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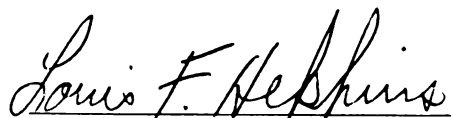
AN ANALYSIS OF THE FACTORS WHICH MOTIVATE
THE INDEPENDENT INSURANCE AGENT TO ATTEND
A SELECTED PROGRAM OF PROFESSIONAL CONTINUING EDUCATION

presented by

RICHARD HENSLEY PHILLIPS

has been accepted towards fulfillment
of the requirements for

Ph.D. degree in Administration
and Curriculum (Higher Education)


Major professor

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INDEPENDENT INSURANCE AGENT TO ATTEND A
SELECTED PROGRAM OF PROFESSIONAL
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By

Richard Hensley Phillips

A DISSERTATION

Submitted to
Michigan State University
in partial fulfillment of the requirements
for the degree of

DOCTOR OF PHILOSOPHY

Department of Administration and Curriculum

1982

ABSTRACT

AN ANALYSIS OF THE FACTORS WHICH MOTIVATE THE INDEPENDENT INSURANCE AGENT TO ATTEND A SELECTED PROGRAM OF PROFESSIONAL CONTINUING EDUCATION

By

Richard Hensley Phillips

This study was an investigation of the motivational factors involved in the decision to participate in professional continuing education programs in insurance. The survey instrument utilized was referred to as the Reasons for Educational Participation-Insurance or REP-I, developed from the Reasons for Educational Participation formulated by Dr. Paul Burgess in 1971. Insurance-specific items were developed and replaced some of the original REP items.

The survey was administered to 1,177 insurance industry personnel attending continuing education programs in 16 states. Data was collected on age, sex, formal education, income, experience, and ownership status.

The initial factor analysis of the 985 usable cases resulted in 10 factors, accounting for 56.8% of the variance. The eigen values for the 10 factors were subjected to Cattell's "Scree" test and a 4-factor solution was indicated.

The data then was reanalyzed with Kaiser Varimax rotation specified. The four factors which resulted were labeled: (1) Practical Applications; (2) Escape/Social Needs; (3) Professionally Oriented Advancement; and (4) Other-Directed Advancement.

The major findings of this study were as follows:

(1) Motivations for participation in insurance education can be classified into a limited number of reasons or factors which can be labeled; (2) Practical Applications appeared to have the most influence on participation; (3) Groups can be shown to have statistically different reasons for participation; (4) Younger subjects participate more for Other-Directed Advancement and Escape/Social Needs than older subjects; (5) Older subjects participate more for Professionally Oriented Advancement; (6) Higher income subjects participate more for Professionally Oriented Advancement; (7) Owners participate more for Practical Applications; and (8) Subjects with more experience participate more for Professionally Oriented Advancement.

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ACKNOWLEDGMENTS

In preparing a study of this type only one name appears as author. Many people are involved in its completion, however, and deserve to be recognized. It is proper, therefore, to thank Dr. Louis Hekhuis, who agreed to serve as the chairman of the Dissertation Committee and who made himself available for consultation on a regular basis. Dr. T. Harry McKinney deserves to be thanked for his assistance during the formative stages of this project and for his guidance and advice as an instructor and mentor. Encouragement and support were also provided by Dr. Richard Featherstone, both in the classroom setting and as a member of the Dissertation Committee. His assistance and concern are gratefully acknowledged. Special thanks are due Dr. Gary K. Stone who took time from his duties in the School of Business to share an interest in this study and in the process which led to its completion. Dr. Stone's participation was extremely valuable since he was able to make comments and suggestions which could come only from someone with his expertise in the field of insurance.

Several individuals outside the Michigan State University community deserve to be acknowledged. Mr. Daniel D.

Riley, Assistant Vice President of the Professional Insurance Agents of Michigan, and Mr. Robert Pierce, Education Director for the Independent Insurance Agents of Michigan, served as consultants in developing survey items and provided comments and suggestions regarding the direction this study should take. Dr. William T. Hold, President of the Society of Certified Insurance Counselors, offered his organization's support in conducting the survey. Ms. Polly Stevens deserves special thanks for her cooperation in coordinating the distribution of the surveys at the Society's Austin, Texas, headquarters. In addition, personnel from the organizations who allowed the survey to be administered at the seminars they sponsored deserve to be mentioned and thanked for their interest and for any inconvenience or expense they may have incurred in handling the surveys.

Several individuals at Central Michigan University also deserve to be recognized for their part in this dissertation. Dr. Shu-Ping Hodgson provided invaluable assistance in setting up the computer programs necessary to complete the analysis, while members of the Department of Finance, Insurance and Real Estate took on additional responsibilities in order to free up the time necessary to complete this study. Their contributions to this study have not gone unnoticed and are greatly appreciated.

Finally, it is only right to thank Suzanne, Joseph, and Patrick for their love, patience, and endurance. They are the ones who gave up the most in the process of completing this study.

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CHAPTER I

INTRODUCTION TO THE STUDY

Nature of the Problem

In recent years, a large number of competing programs for continuing professional education have been developed for the independent insurance agent. Due to inflationary pressures on agents and the organizations which provide the educational opportunities, it has become necessary to gather information on the agents' expectations and requirements for these educational activities. This information will enable sponsoring agencies to be more responsive to the needs of the independent insurance agent. Until it is understood more clearly why an agent chooses to attend continuing education programs, sponsoring agencies will be unable to attract agents with optimal efficiency.

The basic problem to be addressed in this study is to determine if the motivational factors affecting the independent insurance agent's decision to participate in continuing educational activity can be ascertained. Furthermore, the problem of how various demographic characteristics affect motivation must be addressed in order to provide information

which will be applicable to a cross section of the independent insurance agent population.

General Background

The public perception of the professional person has changed from one of awe in past years to one of skepticism in recent times. Legal action against professionals has increased at a tremendous rate as more and more individuals place the ultimate responsibility for inadequate services squarely on the professional. This is occurring not only in the much publicized field of medical malpractice, but to professionals in law, real estate, accounting, and engineering (Beamer, 1972; Connors, 1981; DeMuth et al., 1976; Ferdinand, 1966; Lindsay, 1974; Schwartz & Komesar, 1978; Sneed, 1972).

The insurance professional has not escaped the public's attention. Agents have been found liable for not purchasing the correct insurance, for not advising clients to purchase more insurance, and for selling clients too much insurance (Connors, 1981). Insurance experts agree that one important way to avoid errors-and-omissions claims and to upgrade the agent's public image is for the agent to continue his or her professional education (Connors, 1981; Divoky, 1977; Pearce, 1979; Riley, 1979).

Educational activities beyond the K-12 system have been referred to as post-secondary education. This includes community colleges, vocational and adult education programs. We can extend this concept to include employment-related

training, but then the distinction of formal versus informal educational activities must be considered. For our purposes, formal educational activities will involve a classroom or laboratory approach to education, while informal will refer to on-the-job training or self-study types of educational experiences.

The insurance industry utilizes both formal and informal educational processes in order to train its employees and agents. We shall be concerned in this study only with the formal educational experiences utilized by associations and industry groups in the United States. It is interesting to note that although the insurance industry utilizes a great deal of resources in training, many of the individuals trained are not, strictly speaking, employees. This is explained by the fact that many companies operate through independent agents, as discussed in the following section.

Industry Organization

There are two basic philosophies concerning the organization of insurance companies (Green, 1977; Lusk & Hibbard, 1981). In the exclusive agency system, the company, often referred to as a direct writer, markets its products through company "employees." These exclusive agents, as they are known, represent only the parent company. In exchange for this loyalty, the company provides benefits similar to those provided by any major employer (i.e., life and health insurance, pensions, etc.). The company also may provide

allowances for office expenses and may provide computer equipment, etc., in order to help the agent start his or her operation with a minimum amount of capital.

