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AN EMPIRICAL STUDY

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ANTICIPATING RETIREMENT:

AN EMPIRICAL STUDY

by

Joann Platte Koenigsknecht

A THESIS

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ABSTRACT

ANTICIPATING RETIREMENT:
AN EMPIRICAL STUDY

by

Joann Platte Koenigsknecht

Attitudes toward aging may be one of the major factors in adjustment to retirement. Since retirement generally results in significant changes in lifestyle, attitudes can be a crucial factor during this period of transition.

This study consists of a survey of existing attitudes toward aging held by people in an age group where retirement is a consideration. Three groups were surveyed: those participating in a preretirement seminar, those who had registered for the seminar but not yet attended it, and those who had made no formal retirement preparation.

Subjects in group I were expected to show a more positive attitude toward aging after the seminar, but this expectation did not develop. The three groups were also compared with each other and few differences were detected. Demographic data were examined to determine whether these contributed to differences. Education was the variable most frequently contributing to attitudes toward aging.

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PART I

DISCUSSION OF THE PROBLEM

As people age, significant changes often occur in their lives. Retirement from the working world frequently marks the beginning of this increasing change. Most retirees must learn to live on substantially less income than before, amounting to a drop of more than 50 percent from previous levels for many (Kreps, 1977). Declines in strength and energy must be acknowledged. Social relationships change considerably as interchange with job related acquaintances decreases and much more time is spent with others, including the spouse. Routines which have been habitual for many years become obsolete when retiring and new schedules must be worked out. Often a decision must be made about where to live. New ways of relating to significant people and new patterns of activity are necessary. Changes in vision and hearing, as well as cosmetic changes are often confronted as people grow older. Failing health and loss of a spouse are other traumatic events which frequently occur to the aging person.

A positive attitude toward aging and the aged would seem to be a distinct advantage in facilitating the adjustment to these many changes. Previous studies have shown a relationship between preparation and study of the challenges of retirement and a more positive attitude toward aging. Stanford (1969) found that those who favorably anticipate retirement are educationally prepared in terms of retirement, social life, and attitudes toward retirement. Miller (1973) also found strong indications of a relationship between preretirement education and retirement adjustment. Green et al. (1969) found that planning was a primary factor in facilitating adjustment. While one cannot equate a positive attitude toward aging and retirement adjustment, there would seem to be a logical connection between them.

In a study similar to this current project, Margery Mack (1958) evaluated the effectiveness of pre-retirement education programs by having subjects fill out a "retirement planning inventory" at the first session of a retirement planning program and again at the final session. However, the content of the education program was much more oriented to attitudes than was the content of the seminar in the present study. Mack concluded that the program reduced fear and increased positive attitudes toward retirement, increased constructive planning toward retirement, and effected desirable behavior changes in

retirement preparation. Using a control group for comparison, Burgess (1960) found that participants in pre-retirement discussion programs showed the highest gains in retirement planning, financial planning, retirement anticipation, and retirement living when compared to the control group with no exposure to a program. Moderate gains appeared in such categories as retirement attitudes, social adjustment, and mental outlook.

After reviewing many studies of preretirement preparation, Hunter (1968) concluded that it is much more difficult to bring about improvement in retirement attitudes and mental outlook than improvement in retirement information, planning and preparatory behavior.

Retirement is a relatively new phenomenon and society is still in the process of recognizing this fact and of easing the transition from the working to the non-working status.

In former times when the family was the unit of production, everyone worked as long as they were able to contribute. There was no set age for withdrawal from work or retirement. Tasks were adjusted to fit the abilities of the individual, and they were often able to participate in the work world to some degree until very old age, sometimes until death claimed them. With the advent of the industrial society, workers were released from their jobs when they were no longer able to fulfill the

requirements of the job. No effort was made to change the demands of the job or to transfer the worker to a job he could manage. Social security and retirement benefits were then implemented and retirement from the working world at a particular age became the norm of our society. At a specified age or time in life, one voluntarily or involuntarily retires from the job market to a life of "leisure." Although a great deal of energy and money is expended in preparing oneself for vocational interests, the importance of preparing for retirement, or life without work, is only recently gaining acceptance and importance.

Retirement is simultaneously anticipated and abhorred, and negative images of aging and the aged are common (Palmore, 1977). Although society encourages retirement at a particular time of life, and more or less provides the means for a dignified withdrawal from the work area, many anticipate retirement with apprehension. In addition to the uncertainties of economics, many realize that American society identifies the individual by his occupation. A person is what he does. Although society is able to support an increasing number of non-productive members, the values of this same society are directed at the economic roles, at work within the society, and at attitudes related to youth in general. This attitude accounts for the socio-psychological problem of

retirement. It is regarded as an achievement in principle, but dreaded as a crisis when it actually occurs because it involves giving up a role, and not an acquisition of a new status.

