
Percent	58.3	41.7	100.0

Chi Square = 6.85104 with 5 Degrees of Freedom

Significance = 0.2320

Contingency Coefficient = 0.19148

properly. It should also be noted that 100.0 percent of the employees in the over 60 age bracket do not feel that they have abilities that are not being utilized. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 18.

From the contingency table and chi square analysis of item number 19, it should be noted that 87.5 percent of the employees in the age bracket 40-49; 100.0 percent of the employees in the age bracket 50-59; and 50.0 percent of the employees in the over 60 age bracket, are interested in vertical progression within the organization. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 19.

Based on the analysis of data available from items 12, 13, 14, 18, and 19, question nine must be answered in the affirmative.

#### Question ten

Do employees under forty give evidence of satisfaction with their present job position?

Data collection instrument items 12, 13, 14, 18, and 19 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of number 12, it should be noted that 44.4 percent of employees in the under 20 age bracket have been in their present job position less than six months; 35.2 percent of employees in the age bracket 20-29 have been in their present job position less than one year; and in the age bracket 30-39, 30.4 percent have been in their present job position less than six

TABLE 18

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE ABILITIES BEING  
USED BY AGE

Age	Yes	No	Row Total
Under 20	8	1	9
	88.9	11.1	5.0
20 - 29	66	22	88
	75.0	25.0	48.9
30 - 39	41	5	46
	89.1	10.9	25.6
40 - 49	14	10	24
	58.3	41.7	13.3
50 - 59	9	2	11
	81.8	18.2	6.1
60 or Older	0	2	2
	0.0	100.0	1.1
Total	138	42	180
Percent	76.7	23.3	100.0

Chi Square = 16.12671 with 5 Degrees of Freedom

Significance = 0.0065

Contingency Coefficient = 0.28675

TABLE 19

ANALYSIS OF RESPONSES CONCERNING EMPLOYEE  
INTEREST IN VERTICAL PROGRESSION  
WITHIN ORGANIZATION

Age	Yes	No	Row Total
Under 20	9	0	9
	100.0	0.0	5.0
20 - 29	82	6	88
	93.2	6.8	48.9
30 - 39	39	7	46
	84.8	15.2	25.6
40 - 49	21	3	24
	87.5	12.5	13.3
50 - 59	11	0	11
	100.0	0.0	6.1
60 or Older	1	1	2
	50.0	50.0	1.1
Total	163	17	180
Percent	90.6	9.4	100.0

Chi Square = 8.69634 with 5 Degrees of Freedom

Significance = 0.1218

Contingency Coefficient = 0.21468



months, and 30.4 percent have been in their present job position one to three years. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 15.

From the contingency table and chi square analysis of item number 13, it should be noted that 66.7 percent of the employees in the under 20 age bracket; 65.9 percent of the employees in the age bracket 20-29; and 87.0 percent of the employees in the age bracket 30-39, believe they are in the right job. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 16.

From the contingency table and chi square analysis of item number 14, it should be noted that 66.7 percent of the employees in the under 20 age bracket; 53.4 percent of the employees in the age bracket 20-29; and 63.0 percent of the employees in the age bracket 30-39, need additional training to do their present job more effectively. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 17.

From the contingency table and chi square analysis of item number 18, it should be noted that 88.9 percent of the employees in the under 20 age bracket; 75.0 percent of the employees in the age bracket 29-29; and 89.1 percent of the employees in the age bracket 30-39, feel that they have abilities that are not being utilized. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 18.

From the contingency table and chi square analysis of item number 19, it should be noted that 100.0 percent of the employees in the under 20 age bracket; 93.2 percent of the employees in the age bracket 20-29; and 84.2 percent of the employees in the age bracket 30-39, are interested in vertical progression within the organization. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 19.

Based on the analysis of data available from items 12, 13, 14, 18, and 19, question ten must be answered in the affirmative.

## Section Two

### Question eleven

Are employees performing their present jobs at an optimum level of productivity?

Data collection instrument items 14 and 18 were designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 14, it should be noted that 31.3 percent of the employees in the claims department; 68.8 percent of the employees in the underwriting department, 71.4 percent of the employees in the accounting department; 61.5 percent of the employees in the data processing department; 69.6 percent of the employees in the sales department; 31.5 percent of the employees in the supply/mail department; and 40 percent of employees in the investment department, need additional training to do their present job more efficiently. It should also be noted that 56.3 percent of the employees in the secretarial category, and 75.0 percent of the employees in the printing department,

do not need additional training to do their present job more efficiently. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 20.

From the contingency table and chi square analysis of item number 18, it should be noted that 67.2 percent of the employees in the secretarial category; 81.3 percent of the employees in the claims department; 56.3 percent of the employees in the underwriting department; 91.4 percent of the employees in the accounting department, 84.6 percent of the employees in the data processing department; 91.3 percent of the employees in the sales department; 87.5 percent of the employees in the supply/mail department; and 100 percent of the employees in the investment department, feel they have abilities that are not being tapped. It should also be noted that 75.0 percent of the employees in the printing department believed that all of their abilities were being tapped. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 21.

Based on the analysis of the data available from items 14 and 18, question eleven must be answered negative.

#### Question twelve

What type of information do employees believe should be included in an organization orientation program?

Data collection instrument item 11 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 11, it should be noted that item number 11 elicited responses for 4 categories. A total of 75.4 percent

TABLE 20

ANALYSIS OF RESPONSES CONCERNING NEED  
FOR TRAINING TO DO PRESENT JOB  
MORE EFFICIENTLY

Job Category	Yes	No	Row Total
Secr.	28 43.8	36 56.3	64 35.6
Claims	13 81.3	3 18.3	16 8.9
Underwriter	11 68.8	5 31.3	16 8.9
Acctg.	25 71.4	10 28.6	35 19.4
Data Process.	8 61.5	5 38.5	13 7.2
Printing	1 25.0	3 75.0	4 2.2
Sales	16 69.6	7 30.4	23 12.8
Supply Mail	3 37.5	5 62.5	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	105	75	180
Percent	58.3	41.7	100.0

Chi Square = 18.14668 with 8 Degrees of Freedom

Significance = 0.0202

Contingency Coefficient = 0.30263

TABLE 21

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE ABILITIES BEING USED  
BY JOB CATEGORY

Job Category	Yes	No	Row Total
Secr.	43 67.2	21 32.8	64 35.6
Claims	13 81.3	3 18.3	16 8.9
Underwriter	9 56.3	7 43.8	16 8.9
Acctg.	32 91.4	3 8.6	35 19.4
Data Process.	11 84.6	2 15.4	13 7.2
Printing	1 25.0	3 75.0	4 2.2
Sales	21 91.3	2 8.7	23 12.8
Supply Mail	7 87.5	1 12.5	8 4.4
Investment	1 100.0	0 0.0	1 0.6
Total	138	42	180
Percent	76.7	23.3	100.0

Chi Square = 21.40637 with 8 Degrees of Freedom

Significance = 0.0061

Contingency Coefficient = 0.32601

of the entry level employees, 75.8 percent of the advanced level employees, and 77.8 percent of the supervisory employees felt company personnel policies should be included in an orientation program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 22.

A total of 60.9 percent of the entry level employees, 68.2 percent of advanced level employees, and 60.0 percent of the supervisory employees felt company promotion options should be included in an orientation program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 23.

A total of 72.5 percent of entry level employees, 60.6 percent of advanced level employees, and 57.8 percent of supervisory employees felt insurance industry operational information should be included in an organization orientation program. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 24.

A total of 44.9 percent of the entry level employees, 42.4 percent of the advanced level employees, and 31.1 percent of the supervisory employees felt explanation of specific insurance policies should be included in organization orientation. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 25.

Based on the analysis of data available from item 14, the orientation program should include company personnel policies, company promotion

TABLE 22

ANALYSIS OF RESPONSES CONCERNING PERSONNEL  
POLICY INFORMATION IN AN ORGANIZATION  
ORIENTATION PROGRAM

Position Level	Yes	No	Row Total
Entry	52	17	69
	75.4	24.6	38.3
Advanced	50	16	66
	75.8	24.2	36.7
Supervisory	35	10	45
	77.8	22.2	25.0
Total	137	43	180
Percent	76.1	23.9	100.0

Chi Square = 0.09456 with 2 Degrees of Freedom

Significance = 0.9538

Contingency Coefficient = 0.02291

TABLE 23

ANALYSIS OF RESPONSES CONCERNING PROMOTION  
OPTION INFORMATION IN AN ORGANIZATION  
ORIENTATION PROGRAM

Position Level	Yes	No	Row Total
Entry	42	27	69
	60.9	39.1	38.3
Advanced	45	21	66
	68.2	31.8	36.7
Supervisory	27	18	45
	60.0	40.0	25.0
Total	114	66	180
Percent	63.3	36.7	100.0

Chi Square = 1.06379 with 2 Degrees of Freedom

Significance = 0.5875

Contingency Coefficient = 0.07665



TABLE 24

ANALYSIS OF RESPONSES CONCERNING INSURANCE  
 INDUSTRY OPERATIONAL INFORMATION IN AN  
 ORGANIZATION ORIENTATION PROGRAM

Position Level	Yes	No	Row Total
Entry	50	19	69
	72.5	27.5	38.3
Advanced	40	26	66
	60.6	39.4	36.7
Supervisory	26	19	45
	57.8	42.2	25.0
Total	116	64	180
Percent	64.4	35.6	100.0

Chi Square = 3.23378 with 2 Degrees of Freedom  
 Significance = 0.1985  
 Contingency Coefficient = 0.13285

TABLE 25

ANALYSIS OF RESPONSES CONCERNING INSURANCE  
POLICY INFORMATION IN AN ORGANIZATION  
ORIENTATION PROGRAM

Position Level	Yes	No	Row Total
Entry	31	38	69
	44.9	55.1	38.3
Advanced	28	38	66
	42.4	57.6	36.7
Supervisory	14	31	45
	31.1	68.9	25.0
Total	73	107	180
Percent	40.6	59.4	100.0

Chi Square = 2.30763 with 2 Degrees of Freedom

Significance = 0.3154

Contingency Coefficient = 0.11251

options, insurance industry operational information, and an explanation of specific insurance policies.

Question thirteen

What level of employees are interested in participating in career development programs?

Data collection instrument item number 16 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 16, it should be noted that 82.6 percent of the entry level employees, 83.3 percent of the advanced level employees, and 95.6 percent of the supervisory level employees are interested in participating in career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 26.

Based on the analysis of the data available from item number 16, question thirteen should be answered that all levels of employees are interested in participating in career development programs.

Question fourteen

Where do employees aspire to be professionally in five years?

Data collection instrument item number 22 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 22, it should be noted that 43.5 percent of the entry level employees, 47.0 percent of the advanced level employees, and 42.4 percent of the supervisory employees aspire to the same job category but a higher position. A summary of the tabulation of responses by cells, percentages of each cell to the total, and the resulting chi square are represented in Table 27.

TABLE 26

ANALYSIS OF RESPONSES CONCERNING  
PARTICIPATION IN CAREER  
DEVELOPMENT PROGRAMS

Position Level	Yes	No	Row Total
Entry	57	12	69
	82.6	17.4	38.3
Advanced	55	11	66
	83.3	16.7	36.7
Supervisory	43	2	45
	95.6	4.4	25.0
Total	155	25	180
Percent	86.1	13.9	100.0

Chi Square = 4.48965 with 2 Degrees of Freedom

Significance = 0.1059

Contingency Coefficient = 0.15600

TABLE 27

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEES' 5 YEAR CAREER GOALS  
BY POSITION LEVEL

Position Level	Same Job Position	Same Job Category	Different Job	Managerial Position	Other	Row Total
Entry	4	30	18	11	6	69
	5.8	43.5	26.1	15.9	8.7	38.3
Advanced	4	31	7	19	5	66
	6.1	47.0	10.6	28.8	7.6	36.7
Supervisory	5	19	1	11	9	45
	11.1	42.2	2.2	24.4	20.0	25.0
Total	13	80	26	41	20	180
Percent	7.2	44.4	14.4	22.8	11.1	100.0

Chi Square = 20.04265 with 8 Degrees of Freedom

Significance = 0.0102

Contingency Coefficient = 0.31653

Based on the analysis of data available from item number 22, question fourteen must be answered that all employees desire to be in the same job category but in a higher position.

Question fifteen

Do employees need training to prepare them for promotional opportunities?

Data collection instrument item number 23 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 23, it should be noted that 52.2 percent of the entry level employees, 43.9 percent of the advanced level employees, and 44.4 percent of the supervisory level employees, said yes they needed additional training to qualify them for a promotion. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 28.

Based on the analysis of the data available from item number 23, question fifteen must be answered in the affirmative.

Question sixteen

What type of specific programs are needed to qualify employees for promotion?

Data collection instrument item number 24 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of number 24, it should be noted that item number 24 elicited responses for 10 categories. A total of 68.6 percent of the accounting employees desired additional training in accounting. A summary of the tabulation of responses by cell, percentages of each

TABLE 28

ANALYSIS OF RESPONSES CONCERNING  
NEED FOR TRAINING FOR PROMOTION  
BY POSITION

Position Level	Yes	No	Don't Know	Row Total
Entry	36	7	26	69
	52.2	10.1	37.7	38.3
Advanced	29	17	20	66
	43.9	25.8	30.3	36.7
Supervisory	20	7	18	45
	44.4	15.6	40.0	25.0
Total	85	31	64	180
Percent	47.2	17.2	35.6	100.0

Chi Square = 6.30344 with 4 Degrees of Freedom  
Significance = 0.1776  
Contingency Coefficient = 0.18394

cell to the total, and the resulting chi square are represented in Table 29.

A total of 92.3 percent of the data processing employees desired additional training in accounting. A summary of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 30.

A total of 56.5 percent of the sales personnel desired additional training in sales. A summary of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 31.

A total of 50.0 percent of the printing employees, and 50.0 percent of the supply/mail employees desired additional training in budgeting, purchasing, or cost control. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 32.

