

A CONTENT ANALYSIS OF TRENDS AND ISSUES
IN PRE-RETIREMENT PLANNING

APPROVED BY:

Don J. Udell

Shirley A. Korman

J. Higgins

Robert E. Faglar

Larry Hansen

DISSERTATION COMMITTEE

A CONTENT ANALYSIS OF TRENDS AND ISSUES
IN PRE-RETIREMENT PLANNING

© Copyright by Nancy Best Waters 1984

ACKNOWLEDGEMENTS

The author is grateful to the members of her doctoral committee. To Dr. Donald S. Udell, Doctoral Chairperson, I wish to express my appreciation for his encouragement, guidance and friendship. Special thanks are due all the members of my dissertation committee: Dr. Lloyd Korhonen, Dr. George Henderson, Dr. Robert Ragland and Dr. Thomas Wiggins for their consultation and faith.

Several people in the life long learning community provided invaluable technical assistance. Dr. Albert Schwarzkopf and Cheryl McKeenan assisted in the analysis and interpretation of the data. The coders, typists and editors gave many hours of their time and skill throughout the study. Fellow students in the Adult and Community Education Department provided moments of enlightenment, joy and vision.

To all the "special people" who have contributed to my life long learning goals, I am especially thankful. My brother and sisters accepted and encouraged my efforts with grace and laughter. A community of friends, particularly Cherry, Linda and Marilyn, had a gift of vision in the potential to be fulfilled and gave of their resources to make it actual. My daughter, Dana, and son, Dean, have blessed by life with meaning and taught me to live, laugh and love. My mother and friend, Gracie Elizabeth Best, energetically supported all my efforts and taught me the joy of learning.

TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS	iv
LIST OF TABLES	vi
LIST OF FIGURES	vii
 Chapter	
I. INTRODUCTION	1
Statement Of The Problem	5
Definition Of Terms	6
Need For The Study	11
Review Of Related Literature	12
Limitations Of The Study	24
II. METHOD OF INVESTIGATION	26
Introduction	26
Sample	26
Subject Content Categories	30
Procedure	31
III. TREATMENT OF DATA	33
Introduction	33
Findings	39
IV. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS	43
Conclusions	44
Recommendations	47
REFERENCES	48
APPENDIX A: LOWY'S ANALYTIC SCHEMA OF NEEDS, PROBLEMS AND PROVISIONS	53
APPENDIX B: SOME COMPONENTS OF THE PRE-RETIREMENT PLANNING SYSTEM	54
APPENDIX C: SUBJECT CONTENT CODING FORM	58
APPENDIX D: SUBJECT CONTENT CODING INSTRUCTIONS	59

LIST OF TABLES

Table	Page
1. Rank of Subject Content Emphasis by Manual	34
2. Two Way Analysis of Variance on Ranked Data of Subject by Time Interval, with Manuals Nested within Time Interval	35
3. Summary For Multiple Comparison of Subject Content Emphases Between Time Intervals	36
4. Results of Fisher's Multiple Comparison (LSD) for Overall Subject Category Ranked Means	37

LIST OF FIGURES

Figure	Page
1. Comparison of Mean-ranked Word Count In Eleven Subject Categories for Manuals From 1972-1977 And 1978-1983	38

A CONTENT ANALYSIS OF TRENDS AND ISSUES
IN PRE-RETIREMENT PLANNING

CHAPTER I

INTRODUCTION

In 1971 the White House Conference on Aging convened to focus on establishing a national policy on aging. Consumers and providers of gerontological services from across the nation identified needs, problems and lack of provisions for the aging population. Among those areas of critical concern, pre-retirement planning in all sectors of society was emphasized:

Government at all levels, employees, unions and educational institutions (especially through adult education agencies and the use of television) should encourage and promote pre-retirement counseling by trained instructors. Special courses for those nearing retirement are urgently needed (White House Conference on Aging, 1973).

The response to this sanction was labeled a "retirement revolution" (Perham, 1979), and has been accompanied by an increasing body of pre-retirement planning thought (Sheppard, 1977).

Whether the phenomena of retirement is conceptualized on personal (Carp, 1972), social (Atchley, 1976) or political (Graebner, 1980) dimensions, it is recognized as a pivotal point of change in the

individual life-span. At retirement age, life-orienting issues emerge around concerns of basic survival, economics, health, love and self-esteem, interpersonal and group relations, occupation, cultural and leisure activity, legal and political realities and the meaning of life and death. Over three million individuals will reach retirement age annually in the United States during the next ten years. Their collective need for information about pre-retirement planning issues represents one of the recently emerging media markets in the American information and service economy.

Following a three-stage theory of social change and media growth (Maisel, 1973, p. 161) pre-retirement planning is defined in this study as a specialized communication system developing to service the specialized need of individuals approaching retirement and work/life decisions. The purpose of the pre-retirement planning system is to inform and educate the retirement age population by selecting, composing and distributing the most informed thought on effective and successful approaches to retirement and work/life decisions. Pre-retirement planning thought is generated from academic gerontology and other related fields of inquiry; translated into content by pre-retirement planning educators; packaged in print, broadcast, film and television media by commercial producers and distributed to the public through media channels of communication.

In the flow of information from source to retirement age individuals, what content issues are disseminated? Specifically what subject content areas of pre-retirement planning thought are presented by

informed authorities in pre-retirement planning media? Do some subject content issues dominate attention? Does subject content emphasis vary over time? These questions will be investigated in this study by identifying trends and issues of one print medium, pre-retirement planning manuals, in terms of relative subject content frequency.

Pre-retirement planning manuals have presented the thought of successful pre-retirement planning since the 1940's and have been used extensively by adult educators and gerontologist to inform adults about pre-retirement issues (Migliaccio and Cairo, 1981). Although pre-retirement manuals are increasingly authored, published, sanctioned and used as legitimate components of pre-retirement planning, their contents have not been systematically analyzed in terms of pre-retirement planning thought. A review of pre-retirement planning literature indicates that studies have questioned stereotypes of aging adults (e.g. Achenbaum and Kusner, 1978); investigated pre- and post-retirement needs and attitudes (e.g. Kalt and Kohn, 1975); developed or compared didactic models in pre-retirement planning programs (e.g. Manion, 1976; Monk, 1979; Jones, Manion and McIntire, 1983); and evaluated structural components of program design (e.g. Scott, et. al., 1979). However, no research has been reported that defines pre-retirement planning as a specialized communication system and investigates the subject content of pre-retirement planning manuals as a vehicle for the presentation of pre-retirement planning thought.

In the period following the 1971 White House Conference on Aging from 1972 to 1983, the dissemination of pre-retirement planning thought

through manuals reached sufficient attention and magnitude for analysis. Of particular interest in this investigation are ten pre-retirement manuals from this time interval: Retirement Planning Handbook (Action for Independent Maturity, 1981); The Retirement Handbook (Buckley and Schmidt, 1973); The Complete Retirement Planning Book (Dickinson, 1976); The Best Years Book (Downs and Roll, 1981); Planning Your Tomorrow (50 Plus, 1983); Retirement: A Time For Fulfillment (Garrison and England, 1979); A Retirement Planning Guide: Your Key To The Best Years (National Association of Mature People, 1982); Retirement Rehearsal Guidebook (Otte, 1976); Don't Ever Retire But Do It Early and Often (Schwartz, 1979); and Dynamic Retirement (Staley and Singleton, 1976). These manuals were written by different authors who are active in the pre-retirement planning system and notably informed. Each manual was published by independent sources and is reasonably accessible to any consumer of pre-retirement planning information.

The purpose of this research was to measure subject content emphases in these pre-retirement planning manuals and to compare how that emphasis may vary over two six year intervals from 1972 through 1977 and 1978 through 1983. The results of this study will clarify subject content emphasis and trends in one component of the pre-retirement planning system so gerontologists and adult educators can improve professional practice and effect formation of improved public policy regarding pre-retirement planning. Consumers of pre-retirement planning information may be enlightened by data on subject content emphasis and trends so that they may exercise more informed participation in pre-retirement planning

whether that planning is accomplished on a formal or informal basis. Although pre-retirement planning is a preparatory stage for life at the mature end of the life course, pre-retirement planning research has received too little emphasis. This study is an initial beginning in that direction and will add to the body of knowledge about retirement and aging issues.

Statement Of The Problem

The problem of this study was to describe and compare subject content emphasis in pre-retirement planning issues published in ten selected pre-retirement planning manuals between 1972 through 1983. Two questions were posed in this investigation:

1. What is the relative emphasis of eleven subject content areas?
2. Does subject content emphasis vary between Time Interval I (1972 through 1977) and Time Interval II (1978 through 1983)?

These hypotheses were formulated to compare subject content emphasis over time:

1. Subject content emphasis in biological and physiological content will not vary over Time Intervals I and II.
2. Subject content emphasis in economic content will not vary over Time Intervals I and II.
3. Subject content emphasis in health content will not vary over Time Intervals I and II.
4. Subject content emphasis in psychological content will significantly increase over Time Intervals I and II.

5. Subject content emphasis in social content will significantly increase over Time Intervals I and II.
6. Subject content emphasis in occupational content will significantly increase over Time Intervals I and II.
7. Subject content emphasis in leisure and cultural content will significantly increase over Time Intervals I and II.
8. Subject content emphasis in educational content will significantly increase over Time Intervals I and II.
9. Subject content emphasis in political and legal content will significantly increase over Time Intervals I and II.
10. Subject content emphasis in spiritual content will significantly increase over Time Intervals I and II.

Hypotheses 1, 2 and 3 were developed from literature in the field of pre-retirement planning that indicates physical, economic and health related concepts dominate subject content emphasis over time. The remaining hypotheses were proposed with an optimistic belief that the pre-retirement planning system is generating and disseminating more balanced conceptions of aging issues for pre-retirement planning consumers.

Definition Of Terms

Throughout this study the words age, aged, elderly, old or their variants are used to label persons at the mature end of the life course (55⁺). The preferred label for the investigator is sage because it has the least negative connotation and is defined by Webster (1971) as:

"A truly natural man (person) who is virtuous and wise and has attained the highest perfection of man".