For many people, preparing for retirement means examining their finances to determine whether they are financially able to afford it. Little thought is given to the many other changes which occur when withdrawing from work. For example, the job is seen only as the vehicle for earning money. In reality, work has other important functions:

1. It organizes the day and provides a schedule of activity.
2. The job provides social opportunities.
3. Work gives status.
4. An opportunity to assume responsibility is provided.

If these job functions are not taken into account, anticipation of days free from schedules and pressure soon changes to a frantic search for something to do to fill the long hours of the day. Those in demanding jobs with many opportunities for decision making, hectic schedules, and long work days are particularly vulnerable to the let-down of loss of responsibility when retiring (Bradford, 1979).

In order to prevent these and other kinds of problems associated with retirement, many employers

encourage, and often provide for their employees, seminars which attempt to deal with these issues. Utilized for this study was a retirement planning seminar given by Lansing Community College. This seminar uses a broad-based approach to retirement. The first session is an introductory and get-acquainted meeting which discusses the challenges of leaving the working world and notes the topics which will be covered in future meetings of the group. These include health-safety, housing and location, legal affairs, attitude and role adjustments, meaningful use of time, sources of income, and financial planning.

Advance readings are assigned for each meeting to familiarize participants with the topic. The format of each session consists of a discussion of the week's topic and the readings by the moderator. An expert in the field is then introduced. For example, when discussing legal affairs, a lawyer is present. A consumer affairs agent attends the discussion on financial planning. Questions and general discussion are stressed to invite participation by all, ideas are evaluated by the group, and questions answered. Key points of the discussion are stressed by reviewing a list of true and false statements. Next, case studies which relate to the topic are presented and participants are asked to discuss various methods of solving problems. These case studies prompt good discussion and often result in unique contributions. Planning

check lists are provided to facilitate identification of concrete steps the individual wishes to take. Additional reading suggestions are then listed for those seeking further information.

The emphasis in these meetings is on problem solving, on involving the participants and having them initiate discussion to solve problems, and on facilitating identification of concrete steps for improvement. Spouses are encouraged to attend. The atmosphere is informal and very supportive in order to encourage all to be relaxed enough to participate and contribute. Although sessions center on practical issues, some attention is given to attitudinal and theoretical problems, especially in the two sessions devoted to meaningful use of time and attitude and role adjustment.

In order to examine existing attitudes toward aging and the aged, this study was devised using subjects approaching retirement age. Subjects attending the pre-retirement seminar (group I) were given a pretest at the first session of the seminar and a post test at the final session in order to measure changes in attitude which may have occurred. Individuals who had registered for the seminar but had not participated in it for various reasons (group II) were sent the questionnaire by mail and asked to complete and return it. The third group was composed of individuals known to the author who were in the same

age group but had made no formal effort at retirement preparation. Questions were then divided into seven different attitude scales and results were scored in these attitude scales.

Comparisons were made between the pretest and post test scores of the first group, and also between the scores of the three groups. Variables of background such as education, income, and number of children were also studied in relation to each attitude scale to determine differences. Correlation coefficients, T-tests, and chi square tests of significance were used to determine relationships. In addition to the attitude scales, eight items of general information were included, and these were also scored in relation to the demographic variables.

By using the seminar to measure whether attitude changes occur as a result of participation in it, by comparing the groups to each other, and by examining which variables affect attitudes, this study hopes to add to the small supply of information relating to attitudes toward aging.

PART II

METHOD

Subjects

A preretirement seminar offered by the local Community College was utilized as a method of locating subjects interested in preparation for retirement. Originally intended as an experimental design with a pretest and post test given to the participants of several sections of the seminar, the design of the study was changed because of low enrollment for that term. Eleven subjects participated in the seminar and ten usable sets of data were received (pretest and post test). These ten subjects are referred to as group I.

In order to assess this group of subjects regarding possible atypicality, two additional groups were selected. These additional groups also raise the number of subjects to thirty-one so that statistical tests can be done to give indications of significant findings. Group II was drawn from subjects who had registered for the preretirement seminar but had not participated in it for various reasons. A letter (Appendix A) was mailed to seventeen registrants along with a copy of the questionnaire, and their cooperation in completing the

questionnaire was requested. Thirteen completed forms were received; however, two were received too late for inclusion in the data, so eleven subjects are included in group II.

Group III is comprised of subjects who are in the age group where retirement is a consideration and who have made no formal attempt at preparation for it. Participants were drawn from acquaintances of the author. Ten subjects are included in group III, bringing the total of the three groups to thirty-one.

Fourteen questions relating to demographic data were included in the questionnaire. Composition of the groups as shown by these data is shown in Table 1. As this table shows there were almost three times as many females in the study as there were males (23 to 8). This same ratio holds for married and unmarried subjects (23 to 8). Most were over 53 years of age (19 to 8), had completed high school or more in education (28 to 3), and were in professional or white collar jobs (20 to 7). Subjects were not randomly selected nor are they typical of people in that age group.