A total of 28.1 percent of secretarial employees, 62.5 percent of claims employees, 37.5 percent of underwriting employees, 48.6 percent of accounting employees, 23.1 percent of data processing employees, 50.0 percent of printing employees, 52.2 percent of sales employees, and 50.0 percent of supply/mail employees desire additional training in management to qualify them for a promotion. A summary of the tabulations of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 33.

Based on the analysis of the data available from item 24, question sixteen must be answered that all employees need accounting, data



TABLE 29

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING ACCOUNTING TRAINING AS AN  
EDUCATIONAL NEED FOR PROMOTION FOR  
ACCOUNTANTS

Job Category	Yes	No	Row Total
Secr.	13 20.3	51 79.7	64 35.6
Claims	4 25.0	12 75.0	16 8.9
Underwriter	3 18.8	13 81.3	16 8.9
Acctg.	24 68.6	11 31.4	35 19.4
Data Process.	4 30.8	9 69.2	13 7.2
Printing	0 0.0	4 100.0	4 2.2
Sales	0 0.0	23 100.0	23 12.8
Supply Mail	2 25.0	6 75.0	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	50	130	180
Percent	27.8	72.2	100.0

Chi Square = 42.37982 with 8 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.43655

TABLE 30

ANALYSIS OF RESPONSES BY JOB CATEGORY CONCERNING  
DATA PROCESSING TRAINING AS AN EDUCATIONAL  
NEED FOR PROMOTION OF DATA PROCESSING  
PERSONNEL

Job Category	Yes	No	Row Total
Secr.	13 20.3	51 79.7	64 35.6
Claims	3 18.8	13 81.3	16 8.9
Underwriter	5 31.3	11 68.8	16 8.9
Acctg.	5 14.3	30 85.7	35 19.4
Data Process	12 92.3	1 7.7	13 7.2
Printing	0 0.0	4 100.0	4 2.2
Sales	0 0.0	23 100.0	23 12.8
Supply Mail	2 25.0	6 75.0	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	40	140	180
Percent	22.2	77.8	100.0

Chi Square = 47.25735 with 8 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.45601

TABLE 31

ANALYSIS OF RESPONSES BY JOB CATEGORY CONCERNING  
SALES TRAINING AS AN EDUCATIONAL NEED FOR  
PROMOTION OF SALES PERSONNEL

Job Category	Yes	No	Row Total
Secr.	5 7.8	59 92.2	64 35.6
Claims	2 12.5	14 87.5	16 8.9
Underwriter	2 12.5	14 87.5	16 8.9
Acctg.	0 0.0	35 100.0	35 19.4
Data Process.	2 15.4	11 84.6	13 7.2
Printing	0 0.0	4 100.0	4 2.2
Sales	13 56.5	10 43.5	23 12.8
Supply Mail	3 37.5	5 62.5	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	27	153	180
Percent	15.0	85.0	100.0

Chi Square = 44.08733 with 8 Degrees of Freedom

Significance = 0.000

Contingency Coefficient = 0.44356

TABLE 32

ANALYSIS OF RESPONSES BY JOB CATEGORY CONCERNING  
BUDGETARY TRAINING AS AN EDUCATIONAL NEED FOR  
PROMOTION OF PRINTING PERSONNEL

Job Category	Yes	No	Row Total	
Secr.	10 15.6	53 82.8	1 1.6	64 35.6
Claims	3 18.8	13 81.3	0 0.0	16 8.9
Underwriter	4 25.0	12 75.0	0 0.0	16 8.9
Acctg.	6 17.1	29 82.9	0 0.0	35 19.4
Data Process.	2 15.4	11 84.6	0 0.0	13 7.2
Printing	2 50.0	2 50.0	0 0.0	4 2.2
Sales	6 26.1	17 73.9	0 0.0	23 12.8
Supply Mail	4 50.0	4 50.0	0 0.0	8 4.4
Investment	0 0.0	1 100.0	0 0.0	1 0.6
Total	37	142	1	180
Percent	20.6	78.9	0.6	100.0

Chi Square = 10.41403 with 16 Degrees of Freedom

Significance = 0.8441

Contingency Coefficient = 0.23386

TABLE 33

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING NEED FOR MANAGEMENT  
TRAINING FOR PROMOTION

Job Category	Yes	No	Row Total
Secr.	18 28.1	46 71.9	64 35.6
Claims	10 62.5	6 37.5	16 8.9
Underwriter	6 37.5	10 62.5	16 8.9
Acctg.	17 48.6	18 51.4	35 19.4
Data Process.	3 23.1	10 76.9	13 7.2
Printing	2 50.0	2 50.0	4 2.2
Sales	12 52.2	11 47.8	23 12.8
Supply Mail	4 50.0	4 50.0	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	72	108	180
Percent	40.0	60.0	100.0

Chi Square = 12.38674 with 8 Degrees of Freedom

Significance = 0.1348

Contingency Coefficient = 0.25374

processing, sales, budgeting, and management training to prepare them for promotion.

Question seventeen

What educational method do employees prefer for career development training?

Data collection instrument item number 25 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of number 25, it should be noted that item 25 elicited responses for 10 categories.

A total of 89.9 percent of the entry level employees, 83.3 percent of the advanced level employees, and 75.6 percent of the supervisory employees desire on-the-job training. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 34.

A total of 87.5 percent of secretarial employees, 81.3 percent of claims employees, 75.0 percent of the underwriting employees, 85.7 percent of the accounting employees, 92.3 percent of the data processing employees, 50.0 percent of the printing employees, 91.3 percent of the sales employees, and 62.5 percent of the supply/mail employees desire on-the-job training. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 35.

A total of 71.0 percent of the entry level employees, 62.1 percent of the advanced level employees, and 55.6 percent of the supervisory employees desire the use of the case study in training. A summary of the

TABLE 34

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING ON-THE-JOB TRAINING AS  
AN EDUCATIONAL METHOD

Position Level	Yes	No	Row Total
Entry	62	7	69
	89.9	10.1	38.3
Advanced	55	11	66
	83.3	16.7	36.7
Supervisory	34	11	45
	75.6	24.4	25.0
Total	151	29	180
Percent	83.9	16.1	100.0

Chi Square = 4.14448 with 2 Degrees of Freedom

Significance = 0.1259

Contingency Coefficient = 0.15002

TABLE 35

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING ON-THE-JOB TRAINING AS  
AN EDUCATIONAL METHOD

Job Category	Yes	No	Row Total
Secr.	56 87.5	8 12.5	64 35.6
Claims	13 81.3	3 18.8	16 8.9
Underwriter	12 75.0	4 25.0	16 8.9
Acctg.	30 85.7	5 14.3	35 19.4
Data Process.	12 92.3	1 7.7	13 7.2
Printing	2 50.0	2 50.0	4 2.2
Sales	21 91.3	2 8.7	23 12.8
Supply Mail	5 62.5	3 37.5	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	151	29	180
Percent	83.9	16.1	100.0

Chi Square = 14.65288 with 8 Degrees of Freedom

Significance = 0.0660

Contingency Coefficient = 0.27437



tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 36.

A total of 36.2 percent of the entry level employees, 30.3 percent of the advanced level employees, and 35.6 percent of the supervisory employees desire the use of programmed instruction in training. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 38.

A total of 34.4 percent of the secretarial employees, 25.0 percent of the claims employees, 43.8 percent of the underwriting employees, 34.3 percent of the accounting employees, 53.8 percent of the data processing employees, 25.0 percent of the printing employees, 37.5 percent of the supply/mail employees, and 21.7 percent of the sales employees desire the use of programmed instruction in training. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 39.

Based on the analysis of the data available from item 25, it must be concluded that on-the-job training, case studies, and programmed instruction are the preferred educational methods.

#### Question eighteen

What type of educational sources do employees prefer for their career development programs?

Data collection instrument item number 26 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of number 26, it should be noted that item number 26 elicited responses for 5 categories.

TABLE 36

ANALYSIS OF RESPONSES BY POSITION LEVEL CONCERNING  
THE CASE STUDY AS AN EDUCATIONAL  
METHOD

Position Level	Yes	No	Row Total
Entry	49	20	69
	71.0	29.0	38.3
Advanced	41	25	66
	62.1	37.9	36.7
Supervisory	25	20	45
	55.6	44.4	25.0
Total	115	65	180
Percent	63.9	36.1	100.0

Chi Square = 2.96244 with 2 Degrees of Freedom

Significance = 0.2274

Contingency Coefficient = 0.12725

TABLE 37

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING THE CASE STUDY AS AN  
EDUCATIONAL METHOD

Job Category	Yes	No	Row Total
Secr.	39 60.9	25 39.1	64 35.6
Claims	9 56.3	7 43.8	16 8.9
Underwriter	11 68.8	5 31.3	16 8.9
Acctg.	25 71.4	10 28.6	35 19.4
Data Process.	9 69.2	4 30.8	13 7.2
Printing	3 75.0	1 25.0	4 2.2
Sales	12 52.2	11 47.8	23 12.8
Supply Mail	6 75.0	2 25.0	8 4.4
Investment	1 100.0	0 0.0	1 0.6
Total	115	65	180
Percent	63.9	36.1	100.0

Chi Square = 4.40893 with 8 Degrees of Freedom

Significance = 0.8185

Contingency Coefficient = 0.15462

TABLE 38

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING PROGRAMMED INSTRUCTION AS  
AN EDUCATIONAL METHOD

Position Level	Yes	No	Row Total
Entry	25	44	69
	36.2	63.8	38.3
Advanced	20	46	66
	30.3	69.7	36.7
Supervisory	16	29	45
	35.6	64.4	25.0
Total	61	119	180
Percent	33.9	66.1	100.0

Chi Square = 0.60365 with 2 Degrees of Freedom

Significance = 0.7395

Contingency Coefficient = 0.05781

TABLE 39

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING PROGRAMMED INSTRUCTION  
AS AN EDUCATIONAL METHOD

Job Category	Yes	No	Row Total
Secr.	22 34.4	42 65.6	64 35.6
Claims	4 25.0	12 75.0	16 8.9
Underwriter	7 43.8	9 56.3	16 8.9
Acctg.	12 34.3	23 65.7	35 19.4
Data Process.	7 53.8	6 46.2	13 7.2
Printing	1 25.0	3 75.0	4 2.2
Sales	5 21.7	18 78.3	23 12.8
Supply Mail	3 37.5	5 62.5	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	61	119	180
Percent	33.9	66.1	100.0

Chi Square = 5.79464 with 8 Degrees of Freedom

Significance = 0.6702

Contingency Coefficient = 0.17660

A total of 53.6 percent of the entry level employees, 50.0 percent of the advanced level employees, and 35.6 percent of the supervisory employees, desire community college or university courses as an education source for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 40.

A total of 53.1 percent of the secretarial employees, 56.3 percent of the claims employees, 37.5 percent of the underwriting employees, 48.6 percent of the accounting employees, 38.5 percent of the data processing employees, 39.1 percent of the sales employees, and 75.0 percent of the supply/mail employees, desire community college or university courses as an educational source for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 41.

A total of 39.1 percent of entry level employees, 40.9 percent of advanced level employees, and 44.4 percent of supervisory employees desire in-house training as an educational source for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 42.

A total of 48.4 percent of the secretarial employees, 37.5 percent of the claims employees, 43.8 percent of the underwriting employees, 31.4 percent of the accounting employees, 30.8 percent of the data processing employees, 25.0 percent of the printing employees, 34.8 percent of the sales employees, 62.5 percent of the supply/mail em-

TABLE 40

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING COLLEGE ENVIRONMENT AS AN  
EDUCATIONAL SOURCE

Position Level	Yes	No	Row Total
Entry	37	32	69
	53.6	46.4	38.3
Advanced	33	33	66
	50.0	50.0	36.7
Supervisory	16	29	45
	35.6	64.4	25.0
Total	86	94	180
Percent	47.8	52.2	100.0

Chi Square = 3.76976 with 2 Degrees of Freedom

Significance = 0.1518

Contingency Coefficient = 0.14323

TABLE 41

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING COLLEGE ENVIRONMENT AS  
AN EDUCATIONAL SOURCE

Job Category	Yes	No	Row Total
Secr.	34 53.1	30 46.9	64 35.6
Claims	9 56.3	7 43.8	16 8.9
Underwriter	6 37.5	10 62.5	16 8.9
Acctg.	17 48.6	18 51.4	35 19.4
Data Process.	5 38.5	8 61.5	13 7.2
Printing	0 0.0	4 100.0	4 2.2
Sales	9 39.1	14 60.9	23 12.8
Supply Mail	6 75.0	2 25.0	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	86	94	180
Percent	47.8	52.2	100.0

Chi Square = 9.97197 with 8 Degrees of Freedom

Significance = 0.2670

Contingency Coefficient = 0.22911



TABLE 42

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING IN-HOUSE TRAINING AS AN  
EDUCATIONAL SOURCE

Position Level	Yes	No	Row Total
Entry	27	42	69
	39.1	60.9	38.3
Advanced	27	39	66
	40.9	59.1	36.7
Supervisory	20	25	45
	44.4	55.6	25.0
Total	74	106	180
Percent	41.1	58.9	100.0

Chi Square = 0.31945 with 2 Degrees of Freedom

Significance = 0.8524

Contingency Coefficient = 0.04209

employees, and 100.0 percent of the investment employees desire in-house training as an educational source for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 43.

A total of 26.1 percent of the entry level employees, 30.3 percent of the advanced level employees, and 44.4 percent of the supervisory employees desire professional schools as an educational source for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 44.

A total of 18.8 percent of the secretarial employees, 25.0 percent of the claims employees, 56.3 percent of the underwriting employees, 34.3 percent of the accounting employees, 38.5 percent of the data processing employees, 50.0 percent of the printing employees, and 60.9 percent of the sales employees desire professional schools as an educational source for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 45.

Based on the analysis of the data available from item 26, it must be concluded that college courses, in-house training and professional schools are the educational sources desired for career development programs.

#### Question nineteen

What type of credit system do employees prefer for their career development programs?