In exchange for help in getting started and for other employer-provided benefits, the agent gives up the rights or "ownership" to his or her customer list or renewals as they are called. When the agent quits or retires, the company gains control of the agent's clients without further compensation. When a new agent is hired to replace the retiring one, he or she is not paid a commission on the "old" business. In this manner, the company finances the benefits that it has supplied the retiring agent over the years.

In contrast to the above, the independent agency system places a great deal of emphasis on the ownership of renewals by the agent. In fact, the agent is an independent businessperson who represents anywhere from 2 to 10 or more insurance companies. The independent agent is compensated on a commission basis and must pay the full cost for office space, secretarial help, pension plans, and other benefits not only for the agent, but for his or her employees as well. When it comes time for the independent agent to retire, he or she either may pass control of the agency to family members, sell out to a partner, sell out to an employee, or sell to an outsider.

Agencies are sized according to the volume of premium income they produce each year. According to the December 1978 issue of the industry publication, Rough Notes, the

median agency produced \$550,000 in premium volume in 1977. If we apply a typical commission rate to this volume, we show the median agency's gross income to be \$104,500. From this amount, the agent must pay the expenses of operation, with the remainder shown as profit. In 1977, the agency described above would have \$45,564 of office expenses and \$13,688 of sales expenses, while showing a profit of \$45,248, according to the Rough Notes survey (McCoy, 1978).

When it comes time to sell the agency, the annual commission earned is often the basis of the purchase price. A "multiple of earnings" is a common guide to the proper amount to pay for an agency's renewals. Multiples of 1 to 2½ times yearly commission earned are common (Connors, 1979). Agents often finance their retirement out of the cash received from the sale of the agency's renewals to a younger agent. Using the above figures, the median agency would sell for somewhere between \$209,000 and \$313,500.

Pros and Cons of Continuing Education

Due to the nature of the independent agency system, the agent has several positive and negative factors to consider in choosing whether or not to continue his professional education. On the positive side, the agent who is well informed may have a competitive edge in writing accounts for sophisticated insurance buyers, such as large commercial accounts. The well-informed agent also has less chance of being involved in an error-and-omissions suit brought by an

unhappy client who is not given the proper coverage (Connors, 1981).

Many times, the value of an agency is enhanced by the agent's utilization of educational resources. This may occur when the agent and staff are perceived as professionals in the community by customers and by the competition. A potential purchaser may be willing to pay more for the goodwill created by the agency's stature in the community. This would be reflected by a higher multiple of earnings for the purchase price.

On the negative side, the agent must pay for the cost of the education received by himself and by the staff. There are direct costs and indirect costs associated with continuing education. The direct costs include the cost of tuition or fees for both the agent and the staff members. In many cases, the educational program is located in a central location statewide. In this case, the direct costs will also include travel, meals, and hotel expenses (McCoy, 1978; Wise, 1980).

Another type of direct cost is the salary paid to the employee while attending class. If the employee is a salesperson, this loss will be split so that lost business will create a loss for the owner and for the salesperson as well, since a commission agreement is generally utilized. Most of the office staff will be on salary, however, which must be continued while the employee is attending educational programs.

Indirect costs incurred by the agent would include the loss of income generated by his sales activities while attending an educational program. In addition, the agent is risking future costs by providing education for his staff. This could result in demands from the employee for increased wages due to increased efficiency or knowledge, as well as the cost of replacing an employee who is hired away by a competitor who is willing to pay more for the employee's expertise gained at the original employer's expense.

Statement of Objectives

This study is an investigation of the motivational factors involved in the decision to participate in professional continuing education programs. The study builds on the typology suggested by Houle and extended by Burgess and others.

There are two major sections of this study--a review of literature and a survey and analysis of the responses obtained from those attending a selected professional continuing education program in insurance.

The objective of the first part of the study is to determine the state of the art in participation and motivational research in continuing education activities. This information will be useful to those contemplating further studies in the area and will be utilized in the development of the second part of the study. A further objective of the first part of the study is to demonstrate the relationship

between the areas of participation research and professional continuing education.

The objective of the second part of the study is to determine the motivational factors affecting the independent insurance agent's decision to participate in continuing education activity. This will be done in order to provide information on motivations to participate to individuals and organizations involved in planning and conducting programs of professional continuing education. This will be accomplished through the use of the survey and factor analysis technique.

Hypotheses

After a careful review of the literature dealing with characteristics of participants, motivation for participation, and previous studies of general adult education, the following hypotheses were proposed:

1. Responses given on the Reasons for Educational Participation-Insurance survey will factor into at least six groups. These groups can be labeled as follows:
 - a. Practical Applications--The desire to participate in order to make work easier or more efficient or to keep current with changes in the industry so as to be able to better serve clients.

- b. Self-Directed Advancement--The desire to participate in order to increase one's income, or to obtain a better or more secure position, or to increase one's self-confidence or credibility.
 - c. Other-Directed Advancement--The desire to participate in order to satisfy the wishes of a boss or supervisor, or to meet requirements imposed by licensing boards or professional associations.
 - d. Professional Image--The desire to participate in order to be perceived by peers and the public as a competent professional.
 - e. Escape/Social Needs--The desire to participate in order to break the routine of daily life, to meet new people and exchange ideas, or to relax in an isolated environment.
 - f. Learning Activity--The desire to participate for the purpose of self-fulfillment or personal satisfaction from the acquisition of knowledge.
2. Groups of subjects will exhibit significantly different reasons for participation.

Limitations of the Study

The insurance industry is divided fairly well into two areas of expertise. These two areas can be classified as life insurance, and property and liability insurance. Although this distinction originally came about due to state laws, there currently are no legal barriers to the

combination of products. The distinction remains, however, although blurred in recent years by the entry of several large life insurance companies into the property and liability field.

For the purpose of this study, the property and liability area will be singled out for examination. This is primarily due to the fact that most property and liability agents are independent agents. In fact, in 1977, the median-sized independent agency only earned 3.5% of its income from life insurance sales, according to the Rough Notes survey (McCoy, 1978).

Given the nature of the study, geographical considerations become an important limitation. As explained in Chapter III, the research technique utilized requires that groups meet physically to complete the survey as opposed to receiving it in the mail. In order to control how the survey is administered, it was decided to have an individual visit the educational seminar under study, administer the survey, and collect the completed questionnaires. For this reason, the study was limited to states hosting Certified Insurance Counselor seminars during the months of January, February, and March, 1982. The generalizability of this study is limited to those states included in the survey unless it can be shown that agents in other states exhibit similar traits and characteristics as those in the original groups.

A further limitation results from the program selected for study. The program utilized in this study is a

medium-term program leading to a professional designation. There are other programs leading to professional designations which require a greater initial commitment of time and resources. Comparison of the results of this study to these long-term programs cannot be made due to basic differences in their structures. Furthermore, there are short-term programs to which the results should not be applied, such as one-day or half-day seminars, conventions, and "travel-induced" seminars. Travel-induced seminars are educational meetings held in exotic places where the agent, in effect, receives a tax deduction for a vacation. This happens when the program meets the IRS requirements for minimum time allocated to educational activities.

A final limitation on the study deals with the group to which the survey was administered. Occasionally, a company or large agency offers a program for its staff on a "captive" basis. In order to avoid any situations where the agent or staff person is taking the course primarily because it is being offered "in house," the survey was administered only to groups who were meeting under the sponsorship of an outside organization such as an agents' association.