Instrument

The attitude questionnaire consisted of thirty-two statements about aging. Twenty-four of these statements were taken from "Opinions About People," a questionnaire

TABLE 1.--Demographic Data of Groups.

Demographic Data	Group I	Group II	Group III	Total
<u>Sex:</u>				
Male	3	2	3	8
Female	7	9	7	23
<u>Age:</u>				
40 - 52	2	3	3	8
53 - 57	4	1	3	8
58 and Older	4	5	2	11
No information	-	2	2	4
<u>Marital Status:</u>				
Unmarried	1	6	1	8
Married	9	5	9	23
<u>Education:</u>				
Less than High School	-	1	2	3
High School	6	1	2	9
Some University	2	4	4	10
University Completed	2	5	2	9
<u>Work Status:</u>				
Professional	5	7	2	14
White Collar	3	2	1	6
Other	1	1	5	7
No Information	1	1	2	4

developed by the Ontario Department of Social and Family Services, Office on Aging, Toronto, Ontario, Canada. Four of the statements are the most frequent misconceptions about aging as shown by Erdman Palmore's Facts on Aging Quiz (1977). The remaining four statements are concerned

with the changing characteristics of modern retirees compared to retirees of earlier times. Subjects were asked to respond "True," "False," or "Don't Know" to each statement. In addition to the attitude statements, fourteen questions were included about age, sex, education, and other demographic data. A complete questionnaire is attached in Appendix B.

Procedure

The cooperation of the Center for Aging Education of Lansing Community College was obtained through consultation with its program director. A proposal for the experiment was submitted to the dean and approved. Five sections of the preretirement seminar were offered in five different locations for the spring term of 1979. However, enrollment was sufficient in only one of the sections to proceed with the seminar.

The questionnaire forms were given to the instructor of the seminar by the director and he was asked to have the subjects complete it at the first and at the last session of the eight-week seminar. Application of the test by a neutral instructor was seen to be helpful in reducing experimentor bias. No verbal instructions were necessary as the questionnaire is self-explanatory.

Since only ten usable sets of data were received, the study was expanded to include two additional groups.

This expansion enabled a comparison of this group of subjects regarding possible atypicality. Two more groups were selected. For group II, questionnaires were mailed to those who had registered for the course but had not taken it. Group III was taken from personal acquaintances of the author who were approaching retirement but had made no formal preparation for it. These additional groups permit statistical testing on a more reliable basis.

When the completed forms were received, total scores were assigned for each group, frequency tables were computed by item, by group, and by the total of the groups. The attitude questions were then grouped into seven different attitude scales: toughness toward aging, denial, anxiety, social distance, family responsibility, public responsibility, and stereotypes about aging (Appendix C). The attitude of toughness toward aging was based on four of the attitude questions. An example of a question showing this attitude is: "You can't cope with things the way you used to if you live to a ripe old age." An example of denial, based on three questions, is the statement: "You'll never get old if you keep up your appearance." Anxiety is based on four questions, an example of which is: "It is quite a shock to look in the mirror and find that you are showing signs of aging." Social distance was judged from five questions, such as: "Most times I

feel relaxed in the company of elderly people." Family responsibility, based on two questions, is assumed from questions such as: "No matter what the community can do, it is up to the children to see that their aging parents are comfortable." Public responsibility was shown by the question: "You can't expect other people to take care of you when you no longer can take care of yourself."

Stereotypes were based on four questions, an example of which is: "You can't expect old people to be active."

The three groups were now compared with each other on the basis of these attitude scales, and group I was compared on the changes from pretest to post test.

Attitude scales were also examined on the basis of background. For example, it could be determined whether attitudes were affected by sex, income, education, etc. General information questions were also examined on the basis of background and demographic information to determine if differences were related to background. Chi square and Pearson product-moment correlation coefficients were computed to determine significance.

Several questions were answered uniformly by all of the subjects. These questions were eliminated from the statistical testing. Implications of these uniform answers will be considered in the discussion of results.

PART III

RESULTS

Comparison of Pretests and Post Tests of Group I

The original purpose of this study was to compare the attitudes of persons participating in a preretirement seminar before and after the seminar. It was hoped that facing the prospect of retirement, discussing the advantages and difficulties, formulating solutions to situations faced by other elderly people, and by reading material relevant to the subject, participants would become more comfortable with their aging and retirement, and that this would be manifested by a more positive attitude toward aging in the post test. This change in attitude did not appear. By assigning a score of two for a positive attitude, one for don't know, and zero for a negative answer, it was determined that the total score of the post test was slightly lower, or more negative, than that of the pretest (313 to 333, or .06 lower). Overall scores on the eight general information questions were slightly higher on the post test (90 to 88, or .03 higher).