Where appropriate, the word "sage" has been used to encourage nonageist language. These terms were operationally defined for this study:

Pre-retirement planning is defined by the investigator as any formal or informal learning activity to gain information and/or skills about pre-retirement planning, variously labeled as: pre-retirement assistance, pre-retirement counseling, retirement counseling, pre-retirement education, pre-retirement planning, retirement preparation, or work/life and retirement planning;

Pre-retirement planning manuals are defined by the investigator as books on the issues of pre-retirement planning published for the general public in the United States during the time interval from 1972 through 1983.

Pre-retirement planning issues are the concepts of successful aging identified by Lowy (1979) and further defined by the investigator in this study as:

1. Biological and Physiological Concepts

Food, Nutrition Eating is characterized by subject content about the value, types, selection, and uses of food and vitamins.

Sexual is characterized by subject content about the needs, desires, and abilities to function as a sexual being.

Clothing is characterized by subject content about the value, types, selection and uses of clothing.

Housing is characterized by subject content about differential housing arrangements, as well as, the type, location, purchase, sale and maintenance of housing.

2. Economic Concepts

Financial Planning is characterized by subject content about fiscal needs, resources and goals; money management, cost of living; and consumer issues.

Income is characterized by subject content about the sources and expenditures of income including: interest, investments savings, pension plans; jobs, businesses, insurance, real estate, medical and emergency costs, loans, costs of living, and taxes.

3. Health Concepts

Physical Health is characterized by subject content about normal aging processes, critical and chronic physical health programs and services related to diagnosis, maintenance and rehabilitation.

Mental Health is characterized by subject content about normal mental processes of aging, psycho-physiological disorders, specific mental health programs, and services related to diagnosis, maintenance and rehabilitation.

Health Care and Safety is characterized by subject content about the value, nature, types and availability of preventive health care, safety programs and services.

4. Psychological Concepts

Psychological Love is characterized by subject content about the value, types, and processes of receiving and responding to significant others, excluding sexual activity.

Personal Skill and Satisfaction is characterized by subject content about the value and processes of pre-retirement planning; concepts of life satisfaction and "successful" aging; and theories of developmental psychology excluding information on death and dying.

Identity and Status is characterized by subject content about values, attitudes and needs related to self-concept and personal development; changing personal status; myths of aging; and coping with ageism.

5. Social Concepts

Interpersonal is characterized by subject content about interactional roles and interpersonal relationships with family, peer-friend groups and non-peer groups.

Interorganizational is characterized by subject content about interactions with organizations (excluding political organizations) and social institutions.

6. Occupational Concepts

Work is characterized by subject content about types of work activity (income-producing and volunteer) including: new careers, part-time work, flexible retirement options, vocational rehabilitation, career assessment and job

development skills.

Mobility is characterized by subject content about types, access and use of vehicles and devices to maintain appropriate levels of contact with family, social, occupational and community resources.

7. Leisure and Cultural Concepts

Recreation is characterized by subject content about the value, types and programs related to hobbies, games and sports, including unstructured play.

Cultural is characterized by subject content about the value, types and accessibility of cultural activities.

Aesthetics is characterized by subject content relating to appreciation or creation of art and beauty.

Travel is characterized by subject content about the value, nature and activity of travel.

8. Education Concepts

Education is characterized by subject content about all adult and community education activity including: the value of education; special problems associated with the retirement population; laws, programs and services related to education; and the future trends and provisions of educational activity.

9. Legal and Political Concepts

Legal is characterized by subject content about legal status, protection and services including wills and estate planning.

Political is characterized by subject content about political

roles, participation in political processes, legal advocacy, legislation and laws.

10. Spiritual Concepts

Spiritual is characterized by subject content about the values, beliefs and practice of religion and the meaning of existence.

Unknown is characterized by subject content about values, attitudes and processes related to terminal illness, death and dying.

11. Miscellaneous Concepts

Miscellaneous is characterized by subject content that cannot be coded in the other ten subject content categories for lack of descriptive terms.

Need For The Study

A review of related literature in pre-retirement training was conducted through DIALOG, a university on-line information and retrieval system. Entry was made to three data bases: Comprehensive Dissertation abstracts, Psychological Abstracts, and the Education Resource Information Center using the key words "pre-retirement" and "planning" or any variant of these words. No research involving systematic analysis of pre-retirement planning information was found in 433 citations recovered by the DIALOG system.

A hand search of two sources found in the Journal of Gerontology was initiated. The Shock (1951 through 1982) classified bibliography on gerontology and geriatrics was searched for relevant research in the

categories of: social problems, economic problems (retirement and pensions), and education (adult). Supplemental editions of the Bibliographies of Doctoral Dissertations on Aging from American Institutions of Higher Learning, published in the Journal of Gerontology since 1971, were searched. No references to systematic analyses of subject content trends and issues in pre-retirement planning manuals were identified in either source, and to the best of this investigator's knowledge, no previous research has been conducted with this focus.

Review Of Related Literature

Since no specific references on the focus of this investigation were identified, the literature review will report relevant aging theory and research in content analysis, historical development of pre-retirement planning, pre-retirement planning issues, and the development of pre-retirement planning manuals.

Content Analysis and Aging

Content analysis is a research method defined by Berelson as ". . . [an] objective, systematic and quantitative description of the manifest content of communication" (Berelson, 1952, p. 18). It is based on the Lasswellian model ". . . who says what, to whom, how, and with what effect?" (Lasswell, Lerner and Pool, 1952, p. 12). Research studies using content analysis have explored different elements of this communication chain and are represented in more than a dozen fields including communication, linguistics, mathematics, psychology,

literature, art, advertising and marketing, anthropology, sociology, education, information science, and computer science (Budd, Thorp and Donohew, 1967).

A large body of research using content analysis in saging literature is reported that investigates the question of saging and aged stereotypes (Hess, 1974; Ossofsky, 1975). Theoretically, this interest is based on assumptions of minority group research in which the negative characterizations of saging, supported by society (ageism), result in negative self-labeling and subsequent decline of morale and vitality.

Research on aging stereotypes are generally descriptive of: 1) self-perceptions held by the saging and saged; 2) perceptions of the saging and saged presented by the print, film, broadcast, and television media; and 3) perceptions of the saging and saged presented by practitioners and researchers in the field of saging. Summaries of research on saged self-perceptions are reviewed elsewhere; are not central to the questions under investigation; and, thus, will not be included here (University of Michigan, 1978).

The content of most mass channels of communication has been analyzed to describe dimensions of roles, actions, images, and issues of aging stereotypes. McTavish (1971) summarized negative stereotypes of saging held by society in the early '70s. In the following decade the presentation of saging was studied in humor (Palmore, 1971; Davies, 1977), television (Francher, 1973; Arnoff, 1974; Harris and Feinberg, 1977; and Northcott, 1975), literature for children, adolescents, and adults (Seltzer and Atchley, 1971; Blue, 1978; Peterson and Karnes, 1976;

Loughman, 1977; and Sohngen, 1977), poetry (Sohngen and Smith, 1978), Dear Abby letters (Gaitz and Scott, 1975), magazine advertising (Smith, 1976), and newspapers (Buchholz and Bynum, 1982). The substantial conclusions of these investigations were consistent -- negative presentations persisted. This condition was summarized by saging activist Lydia Bragger in hearings at the 1981 White House Conference on Aging. She described the prevailing media presentation of the saging and saged as ". . . ugly, decrepit, stupid, forgetful, toothless, sexless, ready to fall on the conveyor belt of life after 65" (Bird, 1983, p. 37).

McAdam (1982) examined the position of academic gerontologists who support a problematic approach to the saging population and reinforce negative stereotypes. He examined all of the articles (661) published in the Journal of Gerontology from 1972 through 1979 to investigate the assertion that a "conceptual bias" existed in the field of gerontology. This bias was defined as an exclusive micro (individual) orientation to the crisis of the elderly rather than a broader scope including a macro (socio/economic and political) orientation. The major emphasis of articles reported for the total time period was in the category of biomedical sciences including 299 articles or 45 percent. The category of psychology ranked second with a frequency of 190 articles or 29 percent. Social gerontology ranked last with 172 articles or 26 percent of the total. In the last category only 12 articles or less than 2 percent represented an emphasis on the macro level. He concluded, "scholarly attention in the field evidences a decided bias toward individualistic conceptions of aging rather than macro treatments of

ageism" (McAdam, 1982, p. 238).

He supported this conclusion with additional analysis of the theory chapters of five current textbooks in social gerontology: Social Forces in Later Life (Atchley, 1976), Ageism and Society (Barrow and Smith, 1979), Aging in Mass Society (Hendricks and Hendricks, 1977), Aging and Old Age (Hess and Markson, 1980), and Aging and Old Age (McKenzie, 1980). The theoretical perspectives of each text revealed ten distinctive theories: activity, disengagement, continuity theory, personality theory, exchange theory, sociobiology, symbolic interaction, ego development theory, social breakdown and age stratification. Only two, activity and disengagement theory, were discussed in all five textbooks. Activity theory was originally defined by Havighurst and Albrecht in 1953 and disengagement theory was defined in 1961 by Cummings and Henry. From the emphasis given both theories in the selected textbooks, McAdam concluded that these theories continue to dominate the theoretical perspective in social gerontology and support a micro focus. Of the remaining eight models, only social breakdown theory and age stratification shared a macro socio/economic and political emphasis.

The significance of this narrow professional emphasis to McAdam ". . . lies in the implicit message it conveys: that the 'crisis' of the elderly is the result of personal deficiencies of the elderly themselves" (1982, p. 239). He calls for "... [a] critical look at the motives and consequences of our involvement in that process of problem definition" (1982, p. 254).