TABLE 43

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING IN-HOUSE TRAINING AS AN  
EDUCATIONAL SOURCE

Job Category	Yes	No	Row Total
Secr.	31 48.4	33 51.6	64 35.6
Claims	6 37.5	10 62.5	16 8.9
Underwriter	7 43.8	9 56.3	16 8.9
Acctg.	11 31.4	24 68.6	35 19.4
Data Process.	4 30.8	9 69.2	13 7.2
Printing	1 25.0	3 75.0	4 2.2
Sales	8 34.8	15 65.2	23 12.8
Supply Mail	5 62.5	3 37.5	8 4.4
Investment	1 100.0	0 0.0	1 0.6
Total	74	106	180
Percent	41.1	58.9	100.0

Chi Square = 7.23433 with 8 Degrees of Freedom

Significance = 0.5116

Contingency Coefficient = 0.19657

TABLE 44

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING PROFESSIONAL SCHOOLS AS  
AN EDUCATIONAL SOURCE

Position Level	Yes	No	Row Total
Entry	18	51	69
	26.1	73.9	38.3
Advanced	20	46	66
	30.3	69.7	36.7
Supervisory	20	25	45
	44.4	55.6	25.0
Total	58	122	180
Percent	32.2	67.8	100.0

Chi Square = 4.37856 with 2 Degrees of Freedom

Significance = 0.1120

Contingency Coefficient = 0.15410

TABLE 45

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING PROFESSIONAL SCHOOLS  
AS AN EDUCATIONAL SOURCE

Job Category	Yes	No	Row Total
Secr.	12 18.8	52 81.3	64 35.6
Claims	4 25.0	12 75.0	16 8.9
Underwriter	9 56.3	7 43.8	16 8.9
Acctg.	12 34.3	23 65.7	35 19.4
Data Process.	5 38.5	8 61.5	13 7.2
Printing	2 50.0	2 50.0	4 2.2
Sales	14 60.9	9 39.1	23 12.8
Supply Mail	0 0.0	8 100.0	8 4.4
Investment	0 0.0	1 100.0	1 0.6
Total	58	122	180
Percent	32.2	67.8	100.0

Chi Square = 23.73085 with 8 Degrees of Freedom

Significance = 0.0025

Contingency Coefficient = 0.34129

Data collection instrument item number 27 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of item number 27, it should be noted that item number 27 elicited responses for 7 categories.

A total of 66.7 percent of the entry level employees, 36.4 percent of the advanced employees, and 40.0 percent of the supervisory employees prefer college credit as the credit system for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 46.

A total of 59.4 percent of the secretarial employees, 37.5 percent of the claims employees, 37.5 percent of the underwriting employees, 45.7 percent of the accounting employees, 69.2 percent of the data processing employees, 25.0 percent of the printing employees, 34.8 percent of the sales employees, 37.5 percent of the supply/mail employees, and 100.0 percent of the investment employees, prefer college credit as the credit system for their career development programs. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 47.

Based on the analysis of the data available from item 27, it must be concluded that employees prefer college credit as a credit system for their career development programs.

### Section Three

#### Question twenty

What type of results do employees expect from their career development efforts?

TABLE 46

ANALYSIS OF RESPONSES BY POSITION LEVEL  
 CONCERNING COLLEGE CREDIT AS AN  
 EDUCATIONAL "CREDIT SYSTEM"

Position Level	Yes	No	Row Total
Entry	46	23	69
	66.7	33.3	38.3
Advanced	24	42	66
	36.4	63.6	36.7
Supervisory	18	27	45
	40.0	60.0	25.0
Total	88	92	180
Percent	48.9	51.1	100.0

Chi Square = 14.29393 with 2 Degrees of Freedom

Significance = 0.0008

Contingency Coefficient = 0.27124

TABLE 47

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING COLLEGE CREDIT AS AN  
EDUCATIONAL "CREDIT SYSTEM"

Job Category	Yes	No	Row Total
Secr.	38 59.4	26 40.6	64 35.6
Claims	6 37.5	10 62.5	16 8.9
Underwriter	6 37.5	10 62.5	16 8.9
Acctg.	16 45.7	19 54.3	35 19.4
Data Process.	9 69.2	4 30.8	13 7.2
Printing	1 25.0	3 75.0	4 2.2
Sales	8 34.8	15 65.2	23 12.8
Supply Mail	3 37.5	5 62.5	8 4.4
Investment	1 100.0	0 0.0	1 0.6
Total	88	92	180
Percent	48.9	51.1	100.0

Chi Square = 10.97718 with 8 Degrees of Freedom

Significance = 0.2030

Contingency Coefficient = 0.23975



Data collection instrument item number 32 was designed to elicit responses from employees to answer this question. From the contingency table and chi square analysis of number 32, it should be noted that item number 32 elicited responses for 8 categories. In addition, it should be noted that responses are shown for 7 general employee characteristics.

Age

A total of 77.8 percent of the employees under twenty, 61.4 percent of the employees 20-29, 60.9 percent of the employees 30-39, 62.5 percent of the employees 40-49, and 54.5 percent of the employees 50-59 desire increased pay as a result of their career development efforts. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 48.

A total of 66.7 percent of the employees under twenty, 50.0 percent of the employees 20-29, 63.6 percent of the employees 30-39, and 50.0 percent of the employees 40-49, and 54.5 percent of the employees 50-59 desire employer recognition of performance as a result of their career development efforts. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 49.

A total of 90.9 percent of the employees under 20, 74.7 percent of the employees 20-29, 73.9 percent of the employees 30-39, 66.7 percent of the employees 40-49, and 54.5 percent of the employees 50-59 desire job advancement as a result of their career development efforts. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 50.

TABLE 48

ANALYSIS OF RESPONSES BY AGE CONCERNING  
INCREASED PAY AS A CAREER  
DEVELOPMENT MOTIVATOR

Age	Yes	No	Row Total
Under 20	7 77.8	22.2	9 5.0
20 - 29	54 61.4	34 38.6	88 48.9
30 - 39	28 60.9	18 39.1	46 25.6
40 - 49	15 62.5	9 37.5	24 13.3
50 - 59	6 54.5	5 45.5	11 6.1
60 or Older	0 0.0	2 100.0	2 1.1
Total	110	70	180
Percent	61.1	38.9	100.0

Chi Square = 4.41729 with 5 Degrees of Freedom

Significance = 0.4910

Contingency Coefficient = 0.15477

TABLE 49

ANALYSIS OF RESPONSES BY AGE CONCERNING  
EMPLOYER RECOGNITION OF PERFORMANCE  
AS A CAREER DEVELOPMENT MOTIVATOR

Age	Yes	No	Row Total
Under 20	6	3	9
	66.7	33.3	5.0
20 - 29	44	44	88
	50.0	50.0	48.9
30 - 39	17	29	46
	37.0	63.0	25.6
49 - 49	10	14	24
	41.7	58.3	13.3
50 - 59	7	4	11
	63.6	36.4	6.1
60 or Older	1	1	2
	50.0	50.0	1.1
Total	85	95	180
Percent	47.2	52.8	100.0

Chi Square - 5.07539 with 5 Degrees of Freedom

Significance = 0.4067

Contingency Coefficient = 0.16760

TABLE 50

ANALYSIS OF RESPONSES BY AGE CONCERNING  
JOB ADVANCEMENT AS A CAREER  
DEVELOPMENT MOTIVATOR

Age	Yes	No	Row Total
Under 20	10	1	11
	90.9	9.1	5.9
20 - 29	68	23	91
	74.7	25.3	49.2
30 - 39	34	12	46
	73.9	26.1	24.9
40 - 49	16	8	24
	66.7	33.3	13.0
50 - 59	6	5	11
	54.5	45.5	5.9
60 or Older	0	2	2
	0.0	100.0	1.1
Total	134	51	185
Percent	72.4	27.6	100.0

Chi Square = 9.58772 with 5 Degrees of Freedom

Significance = 0.0878

Contingency Coefficient = 0.22197

A total of 61.5 percent of the employees 20-29, 63.6 percent of the employees 50-59, and 50.0 percent of the employees 60 and older desire job satisfaction as a result of their career development efforts. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 51.

A total of 53.8 percent of the employees 20-29, 54.5 percent of the employees 50-59, and 50.0 percent of the employees 60 and over desire job responsibility as a result of their career development efforts. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 52.

#### Education

A total of 63.8 percent of the employees with high school diplomas, 61.1 percent of the employees with some college education, 72.7 percent of the employees with Bachelor degrees, 100.0 percent of employees with some graduate work, and 100.0 percent of employees with graduate degrees desire increased pay as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 53.

A total of 50.7 percent of the employees with high school diplomas, 58.3 percent of the employees with Associate of Arts degrees, and 100.0 percent of the employees with some graduate work desire employer recognition of performance as a result of their career development efforts. A summary of the tabulation of the responses by cell,

TABLE 51

ANALYSIS OF RESPONSES BY AGE CONCERNING  
JOB SATISFACTION AS A CAREER  
DEVELOPMENT MOTIVATOR

Age	Yes	No	Row Total
Under 20	4	7	11
	36.4	63.6	5.9
20 - 29	56	35	91
	61.5	38.5	49.2
30 - 39	22	24	46
	47.8	52.2	24.9
40 - 49	10	14	24
	41.7	58.3	13.0
50 - 59	7	4	11
	63.6	36.4	5.9
60 or Older	1	1	2
	50.0	50.0	1.1
Total	100	85	185
Percent	54.1	45.9	100.0

Chi Square = 6.05976 with 5 Degrees of Freedom

Significance = 0.3004

Contingency Coefficient = 0.17809

TABLE 52

ANALYSIS OF RESPONSES BY AGE CONCERNING  
JOB RESPONSIBILITY AS A CAREER  
DEVELOPMENT MOTIVATOR

Age	Yes	No	Row Total
Under 20	4	7	11
	36.4	63.6	5.9
20 - 29	49	42	91
	53.8	46.2	49.2
30 - 39	17	29	46
	37.0	63.0	24.9
40 - 49	9	15	24
	37.5	62.5	13.0
50 - 59	6	5	11
	54.5	45.5	5.9
60 or Older	1	1	2
	50.0	50.0	1.1
Total	86	99	185
Percent	46.5	53.5	100.0

Chi Square = 5.19010 with 5 Degrees of Freedom

Significance = 0.3931

Contingency Coefficient = 0.16519

TABLE 53

ANALYSIS OF RESPONSES BY EDUCATION LEVEL  
CONCERNING INCREASED PAY AS A  
CAREER DEVELOPMENT MOTIVATOR

Education Level	Yes	No	Row Total
Some High School	3	7	10
	30.0	70.0	5.6
High School Grad.	44	25	69
	63.8	36.2	38.3
Some College	33	21	54
	61.1	38.9	30.0
Associate Arts	4	8	12
	33.3	66.7	6.7
College Graduate	24	9	33
	72.7	27.3	18.3
Graduate Work	1	0	1
	100.0	0.0	0.6
Graduate Degree	1	0	1
	100.0	0.0	0.6
Total	110	70	180
Percent	61.1	38.9	100.0

Chi Square = 11.32020 with 6 degrees of Freedom

Significance = 0.0790

Contingency Coefficient = 0.24325



percentages of each cell to the total, and the resulting chi square are represented in Table 54.

A total of 73.0 percent of the employees with high school diplomas, 72.2 percent of the employees with some college education, 83.3 percent of the employees with Associate of Arts degrees, and 84.8 percent of the employees with Bachelor degrees desire job advancement as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 55.

A total of 54.1 percent of the employees with high school diplomas, 75.0 percent of the employees with Associate of Arts degrees, 63.6 percent of the employees with Bachelor degrees, and 100.0 percent of the employees with some graduate work desire job satisfaction as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 56.

A total of 66.7 percent of the employees with Associate of Arts degrees, 57.6 percent of the employees with Bachelor degrees, and 100.0 percent of the employees with graduate degrees desire job responsibility as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 57.

TABLE 54

ANALYSIS OF RESPONSES BY EDUCATION LEVEL  
CONCERNING EMPLOYER RECOGNITION OF  
PERFORMANCE AS A CAREER  
DEVELOPMENT MOTIVATOR

Education Level	Yes	No	Row Total
Some High School	4	6	10
	40.0	60.0	5.6
High School Grad.	35	34	69
	50.7	49.3	38.3
Some College	22	32	54
	40.7	59.3	30.0
Associate Arts	7	5	12
	58.3	41.7	6.7
College Graduate	16	17	33
	48.5	51.5	18.3
Graduate Work	1	0	1
	100.0	0.0	0.6
Graduate Degree	0	1	1
	0.0	100.0	0.6
Total	85	95	180
Percent	47.2	52.8	100.0

Chi Square = 4.08703 with 6 degrees of Freedom

Significance = 0.6649

Contingency Coefficient = 0.14900

TABLE 55

ANALYSIS OF RESPONSES BY EDUCATION LEVEL  
CONCERNING JOB ADVANCEMENT AS A  
CAREER DEVELOPMENT MOTIVATOR

Education Level	Yes	No	Row Total
Some High School	3	7	10
	30.0	70.0	5.4
High School Grad.	54	20	74
	73.0	27.0	40.0
Some College	39	15	34
	72.2	27.8	29.2
Associate Arts Deg.	10	2	12
	83.3	16.7	6.5
College Graduate	28	5	33
	84.8	15.2	17.8
Graduate Work	1	1	1
	0.0	100.0	0.5
Graduate Degree	0	1	1
	0.0	100.0	0.5
Total	134	51	185
Percent	72.4	27.6	100.0

Chi Square = 17.54579 with 6 degrees of Freedom

Significance = 0.0075

Contingency Coefficient = 0.29432

TABLE 56

ANALYSIS OF RESPONSES BY EDUCATION LEVEL  
CONCERNING JOB SATISFACTION AS A  
CAREER DEVELOPMENT MOTIVATOR

Education Level	Yes	No	Row Total
Some High School	3	7	10
	30.0	70.0	5.4
High School Grad.	40	34	74
	54.1	45.9	40.0
Some College	26	28	54
	48.1	51.9	29.2
Associate Arts Deg.	9	3	12
	75.0	25.0	6.5
College Grad.	21	12	33
	63.6	36.4	17.8
Graduate Work	1	0	1
	100.0	0.0	0.5
Graduate Degree	0	1	1
	0.0	100.0	0.5
Total	100	85	185
Percent	54.1	45.9	100.0

Chi Square = 8.45446 with 6 degrees of Freedom  
Significance = 0.2067  
Contingency Coefficient = 0.20905

TABLE 57

ANALYSIS OF RESPONSES BY EDUCATION LEVEL  
CONCERNING JOB RESPONSIBILITY AS A  
CAREER DEVELOPMENT MOTIVATOR

Education Level	Yes	No	Row Total
Some High School	2	8	10
	20.0	80.0	5.4
High School Grad.	32	42	74
	43.2	56.8	40.0
Some College	24	30	54
	44.4	55.6	29.2
Associate Arts Deg.	8	4	12
	66.7	33.3	6.5
College Grad.	19	14	33
	57.6	42.4	17.8
Graduate Work	0	1	1
	0.0	100.0	0.5
Graduate Degree	1	0	1
	100.0	0.0	0.5
Total	86	99	185
Percent	46.5	53.5	100.0

Chi Square = 8.83905 with 6 degrees of Freedom

Significance = 0.1828

Contingency Coefficient = 0.21354

Job Category

A total of 50.0 percent of the secretarial employees, 87.5 percent of the claims employees, 75.0 percent of the underwriting employees, 71.4 percent of the accounting employees, 69.2 percent of the data processing employees, 52.2 percent of the sales employees, 62.5 percent of the supply/mail employees, and 100.0 percent of the investment employees desire increased pay as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 58.