When questions were grouped into the attitude scales, a statistically significant difference was demonstrated in the attitude of social distance. Based on five questions determining social distance, subjects showed more social distance toward the aged in the post test than was shown in the pretest (t value of 4.12, 9 degrees of freedom, 2-tail probability of .003). The attitude of public responsibility showed a shift toward favoring public responsibility of the aged in the post test (t value of -1.91, 9 degrees of freedom, 2-tail probability of .098). The measurement of this variable is based on only one item.

Comparison of the Three Groups

When group II and group III were compared to the original group to determine its representativeness, the demographic data revealed some differences in background (see Table 1). Group II had the highest number of females (9), more unmarried subjects (6), and more in the over-58 age group (5). Group I had less education than the other two groups (six with high school or less) but compared well in the work status category with five of ten in the professional category. For purposes of this experiment, group I seems to be comparable in background to the other two groups.

A comparison of the attitude scales for the three groups showed few differences. The results of the pretest for group I with those of group II and group III were analyzed. The pretest scores were used for group I since these are the most nearly comparable to the conditions under which group II and group III took the test. Group I was more in favor of family responsibility for the aged (based on two questions) than were groups II and III (2-tail probability of .104 between groups I and II, and 2-tail probability of .006 between groups I and III).

When comparing group II and group III, it is found that group II, those subjects who had registered for the seminar but had not yet taken it, had more anxiety about aging than did group III, those who had not taken the seminar nor registered for it. This attitude is based on four questions and the difference showed a t value of 3.47, and a 2-tail probability of .003.

These are the only statistically significant differences found between the three groups in the attitude scales. It is not surprising to find few differences since the three groups have the same general background and are comparable to each other in demographic data. In comparing background data and the attitude scales, however, many more significant findings become obvious.

Relationship of Demographic Data
to Attitude Scales

As testing continued to determine whether other variables influenced attitudes, some interesting statistics began to appear. Life experiences and background do influence attitudes. Variables which significantly affect attitudes include sex, age, marital status, education, friends, residence, and location of residence during youth. The education variable was most often involved in significant findings. Table 2 demonstrates these relationships. Variables which do not significantly influence attitudes (occupation, work status, parents, visits, children, and income) are not included in this table.

Sex of the subject influences two attitude scales. Females are shown to deny the effects of aging more often ($r = -.2515$, $p < .10$). Those who deny the effects of aging refuse to admit that changes take place with aging that can affect vision, hearing, speed of movement, etc. Females also show more anxiety about the aging process ($r = -.2471$, $p < .05$). Anxiety exaggerates changes and equates old age with severe loss of functioning capacity. Some authorities feel that the reluctance of physicians and other medical personnel to treat elderly patients has as its basis the projection to themselves the equation of old age with severe loss of functioning capacity.

TABLE 2.--Relationship of Demographic Data to Attitude Scales.

	Sex	Age	Marital Status	Education	Friends	Reside	Grew Up
Toughness			$r = .3701$ $p < .05$	$r = .2098$ $p < .10$			
Denial	$r = -.2515$ $p < .10$			$r = .4047$ $p < .05$			
Anxiety	$r = -.2471$ $p < .05$	$r = .3497$ $p < .06$				$r = -.2567$ $p < .02$	$r = -.1202$ $p < .10$
Distance				$r = .3544$ $p < .01$	$p < .10$		
Family Responsibility							
Public Responsibility				$p < .07$	$p < .002$		
Stereotypes				$p < .02$			

Contributing to this inaccurate projection is the clinical literature which deals heavily with the aged in institutions or those with severe problems. Prevailing cultural stereotypes also contribute to this projection.

The variable of age also shows a relationship to anxiety. The oldest group (age 58 and older) shows less anxiety about aging than do the younger subjects ($r = .3497$, $p < .06$). It is interesting to note that, while not statistically significant ($p < .14$), subjects in the age range of 53-57 show much less social distance to the aging than do those who are younger and those who are older (see Table 3). This relationship is, of course, curvilinear, and does not lend itself to a zero order correlation.

TABLE 3.--Age and Social Distance.

Social Distance	Age		
	40-52	53-57	58 and Up
More	3	0	4
Less	5	8	7

The unmarried show more toughness toward aging than is shown by the married subjects ($r = .3701$, $p < .05$). Individuals who possess a tough cynical attitude may tend to look down upon the older person as one who cannot look after himself, is unprepared for his future, and who should feel guilty for using taxpayers'

money and for taking up time of those delivering care, and for not expressing gratitude.

Many relationships are noted in the variable of education. Those who are less educated show more toughness toward aging ($r = .2098$, $p < .10$). The less educated also tend to deny the effects of aging more often ($r = .4047$, $p < .05$), and show more social distance from the elderly ($r = .3544$, $p < .01$). Social distance may result from two contradictory traditions about aging. The classical Greek view is that aging is a misfortune and has only bad connotations. Opposed to this is the view of middle-eastern philosophy which holds that old age is the summit of life (Simone de Beauvoir, 1972). The person who is anxious may feel guilty about his feelings and be ashamed about these negative feelings toward the aged. Thus relations with older people will be artificial and the person will put as much social distance as possible between himself and the aged.