Definition of Terms

1. Agent--An individual licensed under applicable state law to sell insurance, whose primary activity is the production of sales revenue for the agency.

2. Certified Insurance Counselor's Program--An educational program designed by the Society of Certified Insurance Counselors primarily for the independent insurance agent. The designation, Certified Insurance Counselor (CIC), is awarded upon the successful completion of five examinations. Examinations are prepared on the state level by an educational consultant and are offered following an intensive 2½-day institute. Institutes are taught by national and local faculty based upon outlines provided by the national society.
3. Formal Educational Activity--Educational activity which takes place in a classroom or laboratory facility under the supervision of an instructor.
4. Independent Agency System--A marketing system in property and liability insurance utilizing an agent who is an independent businessperson and represents several insurance companies. Also referred to as the American Agency system.
5. Independent Insurance Agent--An agent who operates through the Independent Agency system.
6. Informal Educational Activity--Educational activity characterized by self-study, self-directed learning, or on-the-job training.
7. Mandatory Professional Continuing Education--Continuing education which must be obtained in order to maintain a license or certificate required for

performing a professional act, such as certifying accounting statements or selling insurance.

8. Motivational Factors--A group or cluster of survey items which meet the pre-specified requirements for inclusion in a factor analysis of items determined to represent reasons why an individual participates in some type of educational activity.
9. Participant--An individual who attends a class, seminar, or institute examined in this study.
10. Professional Continuing Education--Continuing education designed to aid a person in performing his or her job in a more efficient or competent manner by maintaining or improving his or her knowledge of techniques or products or other such areas.
11. Professional Designation--A certificate or diploma awarded to an individual by a trade or industry organization of peers upon completion of an examination or series of examinations or other stipulated requirements. This also allows the recipient to use a trademark or copyrighted title or abbreviation similar in nature to an academic degree following the individual's name on letterhead, business cards, advertisements, and so forth.
12. Renewals--A customer list of clients serviced by an independent insurance agent.
13. Sponsoring Organization--A trade association, institute, or society which markets, promotes,

develops, or operates programs of professional continuing education.

14. Staff--Personnel employed by an agency, whether licensed to sell insurance or not, whose primary purpose is clerical or administrative in nature.

Overview of the Study

Chapter II will consist of a detailed examination of current literature dealing with the problems of professional education and the current research into motivational factors in adult education. Recent research in the area of adult education and professional education will be surveyed in order to demonstrate the need for this study and to illustrate the state of the art in the field of insurance.

The research methodology employed to study the problem of identifying motivational factors in professional adult education will be set forth in Chapter III. This will include a discussion of the survey instrument utilized, the characteristics examined, and a description of the principal analytical tools employed--factor analysis and step-wise discriminant analysis.

Chapter IV of this study will concentrate on a detailed analysis of the results of the survey. This will include a separate analysis of the results of the factor analysis and a detailed study of the specific characteristics examined. In this manner, the motivational factors which affect different groups (owners, younger participants, more experienced participants, etc.) can be ascertained.

Chapter V will consist of a summary of the study and will relate the findings to practical applications for those who require information regarding the planning of programs in professional continuing education for insurance agents.

CHAPTER II

REVIEW OF LITERATURE

Introduction

Professional continuing education is only one component of the adult education process. Adult education participants have been examined in terms of characteristics and motivation, while professional education programs have been examined primarily in terms of need and content. Little has been said, however, about the characteristics and motivation of those who attend professional education programs of adult education. Apparently, most observers of the professional education scene feel that the primary motivation for attending professional education programs is professional advancement. This may be a very high priority with attendees, but other factors may be at work in determining attendance.

This chapter is a review of the literature dealing with professional education, the characteristics of adult attendees, and the factors which motivate adult students to continue their education. Special attention will be given to studies which deal with factor analysis of instruments designed to measure motivation to participate in adult education programs. These studies form the foundation for the

research procedure described in Chapter III and the analysis reported in Chapter IV.

The studies described in this chapter have been selected based upon their relevancy to the adult education/professional education questions to be examined in subsequent chapters. For purposes of the study, the literature will be categorized into three subgroups:

1. Professional Education
2. Characteristics of Participants
3. Motivational Factors in the Adult Education Process

Professional Education

Two major areas of concern in the field of professional continuing education deal with lack of knowledge, or professional obsolescence, and how to cope with the problem of obsolescence. Some states have turned to the concept of mandatory continuing education for the professional while others have left the decision of whether or not to participate up to the individual. Each area has been developed to some extent in current professional literature.

Obsolescence

Professional obsolescence has been defined in several ways. One concept of obsolescence is said to exist ". . . when an individual uses viewpoints, theories, concepts, or techniques that are less effective in solving problems than others currently available in his field of specialization" (Ferdinand, 1966). Other authors have described obsolescence in comparative terms, such as the level of

knowledge a new graduate possesses versus the practicing professional's level of knowledge (Siefert, 1963). Ferdinand has suggested that there are actually three types of obsolescence: professional, areal, and ex officio obsolescence.

Professional obsolescence exists when an individual is lacking in the technical competence necessary for his normal activities. Areal obsolescence refers to the specialist; a professional may exhibit overall competency but not be up-to-date in a subspecialty within the profession. This person is obsolete in particular, not in general. The converse may also be true. A specialist may keep up only in the specific area he or she deals with on a day-to-day basis while losing touch with general knowledge in the field. Ferdinand argues that this individual is not obsolete in fact but rather exhibits ex officio obsolescence (Ferdinand, 1966). Once the type of obsolescence is identified, a program of remedial action can be developed to deal with the particular deficiency rather than attempting to utilize a "shotgun" approach to professional education.

It is the professional's duty to avoid obsolescence (Charters, 1970; Houle, 1980). This concept is inherent in the definition of a professional and what constitutes a profession (Charters, 1970; Hiltner, 1954; Houle, 1980). Charters refers to the period after the completion of formal studies as the continuing education stage when he states: "At this stage--the continuing education stage--he is given the authority and assumes the responsibilities designated

by the profession and by various agencies of society" (1970, p. 489). Houle also describes the classic learning process of professionals in terms of stages consisting of general education, specialized education, certification of competency, and a continued period of maintenance and acquisition of new responsibilities (Houle, 1980, pp. 3-4).

Given that the duty to remain current exists, why do some professionals fail to engage in educational activities? Several researchers have attempted to answer this question. In studying the habits and activities of physicians in Utah, it was found that the average work week consisted of 53 hours per week, and an additional 32 hours per month, on the average, were devoted to continuing medical education (Castle & Storey, 1968). The responses cited for not participating are of interest, in that the primary problem appears to be lack of time--not lack of interest. Other reasons cited are shown in Table 2.1.

It must be remembered that the Castle and Storey study reported averages for physician groups. Other researchers have reported that a wide range of participatory behavior occurs depending upon the specialty and setting of the practice (Brody & Stokes, 1970). In studying the continuing education activity of nurses, it was found that significant differences could be detected in patterns of activities for participants and nonparticipants (Sovie, 1973). In a separate study of business people, it was found that nine

Table 2.1.--Obstacles to Continuing Education for Physicians.

Obstacles	Percentage Responding
Hard to learn after a certain age	4
Postgraduate courses are a waste of time	13
Nothing available	14
Expense	18
Can't leave patients	21
Too many meetings	23
Can't fit it into my schedule	27
Not what's needed	27
Too many participants	37
Away from family too much	38

(Does not total 100% since more than one response was possible.)