Cowgill and Orgren took a broader unit of analysis, twenty international societies, to examine "... the emergence of gerontology as a system of thought and its varying stages of development in relation to the types of societies and social conditions in which it has happened" (Cowgill and Orgren, 1980, p. 501). The "contents" of academic gerontology were analyzed. According to the authors there appeared to be five developmental stages ranging from no form of gerontology (stage one) through increasing professional interest and activity (stages two and three) to full development of the profession as a recognized field of study (stage four) finally culminating in government sanction by formal support of research and training (stage five). The authors relate these changes to industrialization and demographic shifts toward an older population. They suggest that the focus of issues in gerontological activity and research follows this developmental process. The first concerns are economic issues, later the focus is extended to include health, and finally the saging person is perceived as a total human being with the same essential needs as any other person. According to the authors the United States is in the fifth stage of gerontological development but they also report that "... Ageism is still rampant and the stereotypes are still abundant even among gerontologists . . ." (Cowgill and Orgren, 1980, pp. 504-505).

A similar analytic perspective on the nature of saging models has been advanced by Kalish (1979). He classified these models chronologically as they developed in the field of gerontology to include: pathology, decrement, minimal change, normal person, and personal growth.

The pathology model assumes physical and mental decline in age with no chance for the saging to change the condition. The decrement and minimal change models assume that decline occurs in relation to age by decrees or gradual increments over the sages life-time. According to this framework the next perspective that develops is the normal person model in which the saged is characterized as a normal person, essentially no different from any other. The last perspective is labeled the personal growth model and entails characteristics of change and growth as the central focus. Kalish supports a success perspective of saging and concludes the analysis with a professional directive ". . . [to] stop confusing elderly with the least competent consumers of geriatric services and begin to work toward the development of a community that recognizes the competent, autonomous, self-esteeming, generative older person as the norm . . . [and] refocus our attention on the later years as opportunities for flexibility, joy, pleasure, growth and sensuality" (1979, p. 402).

The evidence from these presentations of aging in the mass media and gerontological literature supports the tentative conclusion that the conceptions of saging are being progressively redefined (Birren, 1959) and saging presentations tend to be more negative than positive. Only one analysis is reported that focused attention specifically on the issue of saging presentations in pre-retirement planning literature. In a review of literature sponsored by the National Institute of Education, Lumsden analyzed information on the participants' condition, effects, and experiences in pre-retirement planning (Lumsden, 1977). He concluded

that negative presentations of aging have a profound effect and suggested that ". . . the curriculum and content of pre-retirement education programs should illustrate and stress positive images and conceptions of aging and the aged (1977, p. 8).

Historical Development Of Retirement Planning

The work of identifying, defining, and investigating issues in gerontology has been conducted mainly at universities and gerontology centers. These issues have been transmitted to the general aging public through pre-retirement planning programs. The first retirement planning programs were conducted at the University of Chicago and University of Michigan shortly after the Second World War.

Woodrow Hunter, gerontologist at the University of Michigan, is generally accepted as the first to present pre-retirement planning programs. In 1948 he conducted a series of information-discussion sessions to inform retiring persons on "how to" prepare and adjust to aging processes. The aim of the program was to promote post-retirement well-being in physical, social, and psychological dimensions of aging (Lumsden, 1977).

This initial focus of subject content by Hunter was not typical of early pre-retirement planning programs. The pervasive practice involved one to two hours of retirement "planning", individually conducted in which the retiring person was given information only on pension benefits (Atchley, 1976). This is consistent with Cowgill's and Orgren's contention that conceptual interest in mere survival issues persisted until the early '50s and then were replaced by economic concerns.

Information on economic dimensions of aging have often been the central aspect of subject content in pre-retirement planning. In some instances, economic content prevails today as the only information shared with the retiring person (Reich, 1977). However, in the twenty-five to thirty years of pre-retirement planning efforts, subject content has generally expanded from the narrow economic/health focus to include other relevant issues facing the retirement population. Benjamin reviewed content and approach in six major retirement planning programs and noted a general shift from problematic to preventive emphasis (Benjamin, 1978). The reported subject content covered a broad range of issues described as ". . . information on income and finances, wills and estate planning, continuing education, health, housing, legal affairs, role changing, creative use of time, and attitude adjustment (Benjamin, 1978, p. 9).

A state-of-the-art review of pre-retirement planning was reported by Blank who described the development of programs from its early inception and narrow focus to a complex and sophisticated program delivery system. She reports that ". . . government sanction, free enterprise response and university research and development . . ." encouraged the current development of programs. The description of subject contents in this review covered the widest range of possibilities from economic concerns to life-planning and special interest needs (Blank, 1982, p. 48).

No systematic studies of subject content emphases in pre-retirement planning manuals were identified in this literature review although subject content in pre-retirement planning is the primary message transmitted to the aging adult. Subject content in pre-retirement

planning programs has been criticized for being too limited in the focus of topics (The Gerontologist, 1971); for asserting too positive or negative conceptions of saging (Tiberi, et. al., 1978); for promoting sponsor ideologies (Bender, 1980); and for remaining inaccessible to large portions of the saging population (Blank, 1982, p. 48).

Pre-Retirement Planning Issues

A standard category system for coding the characteristics of relevant pre-retirement planning subject content was not found in the literature of content analysis or aging. Some writers relate the absence of standardized categories used in content analysis to the lack of consensus on theoretical dimensions. The absence of theoretical consensus is particularly evident in the field of aging as Birren suggests: "Aging as a concept will not be defined at once and for always but will overtime be redefined (Birren, 1959, p. 5).

Subject content categories are most frequently utilized in content analysis and are usually developed for the specific research problem being addressed. Although many subject content categories have been developed in communication research, none of those reviewed fit the specific content of pre-retirement planning. White's value analysis categories were most nearly suitable. These categories were developed for use in personality and clinical psychology research and included dimensions of psychological, social, egoistic, fearful, playful, practical, cognitive, and miscellaneous values (White, 1951).

The research instruments typically utilized in social gerontology that have been described by Mangen and Peterson (1982) in

Clinical and Social Psychology and Social Roles and Social Participation were reviewed. Some instruments utilized content analysis to measure words in a sentence completion assessment and other instruments measured dimensions of morale and life satisfaction, but none were specifically applicable to the definition of subject categories in pre-retirement planning (Mangen and Peterson, 1982, vol. 1 and 2). It is assumed from this hand search of research sources that standardized content categories suitable for the research question of this study may not exist.

While standard subject categories had not been developed, logically defined categories were identified. These categories are basically the result of: 1) enlightened research on aging; 2) needs analysis of the aging population; 3) formative evaluations in retirement program design; and 4) areas for research and practice generated by the White House Conferences on Aging which involve a three-year process to identify and prioritize aging concerns. These broad categories include physical and mental health, income, housing and environment, nutrition, transportation, education, employment and retirement, retirement roles and activities, aging, rehabilitation, and spiritual well-being.

Textbooks used in academic gerontology were reviewed to identify the subject content important in educating students of gerontology. A subject content classification schema was reported in Lowy's (1979) Social Work with the Aging: The Challenge and Promise of the Later Years listed in Appendix A. The original idea for the schema was credited to the Projects Division of the Gerontological Society Social Welfare

Committee¹. The organizational framework is an analytic schema of needs, problems, and provisions considered by Lowy as relevant content areas for gerontology students/practitioners. This framework includes the content categories of biological and physiological, economic, health, psychological, social, activity, leisure, cultural, political, and spiritual need. It is inclusive and exhaustive of those subject content areas that relate to needs of the saging population and content in pre-retirement planning.

Retirement Planning Manuals

The importance of pre-retirement planning manuals to gerontologist and adult educators is suggested by the professional attention given to subject content in the field of retirement. Subjective evaluations of manuals about retirement planning have been reviewed in the Journal of Gerontology, Aging, The Gerontologist, Aging and Work, Educational Gerontologist, Lifelong Learning: The Adult Years, and other major journals that report relevant information on saging. Retirement planning manuals are regularly reviewed in Active Times, a publication of the International Society of Pre-retirement Planners. The professional interest in pre-retirement planning manuals has increased consistently since the 1940s and has resulted in a contemporary proliferation of media information.

¹ The Gerontological Society is one of the oldest professional organizations in the field of Gerontology and has made major contributions to the advancement of knowledge and practice in aging research.

The significance of education about pre-retirement planning issues and processes is indicated by the expansion of organizations and university gerontological centers who publish manuals and multi media information as listed in Appendix B. The interest and activity in pre-retirement planning is not dominated by one sector of society but has grown to include the individual, religious, government, social, military, and private sectors.

Three major bibliographies on pre-retirement planning have been published in the literature. In 1971 the University of Michigan Institute of Gerontology published a bibliography on educational gerontology which contained 201 references on pre-retirement planning dating from 1957. Thirty-three of these references were manuals on pre-retirement planning and covered subjects mainly on economic, health, and adjustment issues (Institute of Gerontology, 1971). Kelleher and Quirk (1974) annotated pre-retirement planning literature from 1965-1974 and found a general lack of subject content emphasis in planning for retirement and building confidence. This bibliography was updated by Migliaccio and Cairo (1980) covering the period from 1974 through 1980, and supported the importance of pre-retirement planning on satisfaction, life-style, and health. Several references were included of "popular self-help guides" that contained subject content on housing, retirement shock and coping strategies; role adjustment; changes during retirement; finances; legal services; food; and nutrition. The authors conclude that "professionals in this area should approach the development of pre-retirement programs with knowledge of existing programs and of research that may

have implications for future program development (1980, p. 41).

As some authors suggest, it appears that the dissemination of information about saging and pre-retirement planning follows a course from emphasis on "coping" (adjustment to problems) to "being" (full range of normal needs) and finally "growing" (developing potentials). Ageist orientation and narrow subject content emphasis appear to dominate the presentation of saging in the mass media and pre-retirement planning during the last twenty-five to thirty years. There is some subjective evidence to support the notion that trends and issues in retirement planning manuals have changed from a "coping" perspective to a "being" and "growing" emphasis. However, no systematic analysis of selected pre-retirement planning manuals has been identified in the literature to describe subject content emphasis and trends.