The higher educated subjects are more favorable to public responsibility for the aged ($p < .07$). A favorable attitude toward public responsibility implies the belief that responsibility for the care of older people such as providing services, medical help, transportation and housing should come from public funds, and that the aged should not be economically or socially deprived because of age.

Fewer stereotypes about the aged are held by the more highly educated ($p < .02$). Stereotypes tend to become self-fulfilling prophecies--proponents tend to fit their actions to their beliefs. This applies to those dealing with the aged as well as the aged themselves. A person behaves in the way he thinks we expect him to behave. Stereotypes are particularly inapplicable to the aged, however, as they are the most heterogeneous of all age groups. They have spent a lifetime in acquiring particular characteristics and strategies of adjustment in coping with unique situations, and these experiences make them very different from each other in many ways. People also age at different rates so that a sample of a particular chronological age will include people of varying biological ages.

Subjects were asked about the ages of their friends. Choices included friends mostly of their own age, much younger, much older, or a combination of these groups. Those subjects whose friends were their own age showed more social distance than did other subjects ($p < .10$). These same subjects, with friends their own age, were less in favor of public responsibility for the aged than the subjects with friends of varying ages were ($p < .002$).

Rural subjects show less anxiety about aging than their urban counterparts do ($r = -.2567$, $p < .02$). Those

who grew up in a rural area also show less anxiety ($r = -.1202$, $p < .10$). Some studies have shown that subjects from urban areas held more sophisticated attitudes toward their children, believed in the independence of generations, and did not intend to live with their children. Subjects from semi-rural areas, however, believed in the obligations of children toward parents and felt it was the child's duty to care for their parents when they could no longer care for themselves (Mack, 1958). This attitude did not hold true for this study, and there was no significant correlation between present place of residence or place of residence during youth and family versus public responsibility. Family responsibility implies the belief that the primary responsibility for care of the aged rests with the family, whatever the cost to family harmony, whatever their income, housing, health, or other responsibilities.

Relationship of Demographic Data to Knowledge

Eight questions concerned with general knowledge about aging conclude the questionnaire. Background variables again show a significant relationship to general information. Four of the questions are the most frequent misconceptions about aging as demonstrated by Erdman Palmore (1977). The remaining four are facts taken from current census and population studies in the United States.

Table 4 shows the variables that were related to general knowledge about aging.

Sex was a significant variable on one question. Ninety-six percent of females stated correctly that "A person retiring from a professional occupation now should find it easier to locate groups with common interests," while only 50% of males answered it correctly ($r = .5418$, $p < .009$).

Age was a factor in three of the questions. The older group (age 58 and older) answered the question: "Most of the people of retirement age today were born in the United States" correctly more often than did the younger groups ($r = .3920$, $p < .08$). The less educated subjects also answered this question correctly more often than higher educated subjects ($r = -.2107$, $p < .10$). Since the older generation is generally less educated than the younger subjects, it is reasonable to expect their answers to be compatible.

In answering the question: "The majority of old people are seldom bored," 67% of the subjects of all age groups thought this was false, viz., they felt most old people are bored. However, Harris (1975) found that only 17% of persons 65 and over say "not enough to do to keep busy" is a somewhat serious or serious problem. Another survey by Dean (1962) found that two-thirds of the aged said they were never or hardly ever bored. The Duke

TABLE 4.--Relationship of Demographic Data to Knowledge about Aging.

	Sex	Age	Marital Status	Educa- tion	Friends	Reside	Grew Up
Birthplace		$r = .3920$ $p < .08$		$r = -.2107$ $p < .10$			
Achievement							
Institutions							
Bored		$p < .01$		$r = .4275$ $p < .003$			
Professional							
Age 65							
Poverty		$r = .5433$ $p < .007$					
Common		$r = .5418$ $p < .009$					

Adaptation Study also found that 87% of those 65 and over said they were never bored in the past week. Boredom of the aged is still a popular misconception, however.

Looking at the boredom question from the educational background variable reveals that the less educated think the aged are bored, while more highly educated subjects answered the question correctly more often ($r = .4275$, $p < .003$).

Age was an influence in answering the question regarding poverty correctly. "The majority of older people have incomes below the poverty level (as defined by the Federal Government)" was regarded as false by persons 58 and older ($r = .5433$, $p < .007$). This statement is false as the majority have incomes well above the poverty level. In 1975 there were 15.3% of the aged below official poverty level. Even if the near poor are included, the total in or near poverty is 25.4% (Brotman, 1976).

Education, age, and sex are the three variables which have some influence on the way subjects answered the general information questions. Some possible implications of these results will now be examined.