SOURCE: Castle, C. H., & Storey, P. B. "Physician's Needs and Interests in Continuing Medical Education." Journal of the American Medical Association, 206 (1968), 613.

clusters of reasons emerged for failure to participate in continuing educational activities, labeled as follows:

1. Not enough time
2. Too difficult to participate
3. Too difficult to succeed
4. Against social norms
5. Negative feelings toward institution
6. Negative prior experiences
7. Results not valued
8. Indifference
9. Unawareness (Dao, 1976)

The results reported by Dao appear to be consistent with the reasons for nonparticipation reported by Castle and Storey, as provided in Table 2.1.

Mandatory Versus Optional Education

It has been stated that one aspect of a profession is that its members engage in continued educational activities with no legal or professional requirements to meet after certification or licensing (Charters, 1970). This generalization has been challenged in many states by the existence and continued call for mandatory continuing education requirements for certain areas of professional activity. The scope of mandatory education is increasing each year. Many states have set standards for professional continuing education, as indicated by Phillips (1980) in Table 2.2.

The insurance profession was not included at the time Phillips compiled his list, although Oregon has since passed a law requiring from 12 to 36 hours of continuing education annually, depending upon how long the agent has been licensed to sell insurance (Kocolowski, 1979). The Michigan

Table 2.2.--States Requiring Continuing Education for Professionals.

Type of Profession	Number of States
Optometrists	45
Nursing Home Administrators	40
Certified Public Accountants	26
Veterinarians	22
Osteopaths	21
Physicians	20
Pharmacists	19
Dentists	11
Real Estate Salesmen/Brokers	10
Nurses	9
Dental Hygienists	7
Social Workers	6
Lawyers	6
Physical Therapists	4
Engineers	1

SOURCE: Phillips, L. E. "The Status of Mandatory Continuing Education." Yearbook of Adult and Continuing Education: 1979-1980. 5th ed. Chicago: Marquis Academic Media, 1980, pp. 233-239.

legislature passed a bill in 1980 that would have required Michigan insurance agents to attend continuing education courses or face loss of their licenses. The bill was vetoed by Lt. Governor James Brickley, who cited the cost of enforcement as the primary reason for the veto and stated that "such requirements would provide no assurance that the consumer would be better protected against unethical practices of insurance salespersons by improving that salesperson's knowledge of the insurance field" (Ammons, 1980). The bill had the backing of agent groups, and the veto was referred to as "a slap in the face from state government" (Ammons, 1980). This reflects the fact that much of the demand for educational requirements has been generated by those in the industry rather than by government or consumer groups.

The call for mandatory continuing education appears to begin in the leadership ranks of an industry, such as the call issued by Marvin L. Stone in 1967 for mandatory continuing education for CPA's (Stone, 1967). Mr. Stone was President of the American Institute of Certified Public Accountants at the time his article appeared. In his appeal for mandatory education, he states:

I am convinced that most substandard work is the result of ignorance rather than willfulness. Therefore I suggest that we attack the problem by attempting to dispel ignorance through a program of compulsory continuing education. (1967, p. 2)

As may be anticipated, reaction to required continuing education is not universally favorable. Kalman has argued that required continuing education is "counterproductive"

and "unfortunate" in that it restricts the properly motivated professional in his or her choice of studies (1980, p. 241). A study of pharmacists' attitudes towards mandatory continuing education in 1975 revealed that over 52% showed negative attitudes (Riley, 1976). A recent study of nurses showed that only 21% favored mandatory requirements (Saunders, 1977). Among less established professions, such as dental hygienists, nursing home administrators, and radiologic technologists, however, 80% agreed that continuing education was in the public interest (Westby, 1981).

Another factor to be considered is the cost of formal continuing education. Much of the continuing education needs of physicians has been shown to be satisfied by reading and self-study (Castle & Storey, 1968; Stross & Harlan, 1978). Required continuing education generally takes place in a short course or seminar setting at a central location, since a body count must be taken in order to verify the professional's participation. This type of educational activity is more expensive than self-study due to additional costs of tuition, travel, room, meals, and lost time. Kalman has reported that these costs might easily have surpassed \$1,600 for a 2-day meeting in 1977 (1980). The cost of attending a 2½-day insurance seminar has been estimated to be only \$750, however, according to the January 4, 1980, industry publication, The National Underwriter. This cost must be passed on to the consumer, and there is no guarantee that the benefits to society exceed the costs

(Ammons, 1980; Brown & Uhl, 1970; Kalman, 1980; Pennington, 1970; Storey, 1978; Stross & Harlan, 1978).

Although some have called for mandatory continuing education to solve problems of professional concern and public interest, others have voiced strong objections based, not on cost or professional stature, but rather on the concept that the only successful education program for professionals is one which develops self-directed learners. In this manner, the period of professional maintenance can be continued without the need for required courses in areas of no concern to the individual (Kalman, 1980; Overman, 1979; Saunders, 1977).

Characteristics of Participants

The nature of adult participation has been well documented in recent literature. When Verner and Newberry reviewed the then-current status of participation research in 1958, however, they concluded that "the nature of participation in organized adult education has been studied less thoroughly than nearly any other aspect" (p. 213). Although the Verner and Newberry study found little in the way of literature on adult educational participation, it did reveal findings as to the characteristics of participants in voluntary associations--an area found to be closely related to educational participation (Kobberdahl, 1971; London & Wenkert, 1969). Characteristics typically studied include occupation, income, previous level of education, age, sex,

family status, and other miscellaneous factors. In addition, several studies stand out as especially noteworthy and warrant detailed examination.

Occupation and Income

Occupation was found to have a significant effect on participation in formal associations in urban areas and to a lesser extent in rural areas (Axelrod, 1954; Bell, Wendell, & Force, 1956; Goldhamer, 1945; Komarovsky, 1946). Income was also found to be an important status variable related to participation in that along with a higher income comes a stronger sense of community responsibility and more time away from work to actively participate (Foskett, 1955; Mather, 1941). More recent studies specifically related to participation in adult education have confirmed the relationship between occupation, income, and social class found in earlier studies and have demonstrated that individuals in higher social classes as determined by occupation and income tend to participate more often in adult education programs (Cotherman, 1977; Douglah & Moss, 1968; Gyamfi, 1974; London, 1970; Mansfield, 1976; Nunn, 1976; Poulton, 1975; Rahmlow, 1980; Schrader, 1973).

London studied the influence of social class on participation and found that knowledge about places offering adult education is highly correlated with social class. Apparently, several factors are working against the lower class individual in that not only is he more likely to have less education,

he is also unlikely to find out about the opportunities which are available to him (London, 1970).

Given that nonparticipants tend to come from lower income groups, it may be reasonable to assume that not only are lower class individuals less likely to know about programs, but they also may be less able to pay for them. In order to test this theory, Boshier and Baker (1979) studied a group of students who were allowed to select from courses, some of which required a fee, while others did not. The courses were advertised by mail in every household in the community. The study showed that there was no difference in the social, demographic, and motivational characteristics of fee and nonfee payers, although more people were attracted to the free courses offered (Boshier & Baker, 1979). It is possible, however, that this limited attempt to study fees was not of sufficient duration to motivate lower social class members to participate, given their historical tendency to avoid participation in adult education activities.

Previous Education

Individuals who participate in formal associations tend to come from the better educated portion of society (Axelrod, 1954; Kaufman, 1949). Verner and Newberry state that "Effective participation in any organized activity requires the kinds of knowledge and skill that results from formal schooling" (1958, p. 210).