Limitations Of The Study

1. Conclusions drawn from the data in this study will be limited to designated text in the selected pre-retirement training manuals and cannot be generalized to other texts or time periods.
2. No attempt has been made to examine any content characteristic other than ranked word frequency as an indicator of subject content emphasis.
3. Subject content category definition was guided by careful examination of literature on saging issues and conceptual schemes. The category system used in this study was developed by authorities in the field of aging but was not otherwise validated as a

measurement instrument for content analysis.

4. Access to pre-retirement planning materials limited the number of manuals available for analysis. Most of the pre-retirement planning professionals, approached in this study, provided invaluable assistance. However, a few essential manuals were inaccessible due to cost and lack of cooperation from training organizations.

CHAPTER II

METHOD OF INVESTIGATION

Introduction

The design of this investigation utilized a two-way ANOVA with selected manuals treated as groups nested within each time interval. The text of each manual was examined using content analysis (Berelson, 1952) to describe and compare emphasis and trends in eleven subject content categories between two time intervals. Rank transformation was performed on the raw data (Conover and Iman, 1981) in order to test the significant fluctuation of subject content emphasis over time.

Sample

The purpose of this descriptive research study was to examine and compare subject content in pre-retirement planning manuals selected from the context of the pre-retirement planning system during 1972-1983. Print media in the form of pre-retirement planning manuals was selected for examination because it represents accessible information characterizing the conceptual field of thought in contemporary pre-retirement planning. The time period from 1972-1983 was identified to include the period after the 1971 White House Conference on Aging and end with the last complete publishing year before completion of this study. The time intervals 1972 through 1977 and 1978 through 1983 were designated for analysis to separate the total time period (1972-1983) into two natural six-year intervals.

The manuals for this investigation were selected from three sources: 1) the university library card catalogues of Oklahoma University, Oklahoma State University, and Texas Technical University. (All three university libraries use the Library of Congress classification system in which the word "retirement" was the indicated subject area.); 2) the Shock (1951 through 1982) classified bibliographies covering over fifty-two thousand references to articles, books, and monographs in the field of gerontology published since 1949; and 3) the Subject Guide to Books in Print (Bowker, 1972-1983).

Book titles from these sources were selected which contain the words "retirement planning" or any variant of the phrase in standard use (i.e., retirement, pre-retirement assistance, pre-retirement counseling, retirement counseling, pre-retirement education, pre-retirement planning, retirement preparation, or work/life and retirement planning).

Selection of pre-retirement planning manuals was made utilizing these criteria:

1. Time-interval--Only those pre-retirement planning manuals published in the United States between 1972 through 1983 were included.
2. Author--Only those pre-retirement planning manuals, written by person(s) who have been professionally active in pre-retirement training, were included. Only one manual per author was allowed.
3. Publisher--Only those pre-retirement planning manuals published by independent publishers were included.

4. Purpose--Only those pre-retirement planning manuals published for general dissemination to pre-retirement planning consumers were included.
5. Content--Only those pre-retirement planning manuals that contained information on at least eight out of ten primary subject content areas were included.
6. Accessibility--Only those pre-retirement planning manuals that cost less than \$20 were included.

Eleven manuals were secured from locations of access: three university libraries, four public libraries, two professional training centers and two personal libraries. The set of manuals was examined by three professional pre-retirement planning educators who rated the manuals as "typical and comprehensive" of the field of thought in pre-retirement planning.

Eleven manuals were selected that met the criteria for inclusion in this study:

Buckley, J. C., The Retirement Handbook rev. ed. Schmidt, H., rev. by. Hagerstown, New York: Barnes and Noble (Everyday Handbook Ser.), 1973.

Action for Independent Maturity. Retirement Planning Handbook, Washington, D.C.: American Association of Retired Persons, 1981.

Consumer Guide, Your Retirement: A Complete Planning Guide. New York: A. & W. Publishers, Inc., 1981.

Downs, H., and Roll, R. The Best Years Book. New York: Delecarte Press, 1981.

Fifty Plus. Planning Your Tomorrow. New York: Retirement Living Publishing Co., Inc., 1983.

Staley, M. J., and Singleton, R. H. Dynamic Retirement. Cleveland, Ohio: Uniline Publishers, 1976.

National Association of Mature People. A Retirement Planning Guide: Your Key to the Best Years. Oklahoma City, Oklahoma: National Association of Mature People, 1982.

Otte, E. Retirement Rehearsal Guidebook. Appleton, Wisconsin: Retirement Research, 1976.

Schwartz, J. Don't Ever Retire But Do It Early and Often. Rockville Center, New York: Farnsworth Publishing Co., Inc., 1979.

Dickinson, P. A. The Complete Retirement Planning Book. New York: E. P. Dutton and Co., 1976.

Garrison, R. B., and England, C. M. Retirement: A Time For Fulfillment. Logan, Utah: Center for Professional Development, 1979.

One manual, Your Retirement: A Complete Planning Guide (Consumer Guide, 1981) was randomly selected from this set of manuals for use in training coders.

The data used to measure subject content frequency were derived from text in the remaining ten manuals. All of the text was examined excluding: title pages, tables of content, prefaces, forwards, bibliographies, indices, appendices, glossaries, references, acknowledgments, tables, figures, forms, illustrations, footnotes, chapter headings and subheadings, case studies, and epilogues. Each paragraph in this information was designated as a context unit, defined by Holsti (1969, p. 118) as "the largest body of content that may be searched to characterize a recording unit". Each line within a paragraph was tabulated and recorded as line count. This process yielded 51,183 total lines of print with 20,535 lines of print in Time Interval I (1972 through 1977) and 36,648 lines of print in Time Interval II (1978 through 1983).

Each manual contained relative variations in print size, page size and line length. In order to standardize the recording units for

comparison, each word was given a weight of 1 and mean words per line were computed by multiplying the average number of words by the number of lines assigned to each category. This yielded word count of 229,442 for Time Interval I; word count of 318,980 for Time Interval II and 548,422 word count for both intervals overall.

In selecting an appropriate procedure to analyze the data, rank transformations were used to surmount the inherent measurement difficulties in this study. First, words are not a measure of ideas per se, but a frequency unit to indicate relative category emphasis. Secondly, samples were not drawn from the manuals, instead, all relevant content among the manuals was coded. Finally, chi square was initially considered for data comparison, however it treated lengthy manuals and/or verbose authors with more emphasis than other possible statistics.

Ranks, on the other hand, maintained the order of content emphasis for each manual independent of emphasis observed in the other manuals. While some of the actual difference in word count was lost in rank transformation, this procedure facilitated examination of data with parametric statistics (Conover, 1980, p. 304).

Subject Content Categories

Each paragraph included in this study was categorized using the analytic schema of primary and secondary needs of the older population suggested by Lowy (1979, p. 116-117). This categorical system was tested and refined by the investigator on academic textbooks in gerontology and retirement, as well as, information published by the White House Conference on Aging (1961, 1971, and 1981). The categorical schema

proved to be inclusive and exhaustive of important issues in aging. One subject content category, miscellaneous, was added in order to refine category boundaries and limit bias in category definition.

In order to test the hypotheses of interest to this investigator, several changes were made within the original categorical schema. First, the psychological category was expanded to include information on the value, nature and processes of retirement planning. Secondly, educational information was defined in a singular category and cultural information was combined with leisure to form a leisure and cultural category. Finally, the activities category was renamed occupational and was expanded to include volunteer activity. Categorical definitions were derived following the conceptual attributes in Lowy's schema and those indicated in pre-retirement planning literature.

Procedure

The investigator read every paragraph of text designated for inclusion in the study to determine subject content classification. Line count within the paragraph was recorded on the coding form prepared for each manual as illustrated in Appendix C.

To ensure reliability of subject content classification, coders were chosen from the retired population of women residing in Tulsa, Oklahoma. Criteria for selection were: recently retired, interest in retirement issues, willingness to participate and be available. The two coders chosen for the study were recently retired business women with no previous experience in subject content coding. One coder was in her early 70's; the other was in her late 60's. They had no knowledge of the

hypotheses in the study and, therefore, could be considered impartial coders.

The coding instructions in Appendix D were used to code text in Your Retirement: A Complete Planning Guide (Consumer Guide, 1981). After approximately ten hours of coding and discussion, average intercoder reliability was computed at .84 level of intercoder agreement. A random sample (29 percent of designated text) was drawn from the total set of manuals and used to measure reliability of the investigator's classifications. The coders independently read, coded and recorded all sampled text and achieved .94 level of intercoder agreement.

Data was tabulated and reported for comparison within all manuals in each subject content category and between Time Intervals I and II. A ranked two way analysis of variance with nested groups was used to analyze the data obtained from the study. F tests were computed to evaluate the statistically significant differences within subjects and between Time Intervals I and II. Multiple comparisons were computed to further analyze the significant differences among subject categories and between Time Intervals. The results of these procedures were plotted in Figure I and summarized in Tables 1 2, 3 and 4.

CHAPTER III

TREATMENT OF DATA

Introduction

The raw data in this study were reported as Word Count, defined here as the frequency of lines in the text devoted to one of eleven subject content categories multiplied by the number of average words per line in each manual. Word Count was utilized as the unit of enumeration to standardize differences in size of page, line and print among manuals. Word Count was converted to ranks within each manual and compared between time intervals. Thus, rank denotes the frequency of words devoted to a subject category in Time Interval I and Time Interval II by the designated manuals of that period.

Data were recorded for each manual on master tabulation sheets listing eleven subject content categories and their attributes. The raw data within each manual were transformed to subject content ranks arranged in order of magnitude from largest to smallest. Table 1 describes word count and rank of subject content within each manual. Rank transformation of data (Conover and Iman, 1981, p. 124) was performed in order to test the hypotheses under investigation. The present study employed a ranked two-way ANOVA of subject by time interval with manuals nested within time intervals. The results of the analysis of variance to test the difference in subject content emphasis between time intervals is presented in Table 2.