PART IV

DISCUSSION OF RESULTS

Negative attitudes are often the result of ignorance and exposure to false information. This study was designed to determine whether participation in a multi-faceted seminar on preretirement education would cause a shift from negative attitudes toward more positive attitudes. Other factors must also be considered. The content of the course, the quality of instruction, the competence of the instructor, and the sensitivity of the participants must be a consideration. The reliability of the instrument is another factor to be judged. The the instrument was designed to measure attitudes but it must be kept in mind that all instruments have some limitations, and that measuring attitudes and changing attitudes are among the most difficult challenges one can undertake.

Yet it is a worthwhile endeavor. Many people have attested to the rude awakening they received when they went into retirement unprepared. They experience a tremendous sense of loss, of futility, and uselessness. These feelings can lead to health problems, to marital

problems, and to psychological disturbances. Leland Bradford, writing in the Harvard Business Review (1979) describes his personal feelings of frustration and loss after his retirement. His research now provides guidance to managers and organizations to aid employees in surviving the emotional stress of the retirement experience. He feels that successful retirement lies in self-understanding, a feeling of self-worth, and the will and ability to survive emotionally. Unfortunately, few pre-retirement programs deal with emotional and psychological problems. While they may cover practical issues well, these other problems are left untouched.

The preretirement seminar used in this study is a useful program in preparing people for the practical aspects of retirement. However, since it does not specifically address the emotional and psychological issues of retirement, it is not the ideal agent to effect attitude change. While it was hoped that more positive attitudes toward aging would result because of exposure to the seminar and the added competency in practical matters, this change did not occur. Slightly more negative attitudes were seen in the post test than in the pretest. Subjects showed a statistically significant negative change in the attitude of social distance, scoring more socially distant from the aged in the post test. This reinforcement of negative attitudes may be caused by

becoming more aware of certain unfavorable conditions among some of the elderly through the theoretical or practical aspects of the seminar topics.

Measuring attitudes is a difficult challenge. The original questionnaire on Opinions About People did not request an answer of true, false, or don't know. Instead, answers were to be given on a scale of 1 to 9 with the numbers 1 to 4 signifying agree, 6 to 9 disagree, and 5 signifying don't know. A circle around 1 indicated the subject strongly agreed, and a circle around 4 indicated mild agreement. Similarly an answer of 6 indicated mild disagreement and the answer of 9 showed strong disagreement. It was felt that this method of scoring, while allowing for some degree of acceptance or disapproval, would also be very confusing to subjects who were not accustomed to taking tests. It would be more time consuming, in addition, than the simpler true and false answers. However, it is often difficult to make a dogmatic true or false decision and some accuracy of feeling is lost. The merits of simplicity, though, indicated the use of true and false answers.

Five questions were eliminated from testing, three because of unanimous answers, and two because they were ambiguous and difficult to answer. For example, everyone disagreed with the statement: "No one who is retired and over 70 should be allowed to drive a car."

Each subject agreed with the statement: "Elderly people have a right to be taken care of in a dignified way even if younger people must contribute taxes to make this possible." The elimination of this question affected to some degree the attitude scale of public responsibility.

Comparison of the demographic data of the three groups revealed some differences but overall homogeneity. Group II had more females, more unmarried subjects, and more representation in the 58 and older age group. This group also showed greater anxiety about aging on the attitude scale. These characteristics appear compatible, i.e., the older, unmarried female has more anxiety about aging. Group I favored family responsibility for the aged more than the other two groups. These differences between groups are small and are not inconsistent with the demographic data.

It is in the variables of demographic data compared to attitude scales that significant differences begin to appear (see Table 2). Sex, age, marital status, education, friends, residence, and location of residence during youth all affect attitude scales. It is interesting to note that education was the variable most often involved in significant findings.

It has been the philosophy of educators that higher education can broaden the mind and enlarge the viewpoint on general life situations. In this study the

more highly educated (some university or more) displayed more positive attitudes toward aging. They were more realistic about aging, denied its effects less, showed less social distance toward the aged, were more in favor of public responsibility for the aged, and held fewer unfavorable stereotypes of elderly people. This indication of more positive attitudes toward aging among the more highly educated is an encouraging signal to proponents of higher education.

The females in this study seem to encourage the stereotype of women, at least in the age group of 42 and older. They are more concerned about their appearance than are males in this age group. This is indicated by the scores in the attitudes of denial and anxiety which are significantly higher for females than for males.

Older subjects showed less anxiety about aging than did the younger subjects. Perhaps this is a developmental process, with acceptance occurring gradually as the person ages.

The unmarried show more toughness toward aging; this attitude may be consistent with the necessarily more independent character of the unmarried. All of the unmarried in this study are female and are either widowed, divorced, or separated.

Some demographic variables also affected general knowledge scores (see Table 4). Age was most often

significantly involved with general knowledge. On two questions the older group (58 and older) answered correctly. These questions involved their peer group and they might be more familiar with their situation. On the third question relating to boredom, most subjects of all ages incorrectly think the majority of elderly people are bored.

Education was less significant in the knowledge data, but the less educated tended to think the aged were bored, while the more highly educated did not. In a reversal, the less educated answered correctly more often the question relating to where people of retirement age were born.