A total of 81.3 percent of the claims employees, 50.0 percent of the underwriting employees, 62.5 percent of the supply/mail employees, and 100.0 percent of the investment employees desire employer recognition of performance as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 59.

A total of 71.0 percent of the secretarial employees, 68.8 percent of the claims employees, 75.0 percent of the underwriting employees, 77.1 percent of the accounting employees, 76.9 percent of the data processing employees, 50.0 percent of the printing employees, 73.9 percent of the sales employees, and 75.0 percent of the supply/mail employees desire job advancement as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 60.

TABLE 58

ANALYSIS OF RESPONSES BY JOB CATEGORY CONCERNING  
INCREASED PAY AS A CAREER  
DEVELOPMENT MOTIVATOR

Job Category	Yes	No	Row Total
Secretary	32	32	64
	50.0	50.0	35.6
Claims	14	2	16
	87.5	12.5	8.9
Underwriter	12	4	16
	75.0	25.0	8.9
Accounting	25	10	35
	71.4	28.6	19.4
Data Process	9	4	13
	69.2	30.8	7.2
Printing	0	4	4
	0.0	100.0	2.2
Sales	12	11	23
	52.2	47.8	12.8
Supply Mail	5	3	8
	62.5	37.5	4.4
Investment	1	0	1
	100.0	0.0	0.6
Total	110	70	180
Percent	61.1	38.9	100.0

Chi Square = 18.94157 with 8 degrees of Freedom

Significance = 0.0152

Contingency Coefficient = 0.30856

TABLE 59

ANALYSIS OF RESPONSES BY JOB CATEGORY CONCERNING  
EMPLOYER RECOGNITION OF PERFORMANCE  
AS A CAREER DEVELOPMENT  
MOTIVATOR

Job Category	Yes	No	Row Total
Secretary	31	33	64
	48.4	51.6	35.6
Claims	13	3	16
	81.3	18.8	8.9
Underwriter	8	8	16
	50.0	50.0	8.9
Accounting	16	19	35
	45.7	54.3	19.4
Data Process	5	8	13
	38.5	61.5	7.2
Printing	1	3	4
	25.0	75.0	2.2
Sales	5	18	23
	21.7	78.3	12.8
Supply Mail	5	3	8
	62.5	37.5	4.4
Investment	1	0	1
	100.0	0.0	0.6
Total	85	95	180
Percent	47.2	52.8	100.0

Chi Square = 16.60554 with 8 degrees of Freedom

Significance = 0.0345

Contingency Coefficient = 0.29062



TABLE 60

ANALYSIS OF RESPONSES BY JOB CATEGORY CONCERNING  
JOB ADVANCEMENT AS A CAREER  
DEVELOPMENT MOTIVATOR

Job Category	Yes	No	Row Total
Secretary	49	20	69
	71.0	29.0	37.3
Claims	11	5	16
	68.8	31.3	8.6
Underwriter	12	4	16
	75.0	25.0	8.6
Accounting	27	8	35
	77.1	22.9	18.9
Data Process	10	3	13
	76.9	23.1	7.0
Printing	2	2	4
	50.0	50.0	2.2
Sales	17	6	23
	73.9	26.1	12.4
Supply Mail	6	2	8
	75.0	25.0	4.3
Investment	0	1	1
	0.0	100.0	0.5
Total	134	51	185
Percent	72.4	27.6	100.0

Chi Square = 4.43832 with 8 degrees of Freedom  
Significance = 0.8156  
Contingency Coefficient = 0.15306

A total of 75.0 percent of the claims employees, 50.0 percent of the underwriting employees, 54.3 percent of the accounting employees, 69.2 percent of the data processing employees, 52.2 percent of the sales employees, 75.0 percent of the supply/mail employees, and 100.0 percent of the investment employees desire job satisfaction as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 61.

A total of 50.0 percent of the claims employees, 62.5 percent of the underwriting employees, 54.3 percent of the accounting employees, 62.5 percent of the supply/mail employees desire job responsibility as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 62.

#### Position Level

A total of 68.1 percent of the entry level employees, 56.1 percent of advanced level employees, and 57.8 percent of the supervisory employees desire increased pay as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 63.

A total of 55.6 percent of the supervisory employees desire employer recognition of performance as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 64.

TABLE 61

ANALYSIS OF RESPONSES BY JOB CATEGORY  
CONCERNING JOB SATISFACTION AS A  
CAREER DEVELOPMENT MOTIVATOR

Job Category	Yes	No	Row Total
Secretary	33	36	69
	47.8	52.2	37.3
Claims	12	4	16
	75.0	25.0	8.6
Underwriter	8	8	16
	50.0	50.0	8.6
Accounting	19	16	35
	54.3	45.7	18.9
Data Process	9	4	13
	69.2	30.8	7.0
Printing	0	4	4
	0.0	100.0	2.2
Sales	12	11	23
	52.2	47.8	12.4
Supply Mail	6	2	8
	75.0	25.0	4.3
Investment	1	0	5
	100.0	0.0	0.5
Total	100	85	185
Percent	54.1	45.9	100.0

Chi Square = 12.21823 with 8 degrees of Freedom

Significance = 0.1417

Contingency Coefficient = 0.24890

TABLE 62

ANALYSIS OF RESPONSES BY JOB CATEGORY CONCERNING  
JOB RESPONSIBILITY AS A CAREER  
DEVELOPMENT MOTIVATOR

Job Category	Yes	No	Row Total
Secretary	29	40	69
	42.0	58.0	37.3
Claims	8	8	16
	50.0	50.0	8.6
Underwriter	10	6	16
	62.5	37.5	8.6
Accounting	19	16	35
	54.3	45.7	18.9
Data Process	4	9	13
	30.8	69.2	7.0
Printing	1	3	4
	25.0	75.0	2.2
Sales	10	13	23
	43.5	56.5	12.4
Supply Mail	5	3	8
	62.5	37.5	4.3
Investment	0	1	1
	0.0	100.0	0.5
Total	86	99	185
Percent	46.5	53.5	100.0

Chi Square = 6.94592 with 8 degrees of freedom    Significance = 0.5425  
Contingency Coefficient = 0.19023

TABLE 63

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING INCREASED PAY AS A CAREER  
DEVELOPMENT MOTIVATOR

Position Level	Yes	No	Row Total
Entry	47	22	69
	68.1	31.9	38.3
Advanced	37	29	66
	56.1	43.9	36.7
Supervisory	26	19	45
	57.8	42.2	25.0
Total	110	70	180
Percent	61.1	38.9	100.0

Chi Square = 2.34339 with 2 degrees of Freedom

Significance = 0.3098

Contingency Coefficient = 0.11336

TABLE 64

ANALYSIS OF RESPONSES BY POSITION LEVEL CONCERNING  
EMPLOYER RECOGNITION OF PERFORMANCE AS A CAREER  
DEVELOPMENT MOTIVATOR

Position Level	Yes	No	Row Total
Entry	32	37	69
	46.4	53.6	38.3
Advanced	28	38	66
	42.4	57.6	36.7
Supervisory	25	20	45
	55.6	44.4	25.0
Total	85	95	180
Percent	47.2	52.8	100.0

Chi Square = 1.88328 with 2 degrees of Freedom

Significance = 0.10229

Contingency Coefficient = 0.10176

A total of 76.4 percent of the entry level employees, 75.0 percent of the advanced level employees, and 62.2 percent of the supervisory employees desire job advancement as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 65.

A total of 51.4 percent of the entry level employees, 50.0 percent of the advanced level employees and 64.4 percent of the supervisory employees desire job satisfaction as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 66.

A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 67.

#### Position Tenure

A total of 54.5 percent of the employees with less than one month position tenure, 73.3 percent of the employees with less than 6 months position tenure, 56.7 percent of the employees with less than 1 year of position tenure, and 64.7 percent of the employees with 3 to 5 years of position tenure, desire increased pay as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 68.

A total of 53.3 percent of the employees with less than 6 months of position tenure, 50.0 percent of the employees with less than one

TABLE 65

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING JOB ADVANCEMENT AS A  
CAREER DEVELOPMENT MOTIVATOR

Position Level	Yes	No	Row Total
Entry	55	17	72
	76.4	23.6	38.9
Advanced	51	17	68
	75.0	25.0	36.8
Supervisory	28	17	45
	62.2	37.8	24.3
Total	134	51	185
Percent	72.4	27.6	100.0

Chi Square = 3.13830 with 2 degrees of Freedom

Significance = 0.2082

Contingency Coefficient = 0.12915



TABLE 66

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING JOB SATISFACTION AS A  
CAREER DEVELOPMENT MOTIVATOR

Position Level	Yes	No	Row Total
Entry	37	35	72
	51.4	48.6	38.9
Advanced	34	34	68
	50.0	50.0	36.8
Supervisory	29	16	45
	64.4	35.6	24.3
Total	100	85	185
Percent	54.1	45.9	100.0

Chi Square = 2.61207 with 2 degrees of Freedom

Significance = 0.2709

Contingency Coefficient = 0.11799

TABLE 67

ANALYSIS OF RESPONSES BY POSITION LEVEL  
CONCERNING JOB RESPONSIBILITY AS A  
CAREER DEVELOPMENT MOTIVATOR

Position Level	Yes	No	Row Total
Entry	32	40	72
	44.4	55.6	38.9
Advanced	33	35	68
	48.5	51.5	36.8
Supervisory	21	24	45
	46.7	53.3	24.3
Total	86	99	185
Percent	46.5	53.5	100.0

Chi Square = 0.23536 with 2 degrees of Freedom

Significance = 0.8890

Contingency Coefficient = 0.03565

TABLE 68

ANALYSIS OF RESPONSES BY POSITION TENURE  
CONCERNING INCREASED PAY AS A  
CAREER DEVELOPMENT MOTIVATOR

Position Tenure	Yes	No	Row Total
Less than 1 mo.	6	5	11
	54.5	45.5	7.5
Less than 6 mos.	33	12	45
	73.3	26.7	30.6
Less than 1 yr.	17	13	30
	56.7	43.3	20.4
1 to 3 yrs.	11	16	27
	40.7	59.3	18.4
3 to 5 yrs.	11	6	17
	64.7	35.3	11.6
Over 5 yrs.	8	9	17
	47.1	52.9	11.6
Total	86	61	147
Percent	58.5	41.5	100.0

Chi Square = 8.88485 with 5 degrees of Freedom

Significance = 0.1137

Contingency Coefficient = 0.23874

year of position tenure, and 64.7 percent of employees with over 5 years of position tenure desire employer recognition of performance as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 69.

A total of 63.6 percent of the employees with less than 1 month of position tenure, 84.4 percent of the employees with less than 6 months of position tenure, 80.0 percent of the employees with less than 1 year of position tenure, 70.4 percent of the employees with 1 to 3 years position tenure, 70.6 percent of the employees with 3 to 5 years of position tenure, and 52.9 percent of the employees with over 5 years of position tenure desire job advancement as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 70.

A total of 72.7 percent of the employees with less than 1 month of position tenure, 66.7 percent of the employees with less than 1 year of position tenure, and 64.7 percent of the employees with over 5 years of position tenure desire job satisfaction as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 71.

A total of 51.1 percent of the employees with less than 6 months position tenure and 56.7 percent of the employees with less than 1 year of position tenure desire job responsibility as a result of their career development efforts. A summary of the tabulation of the responses by

TABLE 69

ANALYSIS OF RESPONSES BY POSITION TENURE CONCERNING  
EMPLOYER RECOGNITION OF PERFORMANCE AS  
A CAREER DEVELOPMENT MOTIVATOR

Position Tenure	Yes	No	Row Total
Less than 1 mo.	3	8	11
	27.3	72.7	7.5
Less than 6 mos.	24	21	45
	53.3	46.7	30.6
Less than 1 yr.	15	15	30
	50.0	50.0	20.4
1 to 3 yrs.	11	16	27
	40.7	59.3	18.4
3 to 5 yrs.	6	11	17
	35.3	64.7	11.6
Over 5 yrs.	11	6	17
	64.7	35.3	11.6
Total	70	77	147
Percent	47.6	52.4	100.0

Chi Square = 6.02015 with 5 degrees of Freedom  
Significance = 0.3043  
Contingency Coefficient = 0.19835

TABLE 70

ANALYSIS OF RESPONSES BY POSITION TENURE CONCERNING  
JOB ADVANCEMENT AS A CAREER  
DEVELOPMENT MOTIVATOR

Position Tenure	Yes	No		Row Total
Less than 1 mo.	7	4	0	11
	63.6	36.4	0.0	7.5
Less than 6 mos.	38	7	0	45
	84.4	15.6	0.0	30.6
Less than 1 yr.	24	6	0	30
	80.0	20.0	0.0	20.4
1 to 3 yrs.	19	7	1	27
	70.4	25.9	3.7	18.4
3 to 5 yrs.	12	5	0	17
	70.6	29.4	0.0	11.6
Over 5 yrs.	9	8	0	17
	52.9	47.1	0.0	11.6
Total	109	37	1	147
Percent	74.1	25.2	0.7	100.0

Chi Square = 12.38486 with 10 degrees of Freedom

Significance = 0.2601

Contingency Coefficient = 0.27875

TABLE 71

ANALYSIS OF RESPONSES BY POSITION TENURE CONCERNING  
JOB SATISFACTION AS A CAREER  
DEVELOPMENT MOTIVATOR

Position Tenure	Yes	No	Row Total
Less than 1 Mo.	8	3	11
	72.7	27.3	7.5
Less than 6 Mos.	22	23	45
	48.9	51.1	30.6
Less than 1 Yr.	20	10	30
	66.7	33.3	20.4
1 to 3 Yrs.	13	14	27
	48.1	51.9	18.4
3 to 5 Yrs.	7	10	17
	41.2	58.8	11.6
Over 5 Yrs.	11	6	17
	64.7	35.3	11.6
Total	81	66	147
Percent	55.1	44.9	100.0

Chi Square = 6.19925 with 5 degrees of Freedom  
Significance = 0.2873  
Contingency Coefficient = 0.20116

cell, percentages of each cell to the total, and the resulting chi square are represented in Table 72.