With respect to participation in adult education, study after study has noted similar results, and it has become generally accepted that the individual's participation in adult education activities is positively associated with his or her previous level of education (Bennett, 1979; Berg, 1973; Botsman, 1975; Brunner et al., 1959; Clonts, 1972; Cotherman, 1977; Dickinson, 1971; Douglah & Moss, 1968; Gyamfi, 1974; London, 1969; London, 1970; Mansfield, 1976; Poulton, 1975; Seaman, 1968; Teichert, 1970). One study of working class adults came to the following conclusions regarding the relationships between participation and prior educational experience:

We found that having liked school during one's student days and having wanted to continue schooling are positively associated with participation. Scholastic performance, however, is not associated with participation, though better students are more apt to like school. Finally, being "bothered" by a lack of education is strongly related to wishing to participate in adult education, but only slightly related to actual participation. (London, 1970, pp. 147-148)

Age and Sex

The early studies reviewed by Verner and Newberry indicate that age has a significant effect on rates of participation. Participation in formal associations appears to increase from the late 20s to early 30s, reach a plateau, and begin to decline around 50 years of age (Verner & Newberry, 1958). More recent studies have not always indicated this pattern, although it can be stated that in general younger individuals tend to participate more than

older individuals (Bottsman, 1975; Douglass & Moss, 1968; Lewis, 1970; Mansfield, 1976; Nunn, 1976; Seaman, 1968; Teichert, 1970).

Sex has been shown to be a significant factor when studying characteristics of participants in formal associations (Axelrod, 1954; Goldhamer, 1945). Verner and Newberry report that sex is closely associated with age and social status:

Women in rural areas and from lower socio-economic levels are least active, however, as social status and the degree of urbanization increases the participation of women increases even in non-church-related associations. Urban, middle class women attend more meetings more regularly, but men in similar situations belong to more organizations. (1958, p. 211)

The above statement on formal associations parallels the findings on participation in adult education. Studies indicate that females cite cost and lack of time as major barriers to participation--barriers which are considerably lessened as social class and income increase (Bottsman, 1975; Mansfield, 1976).

Not all studies have reported sex as a significant variable, however. Sex has been found to have no effect in some studies (Clonts, 1972; Douglass & Moss, 1968; Kobberdahl, 1971) while emerging as a significant factor in others (Bottsman, 1975; Mansfield, 1976; Nunn, 1976).

Family Status

Family status, or one's position in the life-cycle, also emerged from the early literature as an important factor

in participation. Marital status alone was found to be an important factor in participation in formal associations (Axelrod, 1954; Goldhamer, 1945; Komarovsky, 1946). Family factors were found to affect males less than females, presumably due to the traditional role where mothers stay with the children while fathers are allowed more time outside the home (Rohrer, 1954). Douglass and Moss report that increased numbers of children result in increased participation for people with less than a twelfth-grade education (Douglass & Moss, 1968). No differentiation by sex is provided so the reader is left to guess whether or not the male participates while the female stays home.

Knox and Videbeck tested the theory that participation is related to changes in life circumstances--the so-called life-cycle approach. According to the authors,

By using status configurations as a basis for analyzing adult education participation, we would expect to increase the precision with which variations in adult education participation can be identified and to be able to suggest relationships between adult education experience and differing patterns of life experiences. (1963, p. 107)

An examination of the data indicates that for the general adult population, age and socio-economic status were associated with participation, but that participants could not be differentiated by community size or sex. In addition, the concept of status configurations eliminated the differences in participation rates by age in 19 of the 21 status configurations developed (Knox & Videbeck, 1963).

Miscellaneous Factors

Numerous other factors have been examined in order to determine their effects on participation. Place of residence emerged as a factor when participants were examined to determine if they came from rural or urban areas (Bell, Wendell, & Boat, 1957; Bell, Wendell, & Force, 1956). These differences may be disappearing, however, as indicated by Verner and Newberry: "The increasing influence of urban culture upon rural areas is showing a marked influence upon the reduction of rural-urban differences in patterns of participation" (1958, p. 211).

The importance of religious affiliation was pointed out by Verner and Newberry, when they state:

Religious preference and active church membership exercise a strong influence on participation. Catholics are significantly less active in non-church-related organizations than Protestants and are more active in church-related associations. Membership in organizations, both church and non-church, is generally greater among Protestants. (1958, p. 212)

Goldhamer (1945) and Komarovsky (1946) report that Jews are actively involved to a greater extent than either Catholics or Protestants in formal associations.

Dynamic factors are defined by Verner and Newberry as ". . . those which describe the relationship of the individual to the group" (1958, p. 212). Examples of dynamic factors have been identified in various studies. Beal (1956) and Rohrer and Schmidt (1954) identified "perception of the organization's purpose" as a dynamic factor. Additional factors would include sense of responsibility to the

association and sense of identification with a group, as explained by Verner and Newberry:

It is evident that the key to the problem of participation lies in the relationship of the individual to the group. Both the personal motives of members and the purposes of the association determine this relationship. Participation may be altered by changing the nature, purpose, function, or structure of the group, or by changing the motivation of the individual. While changes in both aspects are indicated, it is more nearly within the province of administrative control to alter the nature of the group than to change individual motivation. (1958, p. 213)

Verner has conducted additional research on characteristics of participants in adult education programs. In a 1965 article, Buttedahl and Verner reported their findings on research designed to study what they refer to as the institutional variable. Participants in this study were grouped as to lecture classes, discussion groups, and control. The socio-economic variables under study this time were age, sex, educational level, marital status, occupation, social status, social participation, membership in community organizations, length of residence in the community, and prior participation. Classes were offered simultaneously, with only the method of instruction differing. Students were allowed to register for the instructional method they preferred. The results of the study indicated that the groups differed significantly on 6 of the 10 items. No differences were reported in sex, social status, social participation, and membership in community organization, while significant differences were found in age, education, marital status,

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occupation, length of residence, and previous participation (Buttedahl & Verner, 1965).

Characteristics of Nonparticipants

Rather than emphasize the participant, Booth (1961) studied the characteristics of the nonparticipant utilizing data obtained by the Bureau of the Census. A ratio of participants to nonparticipants was computed for each demographic characteristic covered in the survey. According to Booth, the nonparticipant is most likely to appear in that portion of the population which is 45 years of age or older, has less than a high school education, and is either unemployed or in the lower echelons of the labor force. These findings are consistent with the conclusions revealed by Brunner, who concluded after an overview of the literature on adult participation that "Those who have less than an eighth grade education, over 55 years of age, laborers and service workers, and those with low economic status and subsistence level of living are likely to participate less in adult education" (1959, p. 98).

Other studies of nonparticipants have demonstrated significant differences. Teichert (1970) showed that nonparticipants were older, spent more of their leisure time at home, and appeared to be more content with present conditions. Kobberdahl (1971) found that nonparticipants were less likely to belong to formal associations, less likely to be active church members, less inclined to vote, and basically unaware of community educational programs.

The National Opinion Research
Center's Report on Adult
Education

The most ambitious attempt to study the adult education process was undertaken by Johnstone and Rivera (1965) under a grant from the Carnegie Corporation for the National Opinion Research Center. The study took a national approach to the problem and represents the most comprehensive attempt to study adult education to date. Data was compiled from a total sample of 37,432 individuals. The study was carried out in four phases, as indicated in Table 2.3. The major findings can be broken down into three areas: (1) characteristics of participants; (2) factors related to participants; and (3) principal findings of the study. Each will be discussed below.

Characteristics of Participants

Personal characteristics. Personal characteristics of the participants include information on sex, age, marital status, race, and religion. It was found that participants tend to be equally divided between male and female, younger than nonparticipants, married with at least one child under 21, and white.

Socio-economic factors. The socio-economic factors studied include labor force status, occupation, family income, and education. It was found that participants generally held white-collar jobs or were housewives, while the

Table 2.3.--Four Phases of the NORC Study.