An examination of Table 2 indicates that the main effect of subject

TABLE 1

Rank of Subject Content Emphasis by Manual^a

Content Categories	Association for Independent Maturity	Buddley and Schmidt	Dickinson	Downs and Roll	Fifty Plus	Garrison and England	National Association of Mature People	Otte	Schwartz	Staley and Singleton
Biological and Physiological	10 (10302)	11 (45298)	8 (10320)	10 (14196)	8 (6540)	9 (2178)	10 (8107)	8 (1485)	10 (6570)	9 (3750)
Economic	9 (10194)	10 (31603)	11 (23412)	11 (20988)	10 (9492)	10 (3454)	11 (28732)	10 (3531)	9 (5840)	10 (3910)
Health	8 (5964)	7 (5478)	9 (12144)	9 (10716)	7 (4764)	6 (1045)	7 (4389)	6 (528)	6 (1510)	8 (2990)
Psychological	4 (2076)	8 (6670)	3 (636)	8 (10620)	5 (3456)	8 (1485)	4 (2343)	11 (7469)	8 (5530)	11 (9680)
Social	5 (3270)	3 (748)	2 (324)	4 (4860)	3 (72)	4 (176)	5 (2607)	9 (2640)	4 (720)	7 (2870)
Occupational	6 (4614)	5 (902)	5 (1476)	7 (9312)	11 (17400)	7 (1309)	8 (5566)	4 (352)	7 (4930)	6 (2040)
Leisure and Cultural	7 (4716)	9 (7722)	7 (5256)	5 (8800)	6 (4116)	5 (748)	6 (3454)	7 (1276)	2 (0)	4 (1600)
Education	3 (1128)	4 (803)	6 (2028)	3 (3108)	4 (660)	4 (176)	3 (770)	1 (0)	2 (0)	1 (250)
Political and Legal	11 (16134)	6 (1480)	10 (22668)	6 (8916)	9 (7920)	11 (3718)	9 (7750)	2 (143)	11 (9830)	5 (1940)
Spiritual	2 (60)	2 (550)	4 (648)	2 (72)	1 (0)	2 (0)	2 (451)	5 (440)	5 (820)	3 (1400)
Miscellaneous	1 (12)	1 (0)	1 (0)	1 (24)	2 (36)	2 (0)	1 (154)	3 (242)	2 (0)	2 (740)

^a Numbers in parentheses indicate word count on which rank was based. The total word count was 548,422.

content emphasis was significant ($F=25.53$, $df=10, 88$, $p=.0001$). The interaction of subject by time interval was also significant ($F=2.31$, $df=11, 88$ $p=.0155$).

TABLE 2

Two Way Analysis of Variance on Ranked Data of Subject by Time Interval, with Manuals Nested within Time Interval

Source of Variation	df	SS	MS	F
Subject	10	759.60	75.96	25.53*
Subject by Time Interval	11	75.57	6.87	2.31**
Error	88	261.83	2.98	
Corrected Total	109	1097.00		

* $p=.0001$

** $p=.0155$

Further analysis was performed on overall subject content category means using Fisher's multiple comparison (LSD) to ascertain which means differed significantly from one another ($LSD=1.64$, $df=88$, $\alpha=.05$). As depicted in Table 3, economic differed significantly from all categories except bio/physiological. Bio/physiological differed significantly from all categories except economic and political/legal. Political/legal differed significantly from all categories except bio/physiological, health, psychological, and occupational. Health differed significantly

TABLE 3
Summary For
Multiple Comparison Of Subject Content Emphases
Between Time Intervals

Category	Time Interval I Mean Ranks	Time Interval II Mean Ranks	t	p	
Biological and Physiological	9.0	9.5	-.45	.6545	n.s.
Economic	10.25	10.0	.22	.8229	n.s.
Health	7.50	7.17	.30	.7654	n.s.
Psychological	8.25	6.17	1.87	.0647	n.s.
Social	5.25	4.08	1.05	.2976	n.s.
Occupational	5.00	7.66	-2.39	.0187	*
Leisure and Cultural	6.75	5.17	1.42	.1586	n.s.
Education	3.00	3.08	-0.07	.9405	n.s.
Political and Legal	5.75	9.50	-3.37	.0011	*
Spiritual	3.50	2.25	1.12	.2646	n.s.
Miscellaneous	1.75	1.42	.30	.7654	n.s.

* indicating Statistical Significance

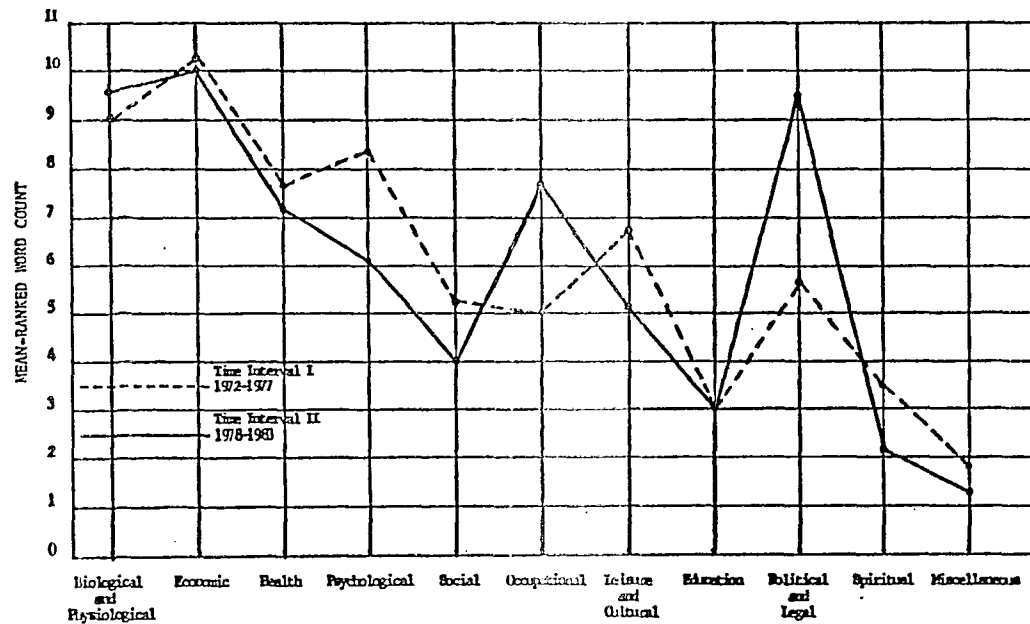
from all categories except political/legal, psychological, occupational, leisure/cultural. Occupational differed significantly from all categories except political/legal, health, psychological, leisure/cultural. Leisure/cultural differed significantly from all

TABLE 4

Results Of Fisher's Multiple Comparison (MD) For Overall Subject Category Rank Means

Subject Context Category	Economic	Bio/Physiological	Political/Legal	Health	Psychological	Occupational	Leisure/Cultural	Social	Education	Spiritual	Miscellaneous
	N=10	N=10	N=10	N=10	N=10	N=10	N=10	N=10	N=10	N=10	N=10
Rank Mean	10.10	9.30	8.00	7.30	7.00	6.60	5.80	4.55	3.05	2.75	1.55

FIGURE 1

Comparison Of Mean-ranked Word Count In Eleven Subject Categories For Two Time Intervals: 1972-1977 And 1978-1983^{a,b}

SUBJECT CATEGORY CATEGORIES

^a 11,89-2,31, indicating a significant difference between time intervals.^b Means tested within time interval.

categories except health, psychological, occupational, and social. Social differed significantly from all categories except leisure/cultural and education. Education differed significantly from all categories except social, spiritual and miscellaneous. Spiritual differed significantly from all categories except education and miscellaneous. Miscellaneous differed significantly from all categories except spiritual and education.

The eleven subject profiles in each time interval are graphically presented in Figure 1. The interaction of subject by time interval, as depicted in Figure 1, was disordinal with significant departure from parallel in two categories concerning Occupational content ($t=-2.39$ $p=.0187$) and Political/Legal content ($t=-3.37$ $p=.0011$). The remaining subject content categories were parallel or represented minor fluctuations of no statistical significance between time intervals as summarized in Table 3.

Findings

The F ratio was computed from ranked data in the two way analysis of variance to evaluate the research hypothesis described earlier in this study. Each hypothesis will be discussed separately in relation to significant subject by time interval interactions.

Hypothesis 1: Subject content emphasis in biological and physiological content will not vary significantly over time intervals.

This hypothesis was supported by the data. Time Interval I had mean ranked frequency of 2.0, Time Interval II mean ranked frequency was

2.50, yielding $t=-.45$ and $p=.6545$. Therefore, the subject by time interval interaction for biological and physiological content was not significant.

Hypothesis 2: Subject content emphasis in economic content will not vary significantly over time intervals.

This hypothesis was supported by the data. Time Interval I had mean ranked frequency of 10.25, Time Interval II mean ranked frequency was 10.0, yielding $t=.22$ and $p=.8229$. Therefore, the subject by time interval interaction for economic content was not significant.

Hypothesis 3: Subject content emphasis in health content will not vary significantly over time intervals.

This hypothesis was supported by the data. Time Interval I had mean ranked frequency 7.50, Time Interval II mean ranked frequency was 7.17, yielding $t=.30$ and $p=.7654$. Therefore, the subject by time interval for health content was not significant.

Hypothesis 4: Subject content emphasis in psychological content will vary significantly over time intervals.

This hypothesis was not supported by the data. Time Interval I had mean ranked frequency of 8.25, Time Interval II mean ranked frequency was 6.17, yielding $t=1.87$ and $p=.0647$. Therefore, the subject by time interval interaction for psychological content was not significant.

Hypothesis 5: Subject content emphasis in social content will vary significantly over time intervals.

This hypothesis was not supported by the data. Time Interval I had mean ranked frequency of 5.25, Time Interval II mean ranked frequency was

4.08, yielding $t=1.05$ and $p=.2976$. Therefore, the subject by time interval interaction for social content was not significant.

Hypothesis 6: Subject content emphasis in occupational content will vary significantly over time intervals.