#### Organization Tenure

A total of 63.2 percent of the employees with under 1 year of organization tenure, 56.7 percent of the employees with 1 to 3 years of organization tenure, 65.0 percent of the employees with 3 to 5 years of organization tenure, and 64.3 percent of the employees with 5 to 10 years of organization tenure desire increased pay as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 73.

A total of 50.0 percent of the employees with 1 to 3 years of organization tenure, 55.0 percent of the employees with 3 to 5 years of organization tenure, and 57.1 percent of the employees with 5 to 10 years of organization tenure desire employer recognition of performance as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 74.

A total of 80.0 percent of the employees with under 1 year of organization tenure, 50.0 percent of the employees with 1 to 3 years of organization tenure, 75.0 percent of the employees with 3 to 5 years of organization tenure, and 78.6 percent of the employees with 5 to 10 years of organization tenure desire job advancement as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 75.



TABLE 72

ANALYSIS OF RESPONSES BY POSITION TENURE  
CONCERNING JOB RESPONSIBILITY AS  
A CAREER DEVELOPMENT MOTIVATOR

Position Tenure	Yes	No	Row Total
Less than 1 Mo.	4	7	11
	36.4	63.6	7.5
Less than 6 Mos.	23	22	45
	51.1	48.9	30.6
Less than 1 Yr.	17	13	30
	56.7	43.3	20.4
1 to 3 Yrs.	11	16	27
	40.7	59.3	18.4
3 to 5 Yrs.	5	12	17
	29.4	70.6	11.6
Over 5 Yrs.	8	9	17
	47.1	52.9	11.6
Total	68	79	147
Percent	46.3	53.7	100.0

Chi Square = 4.44258 with 5 degrees of Freedom

Significance = 0.4876

Contingency Coefficient = 0.17127

TABLE 73

ANALYSIS OF RESPONSES BY ORGANIZATION TENURE  
CONCERNING INCREASED PAY AS A CAREER  
DEVELOPMENT MOTIVATOR

Organization Tenure	Yes	No	Row Total
Under 1 Yr.	43	25	68
	63.2	36.8	46.3
1 to 3 Yrs.	17	13	30
	56.7	43.3	20.4
3 to 5 Yrs.	13	7	20
	65.0	35.0	13.6
5 to 10 Yrs.	9	5	14
	64.3	35.7	9.5
Over 10 Yrs.	4	11	15
	26.7	73.3	10.2

Chi Square = 7.47197 with 4 degrees of Freedom

Significance = 0.1130

Contingency Coefficient = 0.21993

TABLE 74

ANALYSIS OF RESPONSES BY ORGANIZATION TENURE  
CONCERNING EMPLOYER RECOGNITION OF  
PERFORMANCE AS A CAREER  
DEVELOPMENT MOTIVATOR

Organization Tenure	Yes	No	Row Total
Under 1 Yr.	30	38	68
	44.1	55.9	46.3
1 to 3 Yrs.	15	15	30
	50.0	50.0	20.4
3 to 5 Yrs.	11	9	20
	55.0	45.0	13.6
5 to 10 Yrs.	8	6	14
	57.1	42.9	9.5
Over 10 Yrs.	6	9	15
	40.0	60.0	10.2
Total	70	77	147
Percent	47.6	52.4	100.0

Chi Square = 1.69741 with 4 degrees of Freedom  
Significance = 0.7912  
Contingency Coefficient = 0.10684

TABLE 75

ANALYSIS OF RESPONSES BY ORGANIZATION TENURE  
CONCERNING JOB ADVANCEMENT AS A  
CAREER DEVELOPMENT MOTIVATOR

Organization Tenure	Yes	No							Row Total
Under 1 Yr.	56	14	0	0	0	0	0	0	70
	80.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	37.8
1 to 3 Yrs.	33	9	4	10	4	3	1	2	66
	50.0	13.6	6.1	15.2	6.1	4.5	1.5	3.0	35.7
3 to 5 Yrs.	15	5	0	0	0	0	0	0	20
	75.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8
5 to 10 Yrs.	11	3	0	0	0	0	0	0	14
	78.6	21.4	0.0	0.0	0.0	0.0	0.0	0.0	7.6
Over 10 Yrs.	7	8	0	0	0	0	0	0	15
	46.7	53.3	0.0	0.0	0.0	0.0	0.0	0.0	8.1
Total	122	39	4	10	4	3	1	2	185
Percent	65.9	21.1	2.2	5.4	2.2	1.6	0.5	1.1	100.0

Chi Square = 58.66827 with 28 degrees of Freedom

Significance = 0.0006

Contingency Coefficient = 0.49068

A total of 57.1 percent of the employees with under 1 year of organization tenure, 55.0 percent of the employees with 3 to 5 years of organization tenure, and 64.3 percent of the employees with 5 to 10 years of organization tenure desire job satisfaction as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 76.

A total of 52.9 percent of the employees with under 1 year of organization tenure desire job responsibility as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 77.

By Company

A total of 53.3 percent of the employees in company one, 50.8 percent of the employees in company two, 67.6 percent of the employees in company three, and 63.9 percent of the employees in company four desire increased pay as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 78.

A total of 50.0 percent of the employees in company four desire employer recognition of their performance as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 79.

A total of 66.1 percent of the employees in company two, 86.5 percent of the employees in company three, and 75.7 percent of the employees

TABLE 76

ANALYSIS OF RESPONSES BY ORGANIZATION TENURE  
CONCERNING JOB SATISFACTION AS A  
CAREER DEVELOPMENT MOTIVATOR

Organization Tenure	Yes	No		Row Total
Under 1 Yr.	40	30	0	70
	57.1	42.9	0.0	37.8
1 to 3 Yrs.	29	25	12	66
	43.9	37.9	18.2	35.7
3 to 5 Yrs.	11	9	0	20
	55.0	45.0	0.0	10.8
5 to 10 Yrs.	9	5	0	14
	64.3	35.7	0.0	7.6
Over 10 Yrs.	7	8	0	15
	46.7	53.3	0.0	8.1
Total	96	77	12	185
Percent	51.9	41.6	6.5	100.0

Chi Square = 24.25754 with 8 degrees of Freedom    Significance = 0.0021  
Contingency Coefficient = 0.34047

TABLE 77

ANALYSIS OF RESPONSES BY ORGANIZATION TENURE  
CONCERNING JOB RESPONSIBILITY AS  
A CAREER DEVELOPMENT MOTIVATOR

Organization Tenure	Yes	No				Row Total
Under 1 Yr.	37	33	0	0	0	70
	52.9	47.1	0.0	0.0	0.0	37.8
1 to 3 Yrs.	16	33	6	6	5	66
	24.2	50.0	9.1	9.1	7.6	35.7
3 to 5 Yrs.	6	14	0	0	0	20
	30.0	70.0	0.0	0.0	0.0	10.8
5 to 10 Yrs.	6	8	0	0	0	14
	42.9	57.1	0.0	0.0	0.0	7.6
Over 10 Yrs.	6	9	0	0	0	15
	40.0	60.0	0.0	0.0	0.0	8.1
Total	71	97	6	6	5	185
Percent	38.4	52.4	3.2	3.2	2.7	100.0

Chi Square = 40.20898 with 16 degrees of Freedom Significance = 0.0007  
Contingency Coefficient = 0.42254

TABLE 78

ANALYSIS OF RESPONSES BY COMPANY CONCERNING  
INCREASED PAY AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes	No	Row Total
1	8	7	15
	53.3	46.7	10.2
2	30	29	59
	50.8	49.2	40.1
3	25	12	37
	67.6	32.4	25.2
4	23	13	36
	63.9	36.1	24.5
Total	86	61	147
Percent	58.5	41.5	100.0

Chi Square = 3.27189 with 3 degrees of Freedom

Significance = 0.3516

Contingency Coefficient = 0.14756



TABLE 79

ANALYSIS OF RESPONSES BY COMPANY CONCERNING  
EMPLOYER RECOGNITION OF PERFORMANCE AS  
A CAREER DEVELOPMENT MOTIVATOR

Firm	Yes	No	Row Total
1	6	9	15
	40.0	60.0	10.2
2	29	30	59
	49.2	50.8	40.1
3	17	20	37
	45.9	54.1	25.2
Total	70	77	147
Percent	47.6	52.4	100.0

Chi Square = 0.52805 with 3 degrees of Freedom

Significance = 0.9127

Contingency Coefficient = 0.05983

in company four desire job advancement as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 80.

A total of 51.6 percent of the employees in company two, 54.1 percent of the employees in company three, and 62.2 percent of employees in company four desire job satisfaction as a result of their career development efforts. A summary of the tabulation of the responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 81.

A total of 55.1 percent of the employees in company one, 50.0 percent of the employees in company two, 54.1 percent of the employees in company three, and 51.4 percent of the employees in company four did not want job responsibility as a result of their career development efforts. A summary of the tabulation of responses by cell, percentages of each cell to the total, and the resulting chi square are represented in Table 82.

Based on the analysis of the data available from item 32, it must be concluded that employees anticipate job advancement, increased pay, job satisfaction, employer recognition of performance, and job responsibility from their career development efforts.

TABLE 80

ANALYSIS OF RESPONSES BY COMPANY CONCERNING  
JOB ADVANCEMENT AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes	No							Row Total
1	21	7	4	8	4	2	1	2	49
	42.9	14.3	8.2	16.3	8.2	4.1	2.0	4.1	26.5
2	41	18	0	2	0	1	0	0	62
	66.1	29.0	0.0	3.2	0.0	1.6	0.0	0.0	33.5
3	32	5	0	0	0	0	0	0	37
	86.5	13.5	0.0	0.0	0.0	0.0	0.0	0.0	20.0
4	28	9	0	0	0	0	0	0	37
	75.7	24.3	0.0	0.0	0.0	0.0	0.0	0.0	20.0
Total	122	39	4	10	4	13	1	2	85
Percent	65.9	21.1	2.2	5.4	2.2	1.6	0.5	1.1	100.0

Chi Square = 59.89798 with 21 degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.49455

TABLE 81

ANALYSIS OF RESPONSES BY COMPANY CONCERNING  
JOB SATISFACTION AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes	No		Row Total
1	21	18	10	49
	42.9	36.7	20.4	26.5
2	32	28	2	62
	51.6	45.2	3.2	33.5
3	20	17	0	37
	54.1	45.9	0.0	20.0
4	23	14	0	37
	62.2	37.8	0.0	20.0
Total	96	77	12	185
Percent	51.9	41.6	6.5	100.0

Chi Square = 22.77557 with 6 degrees of Freedom

Significance = 0.0009

Contingency Coefficient = 0.33108

TABLE 82

ANALYSIS OF RESPONSES BY COMPANY CONCERNING  
JOB RESPONSIBILITY AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes	No				Row Total
1	7	27	5	5	5	49
	14.3	55.1	10.2	10.2	10.2	26.5
2	29	31	1	1	0	62
	46.8	50.0	1.6	1.6	0.0	33.5
3	17	20	0	0	0	37
	45.9	54.1	0.0	0.0	0.0	20.0
4	18	19	0	0	0	37
	48.6	51.4	0.0	0.0	0.0	20.0
Total	71	97	6	6	5	185
Percent	38.4	52.4	3.2	3.2	2.7	100.0

Chi Square = 44.61688 with 12 degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.44081

## CHAPTER V

### SUMMARY, FINDINGS AND RECOMMENDATIONS

#### Introduction

This study was conducted to determine possible employee career development needs and interests in selected insurance companies and to determine if the stated needs were strong enough to produce differences in employee satisfaction and company productivity. This chapter contains a summary, the findings, and recommendations for further study.

#### Summary

The population for the study consisted of the 311 employers of 4 selected insurance companies which were similar in size, function, training activities, corporate structure, geographic location, cultural setting, job descriptions, and distribution of work force. All employees except the 20 percent used in a pilot study were asked to participate by completing a questionnaire. A total of 185 (76 percent) actually completed all parts of the data collection instrument.

After the population was determined, the researcher completed the construction of the data collection instrument by conducting a pilot study and using the data collected to make the final revision of the instrument.

The researcher actually administered the data collection instrument to the 185 who completed all parts of the questionnaire in the presence of the researcher.

After all data were collected, the researcher coded all answers and entered the codes on data cards.

Frequency and crosstab programs were run. After all analyses were completed, the findings were utilized to answer the general research questions as well as 20 specific questions stated in Chapter I.

### Findings

The analysis of the data resulted in the following significant findings which should assist the personnel managers in the four insurance companies develop career development programs for company employees.