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- Phase I: A national survey of the educational activities of the adult population, based on a survey of the activities of members of some 12,000 American households.
- Phase II: An intensive study of the reactions of adults to continuing education, based on personal interviews with national samples of approximately 1,800 randomly selected adults, plus 1,000 recent adult education participants.
- Phase III: Case studies of adult education facilities in four middle-sized American cities, and of the impact of these facilities on the residents of two of these cities, based on information collected through field inventories of educational resources and personal interviews with roughly 550 adults.
- Phase IV: An inquiry into the postschool educational experiences of youth, based on personal interviews with a national sample of approximately 700 young adults.
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SOURCE: Johnstone, J. W., & Rivera, R. J. Volunteers for Learning. Chicago: Aldine Publishing Company, 1965, p. xxviii.

unemployed or retired were generally nonparticipants. Participants earned higher than average salaries and generally were better educated as a group, with twice the number of college graduates than the nonparticipant group.

Ecological factors. Ecological factors include size and type of community and region of the country. The study found that participants tend to come from large metropolitan areas rather than small communities and that, while most participants are from the South, those living in the West participate more as a percentage of total population.

Factors Related to Participation

Johnstone and Rivera also examined the characteristics described above in an attempt to isolate their effect on participation rates. Age and sex together were found to be an important factor. This returns to the life-cycle approach discussed earlier. It appears that family responsibilities have a strong effect on studying vocational subjects, in particular. In other words, the combination of age, sex, and parental factors provides a better explanation of participation rates than does any of these characteristics taken alone.

The socio-economic factors were also examined with regard to participation rates. Again, educational attainment was found to be the most important factor, exerting much more influence than income or occupation. In studying the ecological factors, it was shown that the West has higher

rates of participation in vocational, academic, and recreational subjects, while Southerners were more likely to be studying religion. Size and type of community were found to persist as a factor, even when education level was controlled, with suburbanites showing the highest rates of participation, and residents of rural areas the lowest.

As part of the study, those interviewed were shown a list of reasons for taking adult education courses and were asked ". . . whether any of these considerations had a direct bearing on (their) most recent enrollment" (Johnstone & Rivera, 1965, p. 142). The list had been prepared for the study based upon what the authors refer to as "popular interpretations" of why adults participate. Reasons given and response percentages are shown in Table 2.4. The authors point out that although some reasons were picked more than others, none was picked by a majority.

Expressed reasons for participation were also classified by age, sex, and social class, and it was found that these factors are significant not only in rates of participation and in reason for study, but in the type of course selected as well.

While job-centered reasons lead younger adults to take courses, the enrollment goals of older adults are much less pragmatic and utilitarian. We found that older adults were much less likely to have occupational goals in mind when they enrolled and much more likely to take courses simply for general knowledge. . . . At all ages, more men were concerned with vocational goals while women enrolled relatively more often in response to home and family life and leisure-time interests. In addition, women were also more likely to take courses

Table 2.4.--Reasons for Taking Adult Education Courses.

a. (Question 17-F[2]) In which of the following ways had you hoped the course would be helpful to you?	
Become a better informed person	37%
Prepare for a new job or occupation	36
On the job I held at that time	32
Spend my spare time more enjoyably	20
Meet new and interesting people	15
In carrying out everyday tasks and duties around home	13
Get away from the daily routine	10
In carrying out everyday tasks and duties away from home	10
None of these, or don't know	7
Total	180%*
Base	4,175
No Information	<u>428</u>
Total Participants Weighted	4,603
b. (Question 17-H) Were there any other ways not listed here in which you had hoped the course would be helpful?	
Yes	10%
Other work or job-related reasons	3%
Improve skills or increase knowledge (general)	3
Increase income	1
Home or family life role	1
Personality or interpersonal relations	1
Other personal development	1
All other	2
No	90
Total	100%
Base	4,419
No Information	<u>184</u>
Total Participants Weighted	4,603

*Does not total 100% because some persons endorsed more than one reason.

SOURCE: Johnstone, J. W., & Rivera, R. J. Volunteers for Learning. Chicago: Aldine Publishing Company, 1965, p. 143.

to expand their social horizons or to get away from the daily routine. . . . Men and women from lower socioeconomic positions were much more likely to take courses to prepare for jobs than to advance on them, while the opposite was true of participants from higher social positions. (Johnstone & Rivera, 1965, pp. 11-12)

Principal Findings of the Study

The published results of Johnstone and Rivera's findings exceed 600 pages in length, but an effort has been made to summarize the study. According to the author's summary, 61% of those surveyed have been involved in some form of adult learning activity. These activities were generally noncredit and nonacademic in nature. The majority of subjects studied were either vocationally or home and family-life oriented, with learning in home and family-life areas often undertaken without formal classes or instruction. It was found that middle-class individuals were classroom oriented in their learning preferences while lower-class individuals tended to avoid classroom settings. Participants were found to exhibit differing patterns of personal, social, and ecological characteristics from those who do not participate, with the most striking difference in the area of prior education. Parenthood was found to be a significant factor, with fathers of young children more likely to participate than nonfathers, and mothers less likely to participate than nonmothers. Age influenced adult participation, with younger adults taking more vocational classes and older adults selecting less pragmatic subjects. When queried about the reasons for not attending, financial reasons were

given most often followed by busy schedules and lack of physical energy (Johnstone & Rivera, 1965, p. 17).

The Johnstone and Rivera study is a milestone in adult education research in that it represents a massive effort to study the adult educational system in this country from the participants' point of view. Its primary weakness is that it is basically descriptive in nature, and very little theoretical formulation is undertaken in order to explain the findings. As with most of the literature in adult education, the Johnstone and Rivera study is oriented to adult education programs in general rather than specific groups of participants. In other words, we are still concentrating on what Douglass and Moss (1968) refer to as the between-group differences rather than the within-group differences.

Motivational Factors in the Adult Education Process

Modern study of the motivation to participate in adult education began in 1961 with the publication of The Inquiring Mind (Houle, 1961). In this pioneering work, Houle suggested a typology of motivation based on in-depth interviews with 22 participants in adult continuing education programs. Three distinct types of motivational orientations were referred to as goal oriented, activity oriented, and learning oriented. Houle suggests that goal-oriented participants become involved as a means of reaching an end or producing a result. Activity-oriented individuals participate not for the content of the course itself but rather for the process

or setting in which the learning occurs. Social activity appears to be the primary motivational factor for participation in continuing education for this group. Finally, Houle refers to the learning oriented, or those who participate because learning is part of their basic nature.

The Houle study, a study of only 22 individuals, resulted in a new wave of thinking as to how and why individuals become involved in continuing education activities. Adult educators quickly analyzed the findings of the study and have attempted to clarify Houle's ideas and to prove or disprove his concepts.

Sheffield (1962) utilized the findings of Houle to formulate 58 reasons why individuals participate. A 5-point Likert-type response format with possible responses ranging from "never important to me" to "frequently important to me" was developed and administered to over 450 adults. Factor analysis yielded five groupings of motivational factors which Sheffield referred to as:

1. Learning orientation
2. Desire-activity orientation
3. Personal goal orientation
4. Societal goal orientation
5. Need activity orientation (1962, pp. 68-69)

Two of these orientations, need activity and desire activity, were motivations unrelated to the educational activity as originally designed and were similar to Houle's activity-oriented participant. The learning orientation appears to coincide with Houle's learning-oriented individual, while the personal goal and goal activity orientations appear similar.

The societal goal orientation emerged as an unrelated factor although it could be related to goal activity in some participants' priorities.