This hypothesis was supported by the data. Time Interval I had mean ranked frequency of 5.0, Time Interval II mean ranked frequency was 7.66, yielding $t=-2.39$ and $p=.0187$. Therefore, the subject by time interval interaction for occupational content was significant.

Hypothesis 7: Subject content emphasis in leisure and cultural content will vary significantly over time intervals.

This hypothesis was not supported by the data. Time Interval I had mean ranked frequency of 6.75, Time Interval II mean ranked frequency was 5.17, yielding $t=1.42$ and $p=.1586$. Therefore, subject by time interval interaction for leisure/cultural content was not significant.

Hypothesis 8: Subject content emphasis in education content will vary significantly over time intervals.

This hypothesis was not supported by the data. Time Interval I had mean ranked frequency of 3.0, Time Interval II mean ranked frequency was 3.08, yielding $t=-.07$ and $p=.9405$. Therefore, the subject by time interval interaction for education content was not significant.

Hypothesis 9: Subject content emphasis in political and legal content will vary significantly over time intervals.

This hypothesis was supported by the data. Time Interval I had mean word frequency of 5.75, Time Interval II mean word frequency was 2.50, yielding $t=-3.37$ and $p=.0011$. Therefore, the subject by time interval

interaction for political and legal content was significant.

Hypothesis 10: Subject content emphasis in spiritual content will vary significantly over time intervals.

This hypothesis was not supported by the data. Time Interval I had mean word frequency of 3.5, Time Interval II mean word frequency was 2.25, yielding $t=1.12$ and $p=.2646$. Therefore, the subject by time interval interaction for spiritual content was not significant.

CHAPTER IV

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This study involved a systematic analysis of pre-retirement planning manuals used in the pre-retirement planning system. Eleven manuals (one used for coder training) were identified and selected from locations of access using a six point criteria. The focus of the investigation was to describe and compare the subject content of these manuals in terms of the emphasis in eleven categories and change of emphasis between time intervals (1972 through 1977 and 1978 through 1983).

All designated text for each manual was examined and coded using an adapted category system following Lowy (1979). Data were reported as word count to indicate the amount of text devoted to biological/physiological, economic, health, psychological, social, occupational, leisure/cultural, education, political/legal, spiritual, and miscellaneous categories. Reliability of the investigator's coding was computed for average agreement (.94) with two independent trained coders. Word count was transformed to ranks as suggested by Conover and Iman (1981) to evaluate the research hypotheses with mean rank comparisons using a two-way ANOVA with nested groups.

Ten hypotheses were investigated in this study. The first three predicted no significant variation in bio/physiological, economic and health content emphasis. These hypotheses were accepted; although minor fluctuations in rank emphasis occurred, none were significant. The remaining seven hypotheses predicted that emphasis in psychological,

social, occupational, leisure/cultural, education, political/legal, spiritual content would significantly vary over time intervals. Only two categories, political/legal and occupational, significantly varied in an upward direction. Thus, the hypotheses predicting variation in these categories were accepted. Minor, but non-significant variation in psychological, social, leisure/cultural, education and spiritual content were observed and the hypotheses predicting significant variation in these categories were disproved.

Conclusions

The greatest overall significant variation occurred in political/legal content. This resulted in a rank displacement from sixth in Time Interval I to a tie in tenth rank with bio/physiological in Time Interval II and, finally, an overall rank of seventh. Though the investigator expected some change in emphasis, the degree of variation was not anticipated. A possible explanation is that the subject emphasis was weighted by the category definition which included legal questions concerning wills and estate planning. Both mandatory retirement changes and economic conditions may be influencing increased attention to wills and estate planning as a supplemental source of income during Time Interval II.

The second greatest variation, also significant, occurred in occupational content. This category was characterized by subject content about work, work-related activity, volunteer activity and mobility. This change may be a true reflection of societal trends regarding: 1) attention to issues of mandatory retirement, 2) economic factors

encouraging and forcing extended participation in the work force, and 3) new options in work/life and retirement styles.

Though not statistically significant, bio/physiological and education content indicated slight increases in emphasis, but not enough to effect a change in either rank between time intervals or overall. Education content remained static in third rank and bio/physiological remained static in tenth rank even though it was tied in Time Interval II with political/legal content.

It seems difficult to explain the downward variations of economic, health, psychological, social, leisure/cultural and spiritual content. None of these variations were statistically significant. However, some of the changes in emphasis were large enough, combined with relative changes in emphasis in other categories, to effect displacement in ranks. Psychological content was displaced from ninth rank emphasis in Time Interval I to sixth rank in Time Interval II and seventh rank overall. Leisure/Cultural content was ranked seventh in Time Interval I, displaced to fifth rank in Time Interval II and maintained fifth rank in content emphasis overall.

Like bio/physiological and education content, some rank emphases were unaffected by relative variation in other content categories. Economic content was ranked eleventh, dominating the greatest rank emphasis in Time Intervals I, II and overall. Least rank emphases were maintained in Time Intervals I, II and overall by spiritual and miscellaneous content that occupied second and first ranks, respectively.

Negative presentations of aging were not within the scope of this study, but lack of emphasis in subject content may represent a subtle conceptual bias. This lack of emphasis was particularly apparent in education and spiritual content which dominated least relative emphasis in both time intervals and overall. A notable absence in content concerning love and sex was also observed. The content emphasis in these subjects ranged from an entire chapter in Staley and Singleton (1976) to a few lines of print in the majority of the manuals. Thirty-three synonyms of love and sex were used to assess their occurrence in the AIM manual (1981). These words occurred only forty-four times out of 58,470 total mean words. Coupled with the lack of relative emphasis in education and spiritual content, this lack of attention represents a conceptual imbalance. In view of the ageist implications here, that issues of love, sex, education and the meaning of life and death are of minimal concern, further investigation is indicated.

From the data analysis in this study, it is concluded that the manuals under investigation present a conceptual bias in content emphasis dominated by economic, bio/physiological and health issues; political/legal and occupational issues were displacing emphasis in other subject categories while education and spiritual issues were least emphasized. Whether these observations were the result of selective bias of the authors and publishers or an accurate indicator of social change is beyond the scope of this investigation. On a subjective level, all of the manuals represented a successful attempt to inform, educate and prepare sages for the period of life labeled "retirement".

Recommendations

The results of this study lead to the following recommendations:

1. Conduct content analysis of text written by retirees about retirement issues to compare conceptual emphasis with findings in this study.
2. Investigate the conceptual emphasis of pre-retirement planning in other media components of the pre-retirement planning system: magazines, newsletters, film, television and broadcast.
3. Conduct cross-national comparison of conceptual emphasis in pre-retirement planning, particularly with those societies whose demographic and technological development parallels that of the United States.
4. Examine additional attributes of pre-retirement planning content: 1) philosophical orientation, 2) presentation of aging roles and images, and 3) the theoretical and ideological orientation pre-retirement planning publishers.
5. Examine the utility of pre-retirement planning for consumers by investigating what concepts are learned, in what self-directed independent learning activities, with what effect, and by whom.

REFERENCES

Books

- Action for Independent Maturity. Retirement Planning Handbook. Washington, D.C.: American Association of Retired Persons, 1981.
- Atchley, R. C. The Sociology of Retirement. Cambridge, Mass.: Schenkman Publishing Co., 1976.
- Barrow, G. M. and Smith, P. A. Aging, Ageism and Society. St. Paul, Minn.: West Publishing Co., 1979.
- Berelson, B. Content Analysis in Communication Research. New York: The Free Press of Glencoe, 1952.
- Birren, J. E., Principles of Research on Aging. In J. E. Birren (Ed.), Handbook of Aging and the Individual: Psychological and Biological Aspects. Chicago: University of Chicago Press, 1959.
- Blank, R. C. A Changing Worklife and Retirement Pattern: An Historical Perspective. In M. H. Morrison (Ed.), Economics of Aging: The Future of Retirement. New York: Van Nostrand Reinhold Co., 1982.
- Buckley, J. C. The Retirement Handbook. Revised edition. Schmidt, H., revised by Hagerstown, New York: Barnes and Noble (Everyday Handbook Series), 1973.
- Budd, R. W., Thorp, R. K., and Donohew, L. Content Analysis in Communications. New York: The Macmillan Co., 1967.
- Carp, F. M., (Ed.). Retirement. New York: Behavioral Publications, Inc., 1972.
- Conover, W. J. Practical Non-Parametric Statistics. New York: Wiley & Sons, 1980.
- Consumer Guide. Your Retirement: A Complete Planning Guide. New York: A&W Publishers, Inc., 1981.
- Cowgill, D. and Orgren, R. A. The International Development of Academic Gerontology. In E. Palmore (Ed.), International Handbook on Aging: Contemporary Developments and Research. Westport, Conn.: Greenwood Press, 1980.
- Dickinson, P. A. The Complete Retirement Planning Book. New York: E. P. Dutton and Co., 1976.
- Downs, N. and Roll, R. The Best Years Book. New York: Delecorte Press, 1981.

- Fifty Plus. Planning Your Tomorrow. New York: Retirement Living Publishing Co., Inc., 1983.
- Garrison, R. B., and England, C. M. Retirement: A Time For Fulfillment. Logan, Utah: Center for Professional Development, 1979.
- Graebner, W. A History of Retirement: The Meaning and Function of an American Institution, 1885-1918. New Haven: Yale University Press, 1980.
- Hendricks, J. and Hendricks, C. D. Aging in Mass Society. Cambridge, Mass.: Winthrop Publishers, 1977.
- Hess, B. B. and Markson, E. W. Aging and Old Age. New York: Macmillan Co., 1980.
- Holsti, O. R. Content Analysis for the Social Sciences and Humanities. Reading, Mass.: Addison-Wesley, 1969.
- Lasswell, H. D., Lerner, D., and Pool, I. de S. The Comparative Study of Symbols. Stanford: Stanford University Press, 1952.
- Lowy, L. Social Work with the Aging. New York: Harper & Row, 1979.
- Lumsden, B. D. Preretirement Education. Columbus, Ohio: National Center for Research in Vocational Education Publications, 1977.
- Mangen, D. J. and Peterson, W. A. Clinical and Social Psychology. Volume 1. Minneapolis: University of Minnesota Press, 1982.
- Mangen, D. J. and Peterson, W. A. Social Roles and Social Participation. Volume 2. Minneapolis: University of Minnesota Press, 1982.
- McAdam, D. Coping with Aging or Combating Ageism. In A. Kolker and P. I. Ahmed (Eds.), Aging. New York: Elsevier Science Publishing Co., 1982.
- McKenzie, S. C. Aging and Old Age. Glenview, Ill.: Scott Foresman, 1980.
- Monk, A. The Age of Aging: A Reader in Social Gerontology. Buffalo, New York: Prometheus Books, 1979.
- National Association of Mature People. A Retirement Planning Guide: Your Key to the Best Years. Oklahoma City, Oklahoma: National Association of Mature People, 1982.
- Otte, E. Retirement Rehearsal Guidebook. Appleton, Wisconsin: Retirement Research, 1976.