Females were more knowledgeable about professional people finding groups with common interests when retiring. This is the only question in the knowledge section in which sex was a significant factor.

Although the preretirement seminar did little to affect the attitudes of the participants toward aging, some enlightenment as to the variables which affect attitudes has been demonstrated. It would be interesting to duplicate the survey using a seminar which addressed the issues of emotional and psychological problems which may occur at retirement. While no one can fault preparation for the practical problems which must be faced, other concerns need not, and should not, be overlooked. Since

attitudes toward aging were not specifically addressed in this seminar, and since long-held attitudes are difficult to change, it may have been overly optimistic to expect measurable change. It is also possible that some attitude changes may have been effected but that:

1. The instrument used was not refined enough to detect the change, or
2. Attitude change is a gradual process and the full effects of the seminar will not be demonstrated until a later point in time.

PART V

SUMMARY

Based on the data gathered from a comparison of scores of the attitude test given before and after a pre-retirement seminar, little change in attitude was detected. The attitudinal scores on the post test were slightly more negative than scores on the pretest. General knowledge scores were slightly higher on the post test.

A comparison of the demographic data of the three groups showed that they were comparable for purposes of this survey. In regard to the attitude scales, scores showed that group I favored family responsibility for the aged compared to the other two groups. Group II showed more anxiety about aging than did group III. These are the only significant attitudinal differences between the three groups.

Background variables were found to be significantly involved in determining attitude scores. Education was most often a determining factor, with sex, age, marital status, friends, present residence, and location of residence in youth also influential in relation to attitude scales.

Sex, age, and education were also significantly important in scores of general knowledge, with age being the variable seen most often as a significant factor.

Although the original expectations of the study were not met, some interesting facts have been brought to light which can be useful in determining what factors affect attitudes and knowledge about aging.

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APPENDICES

APPENDIX A

LETTER FOR GROUP II

July 27, 1979

As a graduate student at Michigan State University, I have been studying the process of aging, and am particularly interested in people who are approaching retirement. I am presently collecting data about attitudes toward aging and the aging process. Since different people prepare for retirement in different ways, I would like to be aware of the viewpoints of these different approaches. With this goal in mind, I have drawn up a questionnaire asking about attitudes toward aging. Since you have expressed an interest in preparing for retirement through Lansing Community College's Retirement Planning Seminar (GER 105) your response is most important, and your cooperation in completing the enclosed questionnaire would be most valuable to me.

The questionnaire seeks only to get your opinions. There are no right or wrong answers--only your responses. I am interested in learning what people think about aging. There is also a short questionnaire about yourself. Please be sure to complete the identification number on the first page (month of birth, date of month of birth, and last two digits of your phone number) as this will be the code number used for your questionnaire. No names or addresses will be used and this information will be completely confidential. While you are under no obligation to respond, I will be most grateful if you will take a few minutes to complete the enclosed questionnaire and return it to me within 10 days in the stamped envelope, also enclosed. The data will be most useful to me as material for my master's thesis in social gerontology at Michigan State University. If you desire further information, please call me at (517) 323-3637.

Gratefully,

Joann M. Koenigsknecht
2005 Rockdale
Lansing, Michigan 48917

APPENDIX B

THE QUESTIONNAIRE

CLASS LOCATION:
(circle one)

Grand Ledge

Haslett

Howell

Mason

Owosso

Enter month of
your birth in
numbers

Enter date of
your birth

Enter last two
digits of your
phone number

ABOUT YOURSELF

1. Sex ☐ Male
 ☐ Female
2. Age: _____ (years)
3. Marital Status: ☐ Single
 ☐ Married
 ☐ Widowed
 ☐ Divorced
 ☐ Separated
4. Education (please check highest level completed)
 ☐ Elementary
 ☐ Some High School
 ☐ High School Completed
 ☐ Some University
 ☐ Degree Completed
5. Occupation (type of work you do): _____
6. Employment Status: (please check whichever applies to you,
 one or more)
 ☐ Working full-time
 ☐ Working part-time
 ☐ Not working
 ☐ Homemaker
 ☐ Student
 ☐ Retired
 ☐ Employee
 ☐ Employer/self-employed
7. Parents: ☐ Both alive
 ☐ Father only alive
 ☐ Mother only alive
 ☐ Both deceased

8. How often do you see your mother or father or both? (Answer only if at least one parent is alive and not living with you).