In order to further study the motivations of those attending adult education classes, Boshier (1971) developed the Educational Participation Scale, or EPS. The development of this scale was aided by what Boshier refers to as "A close examination of The Inquiring Mind and the highest loading items from Sheffield's study" (1971, p. 7). The original EPS consisted of 48 Likert-type items utilizing a 9-point "very much influence" to "very little influence" format. In addition, an effort was made to avoid bias through the positioning of questions in that the "very much influence" category appeared on the left for half the items and on the right for the other half. Additional safeguards taken included a pilot study, with the resultant high "loading" factors then randomly scattered throughout the questionnaire to avoid positional bias. The instrument was then subjected to a 6-week test/retest study which indicated acceptable levels of reliability.

Boshier's instrument was administered to 233 participants in New Zealand who were enrolled in a variety of adult education courses. The responses were factor analyzed by the method of principal factors and then rotated utilizing an oblique criteria. Oblique rotation was utilized since the factors were to be correlated, and a higher order analysis was to be performed.

Fourteen first-order factors, accounting for 69.15% of the total variance before rotation, were identified using $\pm .40$ as the minimum factor loading. Additional analysis resulted in 7 second-order factors, which Boshier labeled as follows:

1. Interpersonal improvement/escape
2. Inner- vs. other-directed advancement
3. Social sharing
4. Artifact
5. Self-centeredness vs. altruism
6. Professional future orientedness
7. Cognitive interest

A final factor analysis to ascertain third-order factors resulted in four factors emerging, which Boshier describes as follows:

Third-order factor 1 could be labeled "other-directed advancement" and identifies goal-oriented participants responding to some probably vocational, environmental press. Third-order factor 2 is akin to Houle's learning orientation except that learning is undertaken not as an end in itself but to prepare oneself for some future, probably educational, activity. Third-order factor 3 could be described as a bipolar measure of "self versus other-centredness." Third-order factor 4 is almost pure "social contact." The high-scorer on this factor seeks social contact to compensate for what he considers to be excessively narrow and deficient educational experiences in the past. . . .

The "boiling down" of the 14 first-order to 4 independent and uncorrelated third-order factors has revealed a structure not unlike the three-factor Houle typology. Third-order factors 1 and 2 are both vocationally anchored, whilst third-order factors 3 and 4 have socio-psychological origins. (1971, p. 19)

Following a similar line of inquiry, Burgess (1971) developed the Reasons for Educational Participation Survey, or REP. The REP as originally designed consisted of 70 possible reasons for participation, scored on a 7-point "never influence" to "always influence" scale. Burgess developed

the reasons used in the REP after a careful search of the literature and with input from 300 adult educators and 1,000 adult students. The original list of 5,773 reasons was reduced to statements or items through the use of two sets of judges who ". . . considered the meaning of each reason and indicated cases of redundancy, ambiguity, vagueness, overtones, and technical language" (Burgess, 1971, p. 12). The instrument was subjected to test/retest and split-half reliability studies with resulting scores ranging from .512 to .840 on the test/retest, and a coefficient of equivalence of .885 (Burgess, 1971, p. 12). The completed questionnaire was administered to 54 classes with 1,046 usable responses collected. The responses were subjected to a factor analysis procedure, and 55 items were retained for analysis. Seven factors emerged from the analysis and were labeled as follows:

1. The desire to know
2. The desire to reach a personal goal
3. The desire to reach a social goal
4. The desire to reach a religious goal
5. The desire to take part in social activity
6. The desire to escape
7. The desire to comply with formal requirements

These seven factors accounted for 63% of the total variance.

(Dr. Burgess' original 70-item questionnaire appears in Appendix A.)

In order to determine whether Boshier's Educational Participation Scale (1971) was valid in a cross-cultural setting, Morstain and Smart utilized the EPS as the basis for their 1974 study of motivations as differentiated by age and sex variables. Responses to the EPS were factor analyzed

by the principal axis method and orthogonally rotated using the Kaiser Varimax criterion. Three age-sex groupings were established as dependent variables with EPS scores serving as the independent variables. The study produced 11 first-order factors, 6 of which were retained for rotation after applying Cattell's "Scree" test (Harman, 1976, p. 163).

These six factors explained a total of 59% of the variance.

The authors labeled these factors as follows:

1. Social relationships
2. External expectations
3. Social welfare
4. Professional advancement
5. Escape/stimulation
6. Cognitive interest

The initial analysis of the data showed no cluster of factors as assuming primary importance. It is interesting to note that the professional advancement category only exhibited a score of 5.8 out of a possible 9 points, and it was the highest scoring group of all.

In order to further analyze the results, a step-wise multiple discriminant analysis process was utilized. The two factors which accounted for the variation by age in the results for women were identified as social relationships and the escape/stimulation factor. No significant differences were observed in the other factors. This indicated that the younger women in the group enrolled more often for social reasons than did older women. Two relationships also emerged for men. Again, younger men enrolled more for social contact than older men; but external expectations emerged as

a second significant difference. This time it was found that the older men enrolled more due to external expectations than the younger men.

The authors summarize their study by stating that

the results of this study indicate that the importance of certain clusters of reasons for participation showed noticeable variation across different age-sex groupings of adult learners. Younger adults scored relatively higher on the Social Relationships scale. Men were somewhat more motivated by External Expectation reasons, and women scored relatively higher than did men on the Cognitive Interest scale. With respect to Social Welfare reasons, men had relatively similar scores at each age level while scores for women tended to decline with increasing age. (Morstain & Smart, 1974, pp. 95-96)

Additional studies into factors which affect participation have been conducted utilizing several instruments. Dickinson and Clark (1975) utilized Sheffield's Continuing Learning Orientation Index to determine if continuing education students in nursing were more active in self-education as well. The results of their study supported the concept but only for those individuals who scored high on the "learning orientation" factor. Sovie (1973) also studied nurses utilizing the Sheffield instrument and found orientations she defined as personal goal, occupational goal, professional goal, societal goal, need fulfillment, personal sociability, professional sociability, and learning. Sovie's study also included nonparticipants which makes it somewhat unique.

Another study utilizing nurses as subjects was conducted by Bevis (1975) using the Leisure Activity Scale (LAS) as designed by Litchfield (1965). The LAS is composed of

99 items pertaining to leisure time activities. Forty-six of the items in the LAS deal with educational pursuits. Bevis used analysis of variance, multivariate analysis, and an analysis of covariance in an attempt to show that role conception affected participation. Six of Bevis' seven hypotheses were rejected, however, and the seventh dealing with the relationship of leisure time activity and role conception was "accepted conditionally."

Boshier has authored two additional studies of interest, as well as a critique of past studies performed by himself and other authors dealing with factor analysis and motivational studies. Boshier's 1977 study differentiates students as life-chance (or deficiency-oriented) versus life-space (or growth-oriented). Life-chance oriented individuals participate to satisfy Maslow's lower-order needs, such as physiological needs, safety needs, and social needs. Life-space oriented individuals are enrolled primarily "for expression rather than in an attempt to cope with some aspect of their life" (Boshier, 1977, p. 92). Self-actualization is the dominant need of the life-space oriented individual. Boshier suggested the relationship between social variables and participation in adult education as shown in Table 2.5.

The EPS factors were classified as indicative of either life-chance or life-space motivations, as follows:

Table 2.5.--Hypothesized Relationships Between Some Social Variables and Motive(s) for Participation in Adult Education.

	Life-Chance	Life-Space
Age	Young	Old
Occupational status	Low	High
Income	Low	High
Educational attainment	Low	High
Social participation	Low	High
Previous participation in adult education	Low (Spasmodic)	High (Continuous)

SOURCE: Boshier, R. "Motivational Orientations Re-Visited: Life-Space Motives and the Educational Participation Scale." Adult Education, XXVII (1977), 100.