1. Employees in entry level positions reported that they wanted an organizational orientation program, and needed additional training to do their present jobs more effectively.
2. New employees in supervisory positions wanted an organizational orientation program and needed additional training to do their present jobs more effectively.
3. Employees who have been with the organization less than three years wanted and needed career development opportunities. They were willing to participate in them on their own time. They reported the need for career development programs to be prepared for promotions.
4. Employees with three or more years employment with the organization wanted career development opportunities, and were willing to participate in them on their own time.
5. Employees who have less than three years in their existing position believed they had abilities that were not being utilized. They were interested in career advancement, and aspired in five years to be in the same job category but a higher position.
6. Employees with three or more years in their existing position believed they had abilities that were not being utilized. They were interested in vertical progression, aspired in five years to be in the same job category but a higher position.
7. Employees with less than an Associate of Arts degree were aware of their company's tuition reimbursement program

and would be interested in taking courses funded by the tuition reimbursement program.

8. Employees with an Associate of Arts degree or more, except for those with graduate degrees, were not aware of their company's tuition reimbursement program. However, they indicated they would be interested in occasionally taking courses funded by a tuition reimbursement program.
9. Employees over forty years of age were satisfied with the type of position in which they were working. They were interested in vertical progression and additional training in order to fully utilize their abilities.
10. Employees under forty gave evidence of satisfaction with their present job position, but were interested in vertical progression and additional training in order to fully utilize their abilities.
11. Employees stated that their capabilities were not being fully utilized, and that they were not performing their present jobs at a maximum level of productivity.
12. Employees believe that an organizational orientation program should include: company personnel policies; company promotion options; insurance industry operational information; and an explanation of specific insurance policies.
13. Employees at all levels of employment were interested in participating in career development programs.
14. Over 42 percent of employees professionally aspire in five years to be in the same job category but in a higher position.
15. Over 42 percent of employees need additional training to prepare them for promotional opportunities.
16. Accounting, data processing, sales, budgeting and management training were believed essential for promotion by employees employed in these areas.
17. The educational methods preferred by the employees for their career development programs were: on-the-job training; case studies; and programmed instruction.
18. The educational sources preferred by the employees for their career development programs were: community college or university courses; in-house training; and professional schools.



19. The type of credit system preferred by the employee for their career development programs is college credit.
20. The type of results employees expect for their career development efforts are: job advancement; increased pay; job satisfaction; employer recognition of performance and job responsibility.

#### Recommendations for Further Research

From the findings of this study and the related literature, a number of significant unanswered questions have evolved which show a need for additional research. Educators and training directors will need additional information to properly plan career development programs for employees. This researcher recommends that research projects be designed to answer the following questions:

1. Are there differences in career development interests between working women and men?
2. Do two paycheck marriages present factors which affect career development?
3. What are the effects of family economics on career development?
4. What are the effects of employee job stress, including peer pressures and other interpersonal relationships, on the success of developing and maintaining career development programs?
5. What are the effects of non-job related stress on career development?
6. What are the factors involved in planning and implementing career development programs in other major industries?
7. What are the effects of the status of single parenthood, including the availability of child care, on the development and maintenance of career development programs?

8. What are the effects of flexible time schedules on developing and maintaining career development programs?

9. What effect do job sharing situations have on career development programs?

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## APPENDICES

APPENDIX A  
CHARACTERISTICS OF PARTICIPATING  
INSURANCE COMPANIES



## COMPANY IDENTIFIED AS NUMBER 1 IN RESEARCH STUDY

## Insurance policies marketed:

Ordinary Life  
 Split Life  
 Flex-A-Com  
 Mortgage Insurance  
 Estate Plan

## Workforce Composition:

Clerks	- 64
Accounting Assistant	- 1
Auditors	- 5
Auditor Trainee	- 4
Bookkeeper	- 1
Check-O-Matic Incoder	- 1
Typist	- 3
Computer Operators	- 3
Customer Relations Assistant	- 1
Director	- 8
Maintenance	- 1
Flex-O-Writer	- 2
Key-Punch Operators	- 5
Layout Artist	- 1
Manager	- 6
PBX Operator	- 1
Policy Registrar	- 3
Printer	- 1
Programmer	- 2
Secretary	- 3
Supervisors	- 7
Supervisors in Training	- 2
Typesetter	- 1
Underwriter	- 1
Total	-127

1976 attrition statistics: Not made available

## 1976 summary of in-house training and participation:

English (College level)	- 52
Speech (College level)	- 18
LOMA I	- 29

## 1976 summary of in-house training and participation (continued)

LOMA II	-	3
LOMA III	-	2
LOMA IV	-	4
LOMA V	-	1
LOMA VI	-	1
Supervision (University)	-	32
Dale Carnegie	-	11
Shorthand	-	12
Total	-	165
Statistics (College level)	-	<u>11</u>
		176

## 1976 summary of employees involved in career development outside organization:

Underwriting Seminars	7
Sales Seminars	5
Executive Development	1
State University	
Letterwriting	1
Special Supervision	1
Total	15

## 1976 statistics on employee use of Tuition Reimbursement Program:

41 employees in 1976 took advantage of Tuition Reimbursement Program. This equated 21% of those eligible to participate.

## COMPANY IDENTIFIED AS NUMBER 2 IN RESEARCH STUDY

Insurance policy marketed is: Credit Life-Accident

## Workforce Composition:

President	-	1
Senior Vice President	-	1
Vice President	-	2
Treasurer	-	1
Regional Managers	-	4
District Managers	-	13
District Managers in Training	-	3
Administrative Assistant	-	1
Secretary	-	5
Stenographer	-	1
Clerks	-	11
Supervisors	-	2
Total	-	47

1976 personnel attrition statistics: Information not available.

1976 summary of in-house training: Information not available.

1976 summary of employees involved in career development outside organization: Information not available.

1976 statistics on employee use of Tuition Reimbursement Program:

No Tuition Reimbursement Program exists.

COMPANY IDENTIFIED AS NUMBER 3 IN RESEARCH STUDY

Insurance Policies marketed are:

Split Life  
Multi-Life  
Flex-A-Life  
Deposit Annual Renewal Term  
Deposit Level Term

Workforce Composition:

Accountants - 4  
Clerks - 43  
Secretaries - 5

1976 personnel attrition statistics: Company moved its home office from one state to another. 40% of the workforce moved with the company.

1976 summary of in-house training and participation: Twenty-eight employees signed up for LOMA courses - 8 for college credit. (These classes were taught by Junior College two evenings per week and were held in office building).

1976 summary of employees involved in career development outside the organization:

1. Two employees attended State Claims Association Seminars.
2. One employee attended the International Claims Association Seminar.
3. Company actuary attended Actuaries Club of South West meeting.

1976 statistics on employee use of Tuition Reimbursement Program:  
(Company bears all expenses for tuition, textbooks, etc. The only obligation on the part of the employee is that he must make passing grades. Should the employee not complete the course or fail, he must reimburse the company for all monies paid on his behalf.) All 28 employees involved in the above mentioned LOMA program participated in Tuition Reimbursement Program representing 54% of the workforce.

## COMPANY IDENTIFIED AS NUMBER 4 IN RESEARCH STUDY

Insurance policies marketed are: Ordinary Life, Credit Life and Accident and Health, and Variable/Fixed Annuity.

## Workforce Composition:

Chairman of the Board - President	-	1
Vice Presidents	-	7
Corporate Secretary	-	1
Assistant Corporate Secretary	-	1
Supervisors	-	11
Technical/Professional	-	4
Secretary	-	7
Key-Punch Operators	-	4
Clerks	-	31
Correspondents	-	2
Printers	-	3
Maintenance	-	1
Training Slots	-	1
Receptionist	-	1
Sales Directors	-	4
Total	-	85

1976 personnel attrition statistics: 34%

1976 summary of in-house training and participation:

Offered LOMA I  
LOMA II

1976 summary of employees involved in career development outside organization: Five employees enrolled in speech, accounting, psychology, typing at state Junior Colleges.

1976 statistics on employee use of Tuition Reimbursement Program:

.03% utilized Tuition Reimbursement.

APPENDIX B  
DATA COLLECTION INSTRUMENT

### Professional Development Survey

In cooperation with the Personnel Department, I am conducting a study to survey employee career development needs and interests within the life insurance industry.

The emphasis of the survey is to identify the basic roles of the training and development function so that career development programming provided will be relevant and realistic. Consequently, it is very important that you answer every question within the survey.

Total results of the survey will be made available to the Personnel Administrator; however, individual responses will be kept confidential. Thank you for your assistance with the survey.

Julie B. Felter



1. Your position title \_\_\_\_\_
2. Please indicate the nature of your job.
 

_____ Secretarial - Clerical - Typist	_____ Printing
_____ Claims Examiner - Correspondent	_____ Sales
_____ Underwriters	_____ Supply - Mail
_____ Accounting	_____ Investment
_____ Data Processing	
3. Level of position?
 

_____ entry level
_____ advanced level
_____ supervisory level
4. Your age group?
 

_____ under 20	_____ 40 - 49
_____ 20 - 29	_____ 50 - 59
_____ 30 - 39	_____ 60 or older
5. Level of education?
 

_____ some high school	_____ college graduate
_____ high school graduate	_____ graduate work
_____ some college	_____ graduate degree
_____ associate of arts graduate	
6. How long have you been employed with the organization?
 

_____ under 1 year	_____ 5 to 10 years
_____ 1 to 3 years	_____ over 10 years
_____ 3 to 5 years	
7. Do you believe new employees should undergo an organizational orientation program?
 

_____ yes	_____ no
-----------	----------
8. Did you undergo an orientation program when you joined the organization?
 

_____ yes	_____ no
-----------	----------
9. What type of orientation program did you undergo?
 

_____ none (not applicable)
_____ in-house seminar
_____ on-the-job training

10. How long was the orientation program?

- ☐ none (not applicable)
- ☐ one hour
- ☐ one day
- ☐ one week
- ☐ longer than one week

11. What type of information do you believe belongs in an orientation program?

- ☐ personnel policies
- ☐ promotion options
- ☐ insurance industry operational information
- ☐ explanation of specific insurance policies
- ☐ other (please specify) \_\_\_\_\_

12. How long have you been in your present position?

- ☐ less than 1 month
- ☐ less than 6 months
- ☐ less than 1 year
- ☐ 1 to 3 years
- ☐ 3 to 5 years
- ☐ over 5 years

13. Are you in the right job?

- ☐ yes ☐ no ☐ don't know

14. Do you need additional training to do your present job more efficiently?

- ☐ yes ☐ no

15. In which of the following areas do you need additional training?

- ☐ Secretarial
- ☐ Supervision
- ☐ Claims Examiner - Underwriter
- ☐ Accounting - Statistics
- ☐ Data Processing - Computer Science
- ☐ Sales - Marketing
- ☐ Supply - Mail
- ☐ Financial Management - Economics
- ☐ Other (please specify) \_\_\_\_\_

---

16. Would you participate in career development programs conducted during working hours which would necessitate some after hours study?

- ☐ yes ☐ no

17. What other career areas within the company might better suit your interests and abilities?

☐ Secretarial  
☐ Claims Examiner - Correspondent  
☐ Underwriter  
☐ Accounting  
☐ Data Processing  
☐ Printing  
☐ Sales - Marketing  
☐ Investment  
☐ Other (please specify) \_\_\_\_\_

---

18. Do you feel that you have abilities that are not being tapped?

☐ yes ☐ no

19. Are you interested in vertical progression within the organization?

☐ yes ☐ no

20. Are you presently seeking a promotion?

☐ yes ☐ no

21. Is your company an organization that promotes from within?

☐ yes ☐ no ☐ don't know

22. Where do you aspire to be professionally within 5 years?

☐ same job position  
☐ same job category, higher position  
☐ different job category  
☐ managerial or supervisory position  
☐ other (please specify) \_\_\_\_\_

---

23. Would additional training or educational courses be needed to qualify you for a promotion?

☐ yes ☐ no ☐ don't know

24. In which of the following areas would you need training to qualify you for promotion?

☐ Budgeting, Purchasing or Cost Control  
☐ Supervisory and Management Techniques  
☐ Data Processing  
☐ Secretarial Science  
☐ Salesmanship  
☐ Oral Communication Skills  
☐ Written Communication Skills  
☐ Drafting - Graphics  
☐ Statistics  
☐ Other (please specify) \_\_\_\_\_

---

25. Which of the educational methods listed below do you feel are most effectively used for career development training? Select three.

☐ Job instruction (OJT)  
☐ Role playing  
☐ Counseling  
☐ Case method situation (learning by example)  
☐ Correspondence study  
☐ Lecture  
☐ Programmed instruction  
☐ Computer - assisted/computer - managed instruction  
☐ Audio-visual  
☐ Other (please specify) \_\_\_\_\_

---

26. Which of the educational sources listed below would you prefer participating in for career development?

☐ Community college or University courses  
☐ In-House Training  
☐ Correspondence courses  
☐ Professional Schools and Seminars  
☐ Other (please specify) \_\_\_\_\_

---

27. Please indicate which of the following "credit systems" you would prefer to have for your career development programs:

☐ College credit  
☐ C.E.U. (Continuing Education Unit)  
☐ Self Assessment  
☐ Certification (training necessary for eligibility of license)  
☐ Licensing  
☐ None  
☐ Other (please specify) \_\_\_\_\_

---

28. Have you participated in career development courses at your local Junior College, Technical School, or University?

☐ frequently  
☐ occasionally  
☐ not at all

29. Have you taken any of the courses on insurance and related subjects offered by the Life Office Management Association (LOMA)?

☐ frequently  
☐ occasionally  
☐ not at all

30. Are you aware that upon enrollment of approved career development courses your employer will contribute one-half of the tuition? Also, that upon successful completion of the course your employer will reimburse the one-half paid out of your own pocket?

☐ yes ☐ no

31. Would you be interested in taking approved evening career-development courses funded by the Tuition Reimbursement Program?

☐ frequently  
☐ occasionally  
☐ not at all

32. What type of results do you expect from your career development efforts?

- ☐ more pay
  - ☐ employer's recognition of improved performance on the job
  - ☐ job advancement
  - ☐ job satisfaction
  - ☐ job responsibility - increased variety of work
  - ☐ none
  - ☐ other (please specify) \_\_\_\_\_
- 

PLEASE CHECK TO MAKE SURE YOU ANSWERED ALL OF THE QUESTIONS IN THE SURVEY.