☐ Once a week or more often
☐ 1-4 times a month
☐ Less than once a month

9. Number of children still living: _____

10. Friends: Please think of the people you make a point of seeing regularly and that you consider your friends. Write down the number of these friends in each of these age groups:

_____ Under 15
 _____ 15-24
 _____ 25-44
 _____ 45-64
 _____ 65-84
 _____ 85 and over

11. By and large, would you say that your favorite people (excepting family) are:

☐ About your own age
☐ Much younger
☐ Much older
☐ 65 years and over

12. Family income level: (please check one)

<input type="checkbox"/> Less than \$5,000	<input type="checkbox"/> \$20,000 - \$24,999
<input type="checkbox"/> \$5,000 - \$9,999	<input type="checkbox"/> \$25,000 - \$29,999
<input type="checkbox"/> \$10,000 - \$14,999	<input type="checkbox"/> \$30,000 or more
<input type="checkbox"/> \$15,000 - \$19,999	

13. Where do you live? (Please check one)

☐ Small Town
☐ Farm
☐ Rural non-Farm
☐ Suburban
☐ Urban

14. Where did you grow up? (Please check one)

☐ Small Town
☐ Farm
☐ Rural non-Farm
☐ Suburban
☐ Urban

T = True
F = False
DK = Don't Know

PART I

- ___ 1. You can't expect other people to take care of you when you no longer can take care of yourself.
- ___ 2. No one who is retired and over 70 should be allowed to drive a car.
- ___ 3. The older people get, the more they think only of themselves.
- ___ 4. Most times I feel relaxed in the company of elderly people.
- ___ 5. Old age is OK for those who are financially independent.
- ___ 6. There is no point in talking about personal matters with people who are much older or much younger than yourself.
- ___ 7. You can't cope with things the way you used to if you live to a ripe old age.
- ___ 8. Retired people are happiest in the company of people who are their own age.
- ___ 9. Everyone could keep young if they tried.
- ___ 10. You're almost always likely to get bogged down if you let elderly people help you with your projects.
- ___ 11. No matter what the community can do, it is up to the children to see that their aging parents are comfortable.
- ___ 12. I cannot help feeling depressed at the thought of getting old.
- ___ 13. You can't expect old people to be active.
- ___ 14. On the whole, older people's chances in life are getting worse, not better.
- ___ 15. When you retire you realize that the best years of life are yet to come.
- ___ 16. You'll never get old if you keep up your appearance.
- ___ 17. It is rather sad to be still alive after friends are gone.
- ___ 18. Elderly people have a right to be taken care of in a dignified way even if younger people must contribute their taxes to make this possible.
- ___ 19. The future is so uncertain that there is little point in thinking or planning ahead.
- ___ 20. People who spend all they make cannot expect much when they are no longer earning a living.

- ___ 21. All community organizations should have some older persons on their boards.
- ___ 22. It is quite a shock to look in the mirror and find that you are showing signs of aging.
- ___ 23. One shouldn't try to involve elderly people in everyday activities; all they really want is some peace and comfort.
- ___ 24. Everybody should care about the well-being of elderly relatives who were close to their parents.

PART II

- ___ 1. Most of the people of retirement age today were born in the United States.
- ___ 2. The average educational achievement of people retiring in the past ten years is higher than that of retirees in earlier years.
- ___ 3. At least one-fourth (25%) of the aged are living in long-stay institutions (nursing homes, mental hospitals, homes for the aged, etc.)
- ___ 4. The majority of old people are seldom bored.
- ___ 5. The percentage of retirees from professional occupations is increasing today compared to the percentage of retirees in blue collar occupations and farmers.
- ___ 6. Over 20% of the U.S. population is now age 65 or over.
- ___ 7. The majority of older people have incomes below the poverty level (as defined by the Federal Government).
- ___ 8. A person retiring from a professional occupation now should find it easier to locate groups with common interests.

APPENDIX C

ATTITUDE SCALE

Toughness	Effect Denial	Anxiety	Social Distance	Family Responsibility	Public Responsibility	Stereo-Types
A	B	C	D	E	F	G
1 T = 0 DK = 1 F = 2	9 T = 0 DK = 1 F = 2	12 T = 0 DK = 1 F = 2	3 T = 0 DK = 1 F = 2	11 T = 0 DK = 1 F = 2	1 T = 0 DK = 1 F = 2	2 T = 0 DK = 1 F = 2
5 T = 0 DK = 1 F = 2	14 T = 0 DK = 1 F = 2	4 T = 2 DK = 1 F = 0	24 T = 0 DK = 1 F = 2	18 T = 0 DK = 1 F = 2	8 T = 0 DK = 1 F = 2	
6 T = 0 DK = 1 F = 2	15 T = 0 DK = 1 F = 2	17 T = 0 DK = 1 F = 2	6 T = 0 DK = 1 F = 2	21 T = 0 DK = 1 F = 2	13 T = 0 DK = 1 F = 2	
7 T = 0 DK = 1 F = 2	16 T = 0 DK = 1 F = 2	19 T = 0 DK = 1 F = 2	8 T = 0 DK = 1 F = 2		7 T = 0 DK = 1 F = 2	
20 T = 0 DK = 1 F = 2	22 T = 0 DK = 1 F = 2	10 T = 0 DK = 1 F = 2				

☐ Discarded because of Ambiguity ☐ Discarded because of Lack of Variation

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