Escape/stimulation	Life-chance
Professional advancement	Life-chance
External expectations	Life-chance
Cognitive interest	Life-space
Social welfare	Life-space

The results which support the hypotheses are as follows:

1. Younger participants enrolled more due to external expectations and less due to cognitive interests.
2. Higher paid participants enrolled more for social welfare and less for external expectations.
3. Higher occupational status participants were less inclined to enroll for professional advancement.

4. Participants with the lowest formal education were enrolled more for professional advancement.

(Boshier, 1977, pp. 107-111).

Several relationships were found to be the reverse of those expected. This occurred with the age, marital status, and previous participation variables as compared to cognitive interest and external expectation factors, and with the social participation factor, which seems to indicate that social participation may be indicative of life-chance rather than life-space motives. This determination would invalidate several of the points discussed above as supportive of Boshier's hypothesis.

Boshier's most recent study utilizing the EPS was published by Boshier and Riddell in 1978 in an attempt to determine if the EPS factor structure was applicable to "older" adults. The professionally oriented items were removed since it was assumed that they would have no relevance to retired individuals. The revised form was shown to be valid for use with a sample where there is no attachment to the labor force. In addition, it was found that cognitive interest was the primary motivator for older adults enrolled in continuing education programs (Boshier & Riddell, 1978, p. 174).

In an attempt to summarize the current literature in the field of motivation to attend adult education programs, Boshier published an analysis and critique of the major

research performed in the area (Boshier, 1976). It appears that the main problems faced by those attempting to perform factor analysis fall into five categories. According to Boshier, the main errors would include ". . . insufficient information for replicating, inadequate or omitted reliability information, failure to understand criteria for rotation, failure to recognize that output is a function of input and assignment of almost magical unwarranted qualities to factor analysis" (1976, p. 26). The comments concerning replication and reliability are self-explanatory, but rotation and input versus output bear explanation. Rotation is a process which begins with a matrix of item intercorrelations and results in clusters of items. According to Kim (1975), oblique rotation is more realistic in that it allows for the factors to be correlated, while orthogonally rotated factors are uncorrelated but easier to use. The choice of factors is based upon the purpose of the study.

In examining the studies reviewed in this chapter, it can be seen that both types of rotation criteria have been used. Burgess (1971) used oblique rotation as did Boshier (1971) since both authors needed correlated factors to perform the additional analyses contemplated in their studies. Boshier's (1977) study used orthogonal rotation, as did Dickinson and Clark (1975), Morstain and Smart (1974), Sheffield (1962), and Sovie (1973). Boshier's main concern appears to be not which method is utilized, but rather that

the author specify the method used and indicate why it was chosen for the study at hand.

In discussing the input-output problem, Boshier disputes Burgess's "religious goal" factor. The results occurred, according to Boshier, not because participants stated that religious goals were a factor, but simply because questions were asked about religious goals. The author mistakenly assumed that since a cluster of items occurred it represented a significant reason for participation (Boshier, 1976, pp. 29-30). Factor scoring, or an examination of the factor means, must be utilized to determine the importance of a cluster after it emerges from the correlation matrix. This is accomplished by a summation process across the scores or responses in a given factor, followed by division by the number of items comprising the factor.

Summary

The literature relevant to this study has been divided into three parts. Part one concerned the need for, and the current status of, professional education programs. States continue to pass continuing education laws, but in most states the professional's decision to participate is still voluntary.

In part two of this chapter the studies which have been conducted on the characteristics of participants in adult education programs were examined. Studies have repeatedly found that certain groups of individuals participate more

frequently than others. In general, the better educated tend to participate as do those who earn higher salaries and live in nonrural areas. Participants tend to be younger than average, white, and married with at least one child. It still must be remembered, however, that there are within-group differences and that some older people do participate as do those who are single, black, and/or unemployed.

The third grouping of studies reviewed the current literature on motivational factors. The studies discussed were based primarily on Houle's typology of orientations. Many of the studies were factor analyses designed to cluster reasons into more parsimonious groups based on inter-correlation of the items. Some studies were undertaken in order to compare the results to Houle's original study. In utilizing the oblique solutions, the authors attempted to confirm Houle's typology, while those utilizing orthogonal rotation are exploratory in nature. Some authors have attempted to utilize orthogonal (uncorrelated) solutions and then group or correlate them--a direct contradiction in terms.

It has been shown that the best factor studies have several points in common:

1. A valid and reliable instrument is used.
2. Sufficient information is given for replication of the study.
3. Rotation criteria is proper and specified.

4. The clusters of items are analyzed to determine if a factor really exists, based upon an examination of mean scores.

5. The limitations of the methodology are realized.

It was the purpose of this chapter to discover and report on recommendations such as the above. The methodology described in the next chapter will take into account the suggestions for improvements which have been made by previous authors, whose studies have been summarized in this chapter.

CHAPTER III

METHODOLOGY

Introduction

This study was undertaken to find out if independent insurance agents' motivations for attending professional continuing education programs could be determined, and, if so, how these motivations differ among groups. Specific characteristics were examined, including:

1. Age
2. Sex
3. Level of prior education
4. Income level
5. Ownership status
6. Experience in the industry

Since no survey instrument existed which specifically dealt with the motivations to attend professional education programs, one needed to be developed. This was accomplished by building upon the work of Paul Burgess (1971), who originally developed the Reasons for Educational Participation survey, or REP for short. (See Appendix A for Dr. Burgess' original 70-item survey.) The REP was modified by the addition of several "industry specific" items. This modified instrument will be referred to as the Reasons for Educational Participation-Insurance, or REP-I. Participant

characteristics were requested on the last page of the questionnaire. (See Appendix B for the REP-I.)

Description of the Subjects Under Study

In order to apply the REP-I to a group of insurance professionals enrolled for study, it was necessary to locate a suitable group. Since all previous work involving factor studies indicated the desirability of a group administration of the instrument, it was decided to utilize a classroom approach to survey completion in this study as well. In other words, each of the groups surveyed must physically meet at some appointed time to complete the questionnaire. Since the study would include all individuals who decided to participate in a given activity, those who chose to be nonparticipants would not be studied. Given that the individuals were self-selected, the emphasis shifted to the programs to be selected for study. This, in turn, would determine the individuals who would participate.

Program Selection

The Certified Insurance Counselor's (CIC) program was selected for this study for the following reasons:

1. Large numbers of insurance personnel meet in a classroom environment.
2. The institutes are held on a regular basis.

3. The program is national in scope.
4. Sponsoring organizations in the various states indicated a willingness to participate.
5. The national organization, The Society of Certified Insurance Counselors, Incorporated, indicated its willingness to participate.

The Certified Insurance Counselor's program leads to the awarding of the professional designation, Certified Insurance Counselor, or CIC. The student generally attends an intensive 2½-day seminar or institute taught by local and national faculty approved by the Society of Certified Insurance Counselors, Incorporated, headquartered in Austin, Texas. On the last day of the institute, a 2-hour essay examination is administered to test the participant's knowledge in a particular area of insurance. Five institutes, or subject areas, comprise the CIC curriculum, as follows:

1. Commercial Property Insurance
2. Commercial Casualty Insurance
3. Personal Lines Insurance
4. Life and Health Insurance
5. Agency Management

Each of the above topics has a separate 2½-day institute devoted to it. In order to obtain the CIC designation, the student must pass all five parts of the CIC curriculum. Although an examination is offered, participants are not required to sit for it, and it is not uncommon for participants to attend one or more seminars without taking an

examination. For purposes of this study, the examination is irrelevant since the study deals only with the motivations for seminar or class participation. While it is true that some participants may have been influenced by the awarding of a professional designation, the REP-I included questions designed to determine this aspect of motivation.

Selection of the Survey Instrument

Since instruments utilized in previous studies of adults were not designed to accommodate professional continuing education programs, it