APPENDIX C  
RESPONSES TO DATA COLLECTION INSTRUMENT  
BY COMPANY

TABLE 83

ANALYSIS OF RESPONSES CONCERNING  
JOB CATEGORY OF  
RESPONDENTS

Firm	Secr.	Claims	Under- writer	Acctg.	Data Process	Printing	Sales	Supply Mail	Invest- ment	Row total
1	30 61.2	12 24.5	1 2.0	3 6.1	0 0.0	1 2.0	1 2.0	0 2.0	0 0.0	49 26.5
2	32 51.6	7 11.3	3 4.8	11 17.7	4 6.5	0 0.0	1 1.6	4 6.5	0 0.0	62 33.5
3	6 16.2	4 10.8	4 10.8	4 10.8	0 0.0	0 0.0	19 51.4	0 0.0	0 0.0	37 20.0
4	13 35.1	5 13.5	4 10.8	7 18.9	5 13.5	0 0.0	1 2.7	1 2.7	1 2.7	37 20.0
Total	81	28	12	25	9	1	22	6	1	185
Percent	43.8	15.1	6.5	13.5	4.9	0.5	11.9	3.2	0.5	100.0

Chi Square = 103.94197 with 24 Degrees of Freedom  
Contingency Coefficient = 0.59978

Significance = 0.0000



TABLE 84

ANALYSIS OF RESPONSES CONCERNING  
POSITION LEVELS

Firm	Entry	Advanced	Supervisory	Row Total
1	22	25	2	49
	44.9	51.0	4.1	26.5
2	29	19	14	62
	46.8	30.6	22.6	33.5
3	11	19	7	37
	29.7	51.4	18.9	20.0
4	15	12	10	37
	40.5	32.4	27.0	20.0
Total	77	75	33	185
Percent	41.6	40.5	17.8	100.0

Chi Square = 14.03678 with 6 Degrees of Freedom

Significance = 0.0292

Contingency Coefficient = 0.26556

TABLE 85

ANALYSIS OF RESPONSES  
CONCERNING EMPLOYEE  
AGE

Firm	Under 20	20-29	30-39	40-49	50-59	60 or older	Row Total
1	18	22	5	3	0	1	49
	36.7	44.9	10.2	6.1	0.0	2.0	26.5
2	4	38	13	6	1	0	62
	6.5	61.3	21.0	9.7	1.6	0.0	33.5
3	0	18	17	2	0	0	37
	0.0	48.6	45.9	5.4	0.0	0.0	20.0
4	5	14	5	7	5	1	37
	13.5	37.8	13.5	18.9	13.5	2.7	20.0
Total	27	92	40	18	6	2	185
Percent	14.6	49.7	21.6	9.7	3.2	1.1	100.0

Chi Square = 64.17365 with 15 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.50749

TABLE 86

ANALYSIS OF RESPONSES  
CONCERNING EMPLOYEE  
EDUCATION LEVEL

Firm	Some High School	High School Graduate	Some College	Assoc. Arts	College Grad.	Grad. Work	Row Total
1	4	39	3	2	1	0	49
	8.2	79.6	6.1	4.1	2.0	0.0	26.5
2	1	32	14	4	10	1	62
	1.6	51.6	22.6	6.5	16.1	1.6	33.5
3	0	7	11	5	14	0	37
	0.0	18.9	29.7	13.5	37.8	0.0	20.0
4	2	15	11	1	7	1	37
	5.4	40.5	29.7	2.7	18.9	2.7	20.0
Total	7	93	39	12	32	2	185
Percent	3.8	50.3	21.1	6.5	17.3	1.1	100.0

Chi Square = 50.92561 with 15 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.46460

TABLE 87

ANALYSIS OF RESPONSES  
CONCERNING ORGANIZATION  
TENURE

Firm	Under 1 Year	1 to 3 Years	3 to 5 Years	5 to 10 Years	Over 10 Years	Row Total
1	5	35	6	2	1	49
	10.2	71.4	12.2	4.1	2.0	26.5
2	40	11	1	2	8	62
	64.5	17.7	1.6	3.2	12.9	33.5
3	16	7	7	6	1	37
	43.2	18.9	18.9	16.2	2.7	20.0
4	9	13	6	4	5	37
	24.3	35.1	16.2	10.8	13.5	20.0
Total	70	66	20	14	15	185
Percent	37.8	35.7	10.8	7.6	8.1	100.0

Chi Square = 71.03111 with 12 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.52672

TABLE 88

ANALYSIS OF RESPONSES CONCERNING  
NEED FOR ORGANIZATION  
ORIENTATION PROGRAM

Firm	Yes	No	N/A	Row Total
1	14	1	34	49
	28.6	2.0	69.4	26.5
2	55	4	3	62
	88.7	6.5	4.8	33.5
3	36	1	0	37
	97.3	2.7	0.0	20.0
4	35	1	1	37
	94.6	2.7	2.7	20.0
Total	140	7	38	185
Percent	75.7	3.8	20.5	100.0

Chi Square = 99.27573 with 6 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.59095

TABLE 89

ANALYSIS OF RESPONSES CONCERNING PARTICIPATION  
IN AN ORGANIZATION ORIENTATION  
PROGRAM

Firm	Yes	No	Row Total
1	7	8	15
	46.7	53.3	10.2
2	15	44	59
	25.4	74.6	40.1
3	30	7	37
	81.1	18.9	25.2
4	18	18	36
	50.0	50.0	24.5
Total	70	77	147
Percent	47.6	52.4	100.0

Chi Square = 28.34914 with 3 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.40209

TABLE 90

ANALYSIS OF RESPONSES CONCERNING  
ORGANIZATION ORIENTATION  
DELIVERY SYSTEM

Firm	None	In House	OJT	Row Total
1	7	0	8	15
	46.7	0.0	53.3	10.2
2	38	2	19	59
	64.4	3.4	32.2	40.1
3	6	8	23	37
	16.2	21.6	62.2	25.2
4	17	6	13	36
	47.2	16.7	36.1	24.5

Chi Square = 26.67622 with 6 Degrees of Freedom

Significance = 0.39192

Contingency Coefficient = 0.39192

TABLE 91

ANALYSIS OF RESPONSES CONCERNING  
LENGTH OF ORIENTATION  
PROGRAM

Firm	None	Day	Week	Longer	N/A	Row Total
1	7	0	1	2	5	15
	46.7	0.0	6.7	13.3	33.3	10.2
2	42	0	4	3	10	59
	71.2	0.0	6.8	5.1	16.9	40.1
3	8	0	5	8	16	37
	21.6	0.0	13.5	21.6	43.2	25.2
4	20	7	1	3	5	36
	55.6	19.4	2.8	8.3	13.9	24.5
Total	77	7	11	16	36	147
Percent	52.4	4.8	7.5	10.9	24.5	100.0

Chi Square = 50.18282 with 12 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.50448



TABLE 92

ANALYSIS OF RESPONSES CONCERNING  
PERSONNEL POLICIES INFORMATION  
IN ORIENTATION

Firm	Yes	No	Row Total
1	11	4	15
	73.3	26.7	10.2
2	44	15	59
	74.6	25.4	40.1
3	30	7	37
	81.1	18.9	25.2
4	28	8	36
	77.8	22.2	24.5
Total	113	34	147
Percent	76.9	23.1	100.0

Chi Square = 0.66583 with 3 Degrees of Freedom

Significance = 0.8812

Contingency Coefficient = 0.06715

TABLE 93

ANALYSIS OF RESPONSES CONCERNING  
PROMOTION OPTIONS INFORMATION  
IN ORIENTATION

Firm	Yes	No	Row Total
1	9	6	15
	60.0	40.0	10.2
2	40	19	59
	67.8	32.2	40.1
3	22	15	37
	59.5	40.5	25.2
4	22	14	36
	61.1	38.9	24.5
Total	93	54	147
Percent	63.3	36.7	100.0

Chi Square = 0.89256 with 3 Degrees of Freedom

Significance = 0.8272

Contingency Coefficient = 0.07769

TABLE 94

ANALYSIS OF RESPONSES CONCERNING  
INSURANCE INDUSTRY OPERATIONAL  
INFORMATION ORIENTATION

Firm	Yes	No	Row Total
1	11	4	15
	73.3	26.7	10.2
2	43	16	59
	72.9	27.1	40.1
3	17	20	37
	45.9	54.1	25.2
4	21	15	36
	58.3	41.7	24.5
Total	92	55	147
Percent	62.6	37.4	100.0

Chi Square = 8.06378 with 3 Degrees of Freedom  
Significance = 0.0447  
Contingency Coefficient = 0.22804

TABLE 95

ANALYSIS OF RESPONSES CONCERNING  
EXPLANATION OF SPECIFIC INSURANCE  
POLICIES IN ORIENTATION

Firm	Yes	No	Row Total
1	4	11	15
	26.7	73.3	10.2
2	24	35	59
	40.7	59.3	40.1
3	23	14	37
	62.2	37.8	25.2
4	13	23	36
	36.1	63.9	24.5
Total	64	83	147
Percent	43.5	56.5	100.0

Chi Square = 7.96170 with 3 Degrees of Freedom

Significance = 0.0468

Contingency Coefficient = 0.22667

TABLE 96

ANALYSIS OF RESPONSES CONCERNING  
POSITION TENURE

Firm	Less Than 1 Mo.	Less Than 6 Mo.	Less Than 1 Yr.	1 to 3 Years	3 to 5 Years	Over 5 Years	Row Total
1	0	3	2	4	4	2	15
	0.0	20.0	13.3	26.7	26.7	13.3	10.2
2	8	24	13	6	3	5	59
	13.6	40.7	22.0	10.2	5.1	8.5	40.1
3	3	13	8	5	5	3	37
	8.1	35.1	21.6	13.5	13.5	8.1	25.2
4	0	5	7	12	5	7	36
	0.0	13.9	19.4	33.3	13.9	19.4	24.5
Total	11	45	30	27	17	17	147
Percent	7.5	30.6	20.4	18.4	11.6	11.6	100.0

Chi Square = 29.09364 with 15 Degrees of Freedom

Significance = 0.0156

Contingency Coefficient = 0.40647

TABLE 97

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE/JOB FIT

Firm	Yes	No	Don't Know	Row Total
1	13	0	2	15
	86.7	0.0	13.3	10.2
2	40	8	11	59
	67.8	13.6	18.6	40.1
3	32	1	4	37
	86.5	2.7	10.8	25.2
4	27	3	6	36
	75.0	8.3	16.7	24.5
Total	112	12	23	147
Percent	76.2	8.2	15.6	100.0

Chi Square = 6.93193 with 6 Degrees of Freedom

Significance = 0.3272

Contingency Coefficient = 0.21221

TABLE 98

ANALYSIS OF RESPONSES CONCERNING  
THE NEED FOR TRAINING

Firm	Yes	No	Row Total
1	11	4	15
	73.3	26.7	10.2
2	30	29	59
	50.8	49.2	40.1
3	20	17	37
	54.1	45.9	25.2
4	24	12	36
	66.7	33.3	24.5
Total	85	62	147
Percent	57.8	42.2	100.0

Chi Square = 4.02679 with 3 Degrees of Freedom  
 Significance = 0.2586  
 Contingency Coefficient = 0.16329

TABLE 99

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEES' PARTICIPATION  
IN CAREER DEVELOPMENT  
PROGRAMS

Firm	Yes	No	Row Total
1	15	0	15
	100.0	0.0	10.2
2	52	7	59
	88.1	11.9	40.1
3	34	3	37
	91.9	8.1	25.2
4	28	8	36
	77.8	22.2	24.5
Total	129	18	147
Percent	87.8	12.2	100.0

Chi Square = 6.02528

Significance = 0.1104

Contingency Coefficient = 0.19843



TABLE 100

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE ABILITIES  
BEING TAPPED

Firm	Yes	No	Row Total
1	8	7	15
	53.3	46.7	10.2
2	44	15	59
	74.6	25.4	40.1
3	35	2	37
	94.6	5.4	25.2
4	26	10	36
	72.2	27.8	24.5
Total	113	34	147
Percent	76.9	23.1	100.0

Chi Square = 11.82345 with 3 Degrees of Freedom

Significance = 0.0080

Contingency Coefficient = 0.27284

TABLE 101

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE INTEREST IN VERTICAL  
PROGRESSION WITHIN ORGANIZATION

Firm	Yes	No	Row Total
1	13	2	15
	86.7	13.3	100.0
2	54	5	59
	91.5	8.5	100.0
3	35	2	37
	94.6	5.4	100.0
4	34	2	36
	94.4	5.6	100.0
Total	136	11	147
Percent	92.5	7.5	100.0

Chi Square = 1.24924 with 3 Degrees of Freedom

Significance = 0.7412

Contingency Coefficient = 0.09180

TABLE 102

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEES SEEKING PROMOTION

Firm	Yes	No	Row Total
1	9	6	15
	60.0	40.0	10.2
2	31	58	59
	52.5	47.5	40.1
3	24	13	37
	64.9	35.1	25.2
4	11	25	36
	30.6	69.4	24.5
Total	75	72	147
Percent	51.0	49.0	100.0

Chi Square = 9.40995 with 3 Degrees of Freedom

Significance = 0.0243

Contingency Coefficient = 0.24528

TABLE 103

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEES' PERCEPTION OF  
COMPANY PROMOTION POLICY

Firm	Yes	No	N/A	Row Total
1	10	2	3	15
	66.7	13.3	20.0	10.2
2	31	2	26	59
	52.5	3.4	44.1	40.1
3	31	2	4	37
	83.8	5.4	10.8	25.2
4	23	3	10	36
	63.9	8.3	27.8	24.5
Total	95	9	43	147
Percent	64.6	6.1	29.3	100.0

Chi Square = 14.95371 with 6 Degrees of Freedom

Significance = 0.0206

Contingency Coefficient = 0.30386

TABLE 104

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE 5 YEAR CAREER GOALS

Firm	Same Job Position	Same Job Category	Different Job Cat.	Managerial Position	Other	Row Total
1	1	8	0	5	1	15
	6.7	53.3	0.0	33.3	6.7	10.2
2	2	22	15	11	9	59
	3.4	37.3	25.4	18.6	15.3	40.1
3	1	14	3	15	4	37
	2.7	37.8	8.1	40.5	10.8	25.2
4	6	19	5	5	1	36
	16.7	52.8	13.9	13.9	2.8	24.5
Total	10	63	23	36	15	147
Percent	6.8	42.9	15.6	24.5	10.2	100.0