- Schwartz, G. Don't Ever Retire But Do It Early And Often. Rockville Center, New York: Farnsworth Publishing Co., Inc., 1979.
- Sheppard, H. L. Work and Retirement. In R. H. Binstock and E. Shanas (Eds.), Handbook of Aging and the Social Sciences. New York: Van Nostrand Reinhold Co., 1977.
- Shock, N. W. A Classified Bibliography of Gerontology and Geriatrics. Supplement I, 1949-55, 1957; and Supplement II, 1956-61, 1963.
- Staley, M. J., and Singelton, R. H. Dynamic Retirement. Cleveland, Ohio: Uniline Publishers, 1976.
- Subject Guide to Books in Print. New York: A. K. Bowker, 1982-1983.
- Webster's New Collegiate Dictionary. Springfield, Mass.: G. & C. Merriam, Co., 1981.
- White, R. K. Value-Analysis: The Nature and Use of the Method. New York: Glen Gardiner, 1951.

Articles

- Arnoff, C. Old Age in Prime Time. Journal of Communications, 1974, 24, 36-37.
- Bird, C. Profile of Tomorrow. Modern Maturity, April-May 1983, 36-37.
- Blue, G. F. The Aging as Portrayed in Realistic Fiction for Children 1945-1975. Gerontologist, 1978, 18, 187.
- Buchholz, M. and Bynum, J. E. Newspaper Presentation of America's Aged: A Content Analysis of Image and Role. Gerontologist, 1982, 22, 83-88.
- Conover, W. J. and Iman, L. L. Rank Transformations as a Bridge between Parametric and Non-Parametric Statistics. The American Statistician, 1981, 35, 124-129.
- Davies, L. J. Attitudes Toward Old Age and Aging as Shown by Humor. Gerontologist, 1977, 17, 220-226.
- Editor. Retirement Planning in America. Gerontologist, Spring 1971, 12.
- Francher, J. S. It's the Pepsi Generation. . Accelerated Aging and the Television Commercial. Aging and Human Development, 1973, 4, 245-255.
- Gaitz, C. M. and Scott, J. Analysis of Letters to "Dear Abby" Concerning Old Age. Gerontologist, 1975, 15, 47-50.

- Harris, A. J. and Feinberg, J. F. Television and Aging: Is What You See What You Get? Gerontologist, 1977, 17, 464-468.
- Hess, B. B. Stereotypes of the Aged. Journal of Communication, 1974, 24, 76-85.
- Jones, H. R., Manion, U. V. and McIntire, R. H. Developing Community Retirement Planning Services: An Intervention Technique. Aging and Work, 1983, 6(4), 291-300.
- Kalish, R. The New Ageism and the Future Models: A polemic. Gerontologist, 1979, 19, 398-402.
- Kalt, N. C. and Kohn, M. H. Pre-retirement Counseling: Characteristics of Programs and Preferences of Retirees. Gerontologist, 1975, 15, 179-181.
- Kelleher, C. H. and Quirk, D. A. (Compilers). Preparation for Retirement: An Annotated Bibliography of Literature 1965-1974. Industrial Gerontologist, 1974, 1(3), 49-73.
- Loughman, C. Novels of Senescence: A New Naturalism. Gerontologist, 1977, 17, 79-84.
- Maisel, R. The Decline of Mass Media. Public Opinion Quarterly, 1973, 37(2), 159-170.
- McTavish, D. G. Perception of Aging. Gerontologist, 1971, 11, 90-101.
- Manion, V. Pre-retirement Counseling? A New Approach. Personnel and Guidance Journal, 1976, 55(3), 119-121.
- Migliaccio, J. N. and Cairo, P. C. Preparation for Retirement: A Selective Bibliography, 1974 to 1980. Aging and Work, Winter 1981, 4(5).
- Northcott, H. C. Too Young, Too Old--Age in the World of Television. Gerontologist, 1975, 15, 184-186.
- Ossofsky, J. Viewpoint: National Organization Seeks to Mend the Image of the Elderly. Geriatrics, 1975, 30, 42-46.
- Palmore, E. Attitudes Toward Aging as Shown by Humor. Gerontologist, 1971, 11, 181-186.
- Perham, J. Retirement Revolution Brewing. Dun's Review, 1979, 113, 96.
- Peterson, D. A. and Karnes, E. L. Older People in Adolescent Literature. Gerontologist, 1976, 16, 225-231.

- Reich, M. H. Group Pre-retirement Education Programs: Whither the Proliferation? Industrial Gerontology, Winter 1977, 4.
- Seltzer, M. M. and Atchley, R. C. The Concept of Old: Changing Attitudes and Stereotypes. Gerontologist, 1971, 11, 226-230.
- Smith, M. C. Portrayal of the Elderly in Prescription Drug Advertising: A Pilot Study. Gerontologist, 1976, 16, 329-324.
- Sohnngen, M. The Experience of Old Age as Depicted in Contemporary Novels. Gerontologist, 1977, 17, 70-78.
- Sohnngen, M. and Smith, R. J. Images of Old Age in Poetry. Gerontologist, 1978, 18, 181-186.
- Tiberi, D. M., Boyack, V. L. and Kerschner, P. A. A Comparative Analysis of Four Pre-retirement Education Models. Educational Gerontology, October-November 1978, 3(4), 355-74.

Documents

- Bender, R. Pre-Retirement Planning: Expected Implications for Participants in Programs with Varying Ideologies. Paper presented at the 33rd Annual Scientific Meeting of the Gerontological Society, San Diego, Calif., 21-25 November 1980.
- Benjamin, L. Searchlight: Relevant Resources in High Interest Areas. Counseling for Pre-retirement. Ann Arbor: ERIC Document Service, ED 159 541, 1978.
- Institute of Gerontology. Comprehensive Bibliography on Educational Gerontology. Part 5. Ann Arbor: ERIC Document Reproductive Service, ED 059 483, 1971.
- Scott, F. G., et al. A Research Study of Retirement Preparation Programs. Eugene, Oregon: ERIC Document Reproductive Service, ED 178 747, 1979.
- University of Michigan and Wayne State University. Images of Old Age in America 1790 Present, by Andrew Achenbaum and Peggy Kusnerz. Ann Arbor: Institute of Gerontology, 1978.
- White House Conference on Aging. Toward a National Policy on Aging. Washington, D.C.: U.S. Government Printing Office, 1973.

APPENDICES

APPENDIX A

LOWY'S ANALYTIC SCHEMA OF NEEDS, PROBLEMS AND PROVISIONS

APPENDIX B

SOME COMPONENTS OF THE PRE-RETIREMENT PLANNING SYSTEM

Retirement Planning Programs

AIM (ACTION FOR INDEPENDENT
MATURITY)

A Division of American
Association of Retired
Persons
1909 K Street, N.W.
Washington, DC 20049

CITIBANK

111 Wall Street
New York, NY 10015

CITY OF CHICAGO

Mayor's Office for Senior
Citizen's and Handicapped
330 South Wells Street
Chicago, IL 60606

EDUCATION FOR RETIREMENT

Woodrow W. Hunter
Institute of Gerontology
Ann Arbor, MI

FIFTY PLUS

850 Third Avenue
New York, NY 10022

ISPP (INTERNATIONAL SOCIETY
OF PRERETIREMENT PLANNERS)

821 South Gilbert Street
P. O. Box 287
Iowa City, IA 52244

JOURNEY OF DISCOVERY

The Tell Institute Library
1600 South Minnesota Avenue
Sioux Falls, SD 57105

PREPARATION FOR RETIREMENT
PROGRAM

Cornell University
New York State School of
Industrial Relations
120 Delaware Avenue
Buffalo, NY 14202

PACE PRERETIREMENT SERVICE

Pace University Active
Retirement Center
Pace Plaza
New York, NY 10038

PLANNING AND THE THIRD AGE

The Gerontology Program
University of Nebraska at
Omaha
Omaha, NE

PREP (PRERETIREMENT EDUCATION
PROGRAM)

Action for Older Persons, Inc.
Broome County Courthouse
Binghamton, NY 13901

PREPARATION FOR RETIREMENT

Kiwanis International
(Developed by NCCA)
101 East Erie Street
Chicago, IL 60611

PRERETIREMENT PLANNING CENTER

Raymond Henderson
1000 Vermont Ave., N.W.,
Suite 209
Washington, DC 20005

PRE-RETIREMENT EDUCATION

Howard A. Rosencranz
Program in Gerontology
University of Connecticut
Storrs, CT

PRPP (PRERETIREMENT
PREPARATION PROGRAM)

SUNYAB Center for the Study
of Aging
(Developed by Medaille
College and Erie County CFA)
Main Street Campus, Annex A
Buffalo, NY 14214

RETIREMENT PLANNING
Internal Revenue Service
Baltimore, MD

RAI (Retirement Advisors)
919 3rd Avenue
New York, NY 10002

READY OR NOT
Manpower Education Institute
127 E. 35th Street
New York, NY 10016

RETIREMENT REHEARSAL PROGRAM
Box 401
Appleton, WI 54911

RIA
Retirement Information
Associates
431 Colonial Drive
Monroeville, PA 15146

BENEFITS MEDIA
ALTERNATE CHOICE,
Retirement Planning Program
10 Franklin Place
Rutherford, NJ 07070