Chi Square = 26.75999 with 12 Degrees of Freedom

Significance = 0.0084

Contingency Coefficient = 0.39244

TABLE 105

ANALYSIS OF RESPONSES CONCERNING  
THE NEED FOR TRAINING FOR  
PROMOTION

Firm	Yes	No	Don't Know	Row Total
1	8	2	5	15
	53.3	13.3	33.3	10.2
2	29	4	26	59
	49.2	6.8	44.1	40.1
3	14	13	10	37
	37.8	35.1	27.0	25.2
4	17	7	12	36
	47.2	19.4	33.3	24.5
Total	68	26	53	147
Percent	46.3	17.7	36.1	100.0

Chi Square = 13.39614 with 6 Degrees of Freedom

Significance = 0.0372

Contingency Coefficient = 0.28900

TABLE 106

ANALYSIS OF RESPONSES CONCERNING  
NEED FOR MANAGEMENT TRAINING  
TO PREPARE FOR PROMOTION  
OPPORTUNITIES

Firm	Yes	No	Row Total
1	7	8	15
	46.7	53.3	10.2
2	20	39	59
	33.9	66.1	40.1
3	20	17	37
	54.1	45.9	25.2
4	11	25	36
	30.6	69.4	24.5
Total	58	89	147
Percent	39.5	60.5	100.0

Chi Square = 5.58391 with 3 Degrees of Freedom

Significance = 0.1337

Contingency Coefficient = 0.19130

TABLE 107

ANALYSIS OF RESPONSES CONCERNING  
ON-THE-JOB TRAINING AS AN  
EDUCATIONAL METHOD

Firm	Yes	No	Row Total
1	14	1	15
	93.3	6.7	10.2
2	45	14	59
	76.3	23.7	40.1
3	32	5	37
	86.5	13.5	25.2
4	30	6	36
	83.3	16.7	24.5
Total	121	26	147
Percent	82.3	17.7	100.0

Chi Square = 3.19901 with 3 Degrees of Freedom

Significance = 0.3619

Contingency Coefficient = 0.14594



TABLE 108

ANALYSIS OF RESPONSES CONCERNING  
THE CASE STUDY AS AN  
EDUCATIONAL METHOD

Firm	Yes	No	Row Total
1	11	4	15
	73.3	26.7	100.0
2	40	19	59
	67.8	32.2	100.0
3	20	17	37
	54.1	45.9	100.0
4	22	14	36
	61.1	38.9	100.0
Total	93	54	147
Percent	63.3	36.7	100.0

Chi Square = 2.59820 with 3 Degrees of Freedom

Significance = 0.4578

Contingency Coefficient = 0.13179

TABLE 109

ANALYSIS OF RESPONSES CONCERNING  
COLLEGIATE EDUCATION AS A  
CAREER DEVELOPMENT SOURCE

Firm	Yes	No	Row Total
1	9	6	15
	60.0	40.0	10.2
2	26	33	59
	44.1	55.9	40.1
3	20	17	37
	54.1	45.9	25.2
4	12	24	36
	33.3	66.7	24.5
Total	67	80	147
Percent	45.6	54.4	100.0

Chi Square = 4.55975 with 3 Degrees of Freedom

Significance = 0.2070

Contingency Coefficient = 0.17345

TABLE 110

ANALYSIS OF RESPONSES CONCERNING IN-HOUSE  
TRAINING AS A CAREER DEVELOPMENT

Firm	Yes	No	Row Total
1	6	9	15
	40.0	60.0	10.2
2	31	28	59
	52.5	47.5	40.1
3	12	25	37
	32.4	67.6	25.2
4	15	21	36
	41.7	58.3	24.5
Total	64	83	147
Percent	43.5	56.5	100.0

Chi Square = 3.92998 with 3 Degrees of Freedom  
Significance = 0.2691  
Contingency Coefficient = 0.16136

TABLE 111

ANALYSIS OF RESPONSES CONCERNING COLLEGE CREDIT  
AS A CAREER DEVELOPMENT "CREDIT SYSTEM"

Firm	Yes	No	Row Total
1	8	7	15
	53.3	46.7	10.2
2	27	32	59
	45.8	54.2	40.1
3	13	24	37
	35.1	64.9	25.2
4	22	14	36
	61.1	38.9	24.5
Total	70	77	147
Percent	47.6	52.4	100.0

Chi Square = 5.21693 with 3 Degrees of Freedom

Significance = 0.1566

Contingency Coefficient = 0.18513

TABLE 112

ANALYSIS OF RESPONSES CONCERNING PARTICIPATION  
IN CAREER DEVELOPMENT PROGRAMS

Firm	Frequently	Occasionally	Not At All	Row Total
1	7	2	6	15
	46.7	13.3	40.0	10.2
2	6	20	33	59
	10.2	33.9	55.9	40.1
3	3	11	23	37
	8.1	29.7	62.2	25.2
4	5	14	17	36
	13.9	38.9	47.2	24.5
Total	21	47	79	147
Percent	14.3	32.0	53.7	100.0

Chi Square = 16.34944 with 6 Degrees of Freedom

Significance = 0.0120

Contingency Coefficient = 0.31637

TABLE 113

ANALYSIS OF RESPONSES CONCERNING  
LOMA PROGRAM PARTICIPATION

Firm	Frequently	Occasionally	Not At All	Row Total
1	4	6	5	15
	26.7	40.0	33.3	10.2
2	7	21	31	59
	11.9	35.6	52.5	40.1
3	2	8	27	37
	5.4	21.6	73.0	25.2
4	6	6	24	36
	16.7	16.7	66.7	24.5
Total	19	41	87	147
Percent	12.9	27.9	59.2	100.0

Chi Square = 12.10513 with 6 Degrees of Freedom

Significance = 0.0597

Contingency Coefficient = 0.27583

TABLE 114

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE KNOWLEDGE OF TUITION  
REIMBURSEMENT PROGRAM

Firm	Yes	No	Row Total
1	15	0	15
	100.0	0.0	10.2
2	34	25	59
	57.6	42.4	40.1
3	5	32	37
	13.5	86.5	25.2
4	24	12	36
	66.7	33.3	24.5
Total	78	69	147
Percent	53.1	46.9	100.0

Chi Square = 39.67323 with 3 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.46101

TABLE 115

ANALYSIS OF RESPONSES CONCERNING  
EMPLOYEE INTEREST IN UTILIZING  
TUITION REIMBURSEMENT PROGRAM

Firm	Yes	No		Row Total
1	4	11	0	15
	26.7	73.3	0.0	10.2
2	14	38	.7	59
	23.7	64.4	11.9	40.1
3	12	24	.1	37
	32.4	64.9	2.7	25.2
4	8	21	.7	36
	22.2	58.3	19.4	24.5
Total	38	94	15	147
Percent	25.9	63.9	10.2	100.0

Chi Square = 8.04365 with 6 Degrees of Freedom

Significance = 0.2349

Contingency Coefficient = 0.22777



TABLE 116

ANALYSIS OF RESPONSES CONCERNING  
INCREASED PAY AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes	No	Row Total
1	8	7	15
	53.3	46.7	10.2
2	30	29	59
	50.8	49.2	40.1
3	25	12	37
	67.6	32.4	25.2
4	23	13	36
	63.9	36.1	24.5
Total	86	61	147
Percent	58.5	41.5	100.0

Chi Square = 3.27189 with 3 Degrees of Freedom

Significance = 0.3516

Contingency Coefficient = 0.14756

TABLE 117

ANALYSIS OF RESPONSES CONCERNING EMPLOYER  
RECOGNITION OF PERFORMANCE AS A  
CAREER DEVELOPMENT MOTIVATOR

Firm	Yes	No	Row Total
1	6	9	15
	40.0	60.0	10.2
2	29	30	59
	49.2	50.8	40.1
3	17	20	37
	45.9	54.1	25.2
4	18	18	36
	50.0	50.0	24.5
Total	70	77	147
Percent	47.6	52.4	100.0

Chi Square = 0.52805 with 3 Degrees of Freedom

Significance = 0.9127

Contingency Coefficient = 0.05983

TABLE 118

ANALYSIS OF RESPONSES CONCERNING JOB  
ADVANCEMENT AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes 1	No 2	3	4	5	6	7	8	Row Total
1	21	7	4	8	4	2	1	2	49
	42.9	14.3	8.2	16.3	8.2	4.1	2.0	4.1	26.5
2	41	18	0	2	0	1	0	0	62
	66.1	29.0	0.0	3.2	0.0	1.6	0.0	0.0	33.5
3	32	5	0	0	0	0	0	0	37
	86.5	13.5	0.0	0.0	0.0	0.0	0.0	0.0	20.0
4	28	9	0	0	0	0	0	0	37
	75.7	24.3	0.0	0.0	0.0	0.0	0.0	0.0	20.0
Total	122	39	4	10	4	3	1	2	185
Percent	65.9	21.1	2.2	5.4	2.2	1.6	0.5	1.1	100.0

Chi Square = 59.89798 with 21 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.49455

TABLE 119

ANALYSIS OF RESPONSES CONCERNING JOB  
SATISFACTION AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes	No	N/A	Row Total
1	21	18	10	49
	42.9	36.7	20.4	26.5
2	32	28	2	62
	51.6	45.2	3.2	33.5
3	20	17	0	37
	54.1	45.9	0.0	20.0
4	23	14	0	37
	62.2	37.8	0.0	20.0
Total	96	77	12	185
Percent	51.9	41.6	6.5	100.0

Chi Square = 22.77557 with 6 Degrees of Freedom

Significance = 0.0009

Contingency Coefficient = 0.33108

TABLE 120

ANALYSIS OF RESPONSES CONCERNING JOB  
RESPONSIBILITY AS A CAREER  
DEVELOPMENT MOTIVATOR

Firm	Yes	No	N/A	Row Total
1	7	27	15	49
	14.3	55.1	30.6	26.5
2	29	31	2	62
	46.8	50.0	3.2	33.5
3	17	20	0	37
	45.9	54.1	0.0	20.0
4	18	19	0	37
	48.6	51.4	0.0	20.0
Total	71	97	6	185
Percent	38.4	52.4	3.2	100.0

Chi Square = 44.61688 with 12 Degrees of Freedom

Significance = 0.0000

Contingency Coefficient = 0.44081

APPENDIX D  
LIST OF VARIABLES

## LIST OF VARIABLES

1. JOBC	Job Category
2. POSI	Position Level
3. AGE	Age
4. EDUC	Education
5. ORGTEN	Organization Tenure
6. NEORIE	New Employee Orientation
7. UORIEN	You have Orientation
8. TYPEOR	Type of Orientation
9. LGTHOR	Length of Orientation
10. PERPOL	Personnel Policies
11. PROOPT	Promotion Options
12. INSOPR	Insurance Operations
13. INFINS	Information on Insurance
14. ETC <sup>1</sup>	Other
15. POSTEN	Position Tenure
16. CORJOB	Correct Job
17. NEEDTR	Need Training
18. SEC <sup>1</sup>	Secretarial
19. SUPER	Supervision
20. CLSUN	Claims Underwriter
21. ACCTG <sup>1</sup>	Accounting-Statistics
22. DP <sup>1</sup>	Data Processing
23. SALE <sup>1</sup>	Sales
24. SUPPLY	Supply
25. FINAN	Finances
26. ETC <sup>2</sup>	Other
27. CDWORK	Participate in Career Development at Work
28. SEC <sup>2</sup>	Secretarial
29. CLAIMS	Claims-Examiner
30. UNDER	Underwriter
31. ACCTG <sup>2</sup>	Accounting
32. DP <sup>2</sup>	Data Processing
33. PRINT	Printing
34. SALE <sup>2</sup>	Sales
35. INVEST	Investment
36. ETC <sup>3</sup>	Other
37. ABLTAP	Are Abilities Tapped
38. PROINT	Promotion Interest
39. SKPRO	Seeking Promotion
40. COPRO	Company Promotes from Inside
41. 5YRCD	Career Plan in 5 years
42. T4PRO	Need Training for Promotion
43. BUDGET	Budgeting
44. MGT	Management
45. DP <sup>3</sup>	Data Processing
46. SEC <sup>3</sup>	Secretarial
47. SALE <sup>3</sup>	Sales
48. ORALSK	Oral Skills

## LIST OF VARIABLES (Cont'd.)

49.	WRITSK	Written Skills
50.	DRAFT	Drafting
51.	STAT	Statistics
52.	ETC <sup>4</sup>	Other
53.	OJT	On the Job Training
54.	ROPLAY	Role Playing
55.	COUNS	Counseling
56.	CSTUDY	Case Study
57.	CORRE <sup>1</sup>	Correspondence
58.	LECT	Lecture
59.	PI	Programmed Instruction
60.	CAI	Computer Assisted Instruction
61.	AV	Audio Visual
62.	ETC <sup>5</sup>	Other
63.	JCUNIV	Junior College or University
64.	INHOUS	In-House Training
65.	CORRE <sup>2</sup>	Correspondence Course
66.	PRUSCH	Professional Schools
67.	ETC <sup>6</sup>	Other
68.	COLCRE	College Credit
69.	CEU	Continuing Education Credit
70.	SEIASS	Self Assessment
71.	CERTIF	Certification
72.	LICENS	Licensing
73.	NONE <sup>1</sup>	None
74.	ETC <sup>7</sup>	Other
75.	PARCD	Participation in Career Development at Junior College or University
76.	LOMA	Taken LOMA
77.	AWRTR	Aware of Tuition Reimbursement Program
78.	PARTTR	Participate in Tuition Reimbursement Program
79.	PAY	Increased Pay
80.	RECOG	Employer Recognition of Performance on the Job
81.	ADVAN	Job Advancement
82.	JOBSAT	Job Satisfaction
83.	JOBRES	Job Responsibility
84.	NONE <sup>2</sup>	None
85.	ETC <sup>8</sup>	Other
86.	COCODE	Company Code