LIFE DESIGN ASSOCIATES
490 Sillwater Road
Greene, NY 13778

University Gerontological Centers

CENTER FOR STUDY OF AGING AND
HUMAN DEVELOPMENT
Box 3003
Duke University Medical
Center
Durham, NC 27710

TEXAS RESEARCH INSTITUTE OF
MENTAL SCIENCE
1300 Moursund Avenue
Houston, TX 77025

MIAMI UNIVERSITY
SCRIPPS FOUNDATION FOR
RESEARCH IN POPULATION
PROBLEMS
218 Harrison Hall
Oxford, OH 45056

NORTH TEXAS STATE UNIVERSITY
CENTER FOR STUDIES IN AGING
P. O. Box 13438
Denton, TX

PORTLAND STATE UNIVERSITY
INSTITUTE ON AGING
Box 751
Portland, OR 97207

STATE UNIVERSITY OF NEW YORK
AT BUFFALO
CENTER FOR STUDY OF AGING
4248 Ridge Lea
Amherst, NY 14226

UNIVERSITY OF MICHIGAN
INSTITUTE OF GERONTOLOGY
543 Church Street
Ann Arbor, MI 48104

UNIVERSITY OF SOUTHERN
CALIFORNIA
ETHEL PERCY ANDRUS
GERONTOLOGY CENTER
University Park
Los Angeles, CA 90007

NATIONAL INTERFAITH COALITION
ON AGING
P. O. Box 1924
298 South Hull Street
Athens, GA 30603

Retirement Organizations

SENIOR SCHOLARS
Department of Continuing
Education
Case Western Reserve
University
Cleveland, OH 44106

NATIONAL ASSOCIATION OF
RETIRED FEDERAL EMPLOYEES
1533 New Hampshire Ave., N.W.
Washington, DC 20036

SERVICE CORPS OF RETIRED
EXECUTIVES ASSOCIATION
1411 L St., N.W., Room 100
Washington, DC 20416

ELDER CRAFTSMAN
851 Lexington Avenue
New York, NY 10021

NATIONAL CAUCUS AND CENTER ON
BLACK AGED
142 K St., N.W., Suite 500
Washington, DC 20005

NATIONAL COUNCIL ON THE AGING
600 Maryland Ave., S.W.,
West Wing 100
Washington, DC 20024

NATIONAL COUNCIL ON BLACK AGING
Box 8813
Durham, NC 27707

NATIONAL COUNCIL OF SENIOR
CITIZENS
1511 K. St., N.W.
Washington, DC 20005

NATIONAL INDIAN COUNCIL ON
AGING
P. O. Box 2088
Albuquerque, NM 87103

NATIONAL PACIFIC/ASIAN
RESOURCE CENTER ON AGING
618 Second Ave., Suite 243
Seattle, WA 98104

NATIONAL SENIOR CITIZENS LAW
CENTER
1424 16th St., N.W.
Suite 300
Washington, DC 20036

URBAN ELDERLY COALITION
1828 L St., N.W., Suite 505
Washington, DC 20036

GRAY PANTHERS
635 Chestnut Street
Philadelphia, PA 19104

JEWISH ASSOCIATION FOR
SERVICES FOR THE AGED
40 West 68 Street
New York, NY 10023

LEGAL COUNCIL FOR THE ELDERLY
1016 E. 16th St., N.W.
6th Floor
Washington, DC 20036

NATIONAL ALLIANCE OF SENIOR
CITIZENS
101 Park Washington Ct.
Falls Church, VA 20026

AMERICAN SOCIETY OF MATURE
CATHOLICS
1100 West Wells Street

INSTITUTE FOR RETIRED
PROFESSIONALS
New School for Social
Research
66 West 12th Street
New York, NY 10011

WOMEN AND HEALTH ROUNDTABLE
Federation of Organizations
for Professional Women
2000 P St., N.W., Suite 403
Washington, DC 20037

AMERICAN ASSOCIATION OF
SENIOR PHYSICIANS
536 North State Street
Chicago, IL 60610

AMERICAN ASSOCIATION FOR
WORLD HEALTH, INC.
777 United Nations Plaza,
1st Floor
New York NY 10017

SENIOR ACTUALIZATION AND
GROWTH EXPLORATIONS (SAGE)
P. O. Box 4244
San Francisco, CA 94101

APPENDIX C

SUBJECT CONTENT CODING FORM

SUBJECT CONTENT CODING FORM

58

1	2	3	4	5	6	7	8	9	10	11	Book # _____
Biological and Physiological Food Nutrition Eating Sex Clothing Appearance Housing	Economic Income	Health Physical Mental Care & Safety	Psychological Love Response Security Sense of Reality and Status	Social Inter- actional role and Interpersonal relationships Family Peer groups Nonpeer groups Interactions with Organizations Social Institutions	Occupational Work Habitability	Leisure & Cultural Recreation Aesthetics Travel	Education Information Knowledge	Political Legal Status Protection Participation Involvement in affairs of community and state	Spiritual Meaning of existence Relating to unknown	Miscellaneous	Words per line _____

APPENDIX D

SUBJECT CONTENT CODING INSTRUCTIONS

SUBJECT CONTENT CODING INSTRUCTIONS

The coding format that appears on the following pages was developed for this study from the content schema suggested by Lowy (1979, p. 116-117). This subject content format is intended to be used by researchers as well as persons who are untrained in coding procedures. It is meant to be used as an instrument for gathering concrete data and generating awareness in pre-retirement training. The coding form covers eleven subject content areas of primary concern in the dissemination of pre-retirement training information: 1) Biological and Physiological, 2) Economic, 3) Health and Safety, 4) Psychological, 5) Social, 6) Occupational, 7) Leisure and Cultural, 8) Education, 9) Political and Legal, 10) Spiritual, and 11) Miscellaneous.

CODING PROCEDURE

Read the subject content schema to become familiar with the categorical definitions. Each unit of classification will be categorized using the following process:

1. Read the first sentence of the paragraph and assign it to one of the eleven subject content categories using the categorical definitions.
2. If the subject content cannot be assigned from attributes in the first sentence, read the second sentence and determine the appropriate category.
3. If the subject content cannot be determined after reading sentence one and two, read the remainder of the paragraph and make the categorical determination.
4. If the subject content is not discernable after process 1, 2 and 3, categorize the paragraph as miscellaneous.
5. Proceed with recording the paragraph by counting each line as one. Less than half a line will be counted as zero; more than half a line will be counted as one. Half a line count varies with each manual and is printed on each coding form.
6. Record the line count in the column under one of the eleven appropriate subject content categories.
7. Continue with each paragraph following process 1 through 6 until all designated information has been coded and recorded.

CATEGORICAL DEFINITIONS

1. Biological and Physiological

Food, Nutrition Eating is characterized by subject content about the value, types, selection, and uses of food and vitamins.

Sexual is characterized by subject content about the needs, desires, and abilities to function as a sexual being.

Clothing is characterized by subject content about the value, types, selection and uses of clothing.

Housing is characterized by subject content about differential housing arrangements, as well as, the type, location, purchase, sale and maintenance of housing.

2. Economic

Financial Planning is characterized by subject content about fiscal needs, resources and goals, money management, cost of living, and consumer issues.

Income is characterized by subject content about the sources and expenditures of income including: interest, investments savings, pension plans; jobs, businesses, insurance, real estate, medical and emergency costs, loans, costs of living, and taxes.

3. Health

Physical Health is characterized by subject content about normal aging processes, critical and chronic physical health programs, and services related to diagnosis, maintenance and rehabilitation.

Mental Health is characterized by subject content about normal mental processes of aging, psycho-physiological disorders, specific mental health programs, and services related to diagnosis, maintenance and rehabilitation.

Health Care and Safety is characterized by subject content about the value, nature, types and availability of preventive health care and safety programs and services.

4. Psychological

Psychological Love is characterized by subject content about the value, types, and processes of receiving and responding to significant others, excluding sexual activity.

Personal Skill and Satisfaction is characterized by subject content about the value and processes of pre-retirement planning; concepts of life satisfaction and "successful" aging; and theories of developmental psychology excluding information on death and dying.

Identity and Status is characterized by subject content about values, attitudes and needs related to self-concept and personal development; changing personal status; myths of aging; and coping with ageism.

5. Social

Interpersonal is characterized by subject content about interactional roles and interpersonal relationships with family, peer-friend groups and nonpeer groups.

Interorganizational is characterized by subject content about interactions with organizations (excluding political

organizations) and social institutions.

6. Occupational

Work is characterized by subject content about types of work activity (income-producing and volunteer) including: new careers, part-time work, flexible retirement options, vocational rehabilitation, career assessment and job development skills.

Mobility is characterized by subject content about types, access and use of vehicles and devices to maintain appropriate levels of contact with family, social, occupational and community resources.

7. Leisure and Cultural

Recreation is characterized by subject content about the value, types and programs related to hobbies, games and sports, including unstructured play.

Cultural is characterized by subject content about the value, types and accessibility of cultural activities.

Aesthetics is characterized by subject content relating to appreciation or creation of art and beauty.

Travel is characterized by subject content about the value, nature and activity of travel.

8. Education

Education is characterized by subject content about all adult and community education activity including: the value of education; special problems associated with the retirement population; laws, programs and services related to education;

and the future trends and provisions of educational activity.

9. Legal/Political

Legal is characterized by subject content about legal status, protection and services including wills and estate planning.

Political is characterized by subject content about political roles, participation in political processes, legal advocacy, legislation and laws.

10. Spiritual

Spiritual is characterized by subject content about the values, beliefs and practice of religion and the meaning of existence.

Unknown is characterized by subject content about values, attitudes and processes related to terminal illness, death and dying.

11. Miscellaneous

Miscellaneous is characterized by subject content that cannot be coded in the other ten subject content categories for lack of descriptive terms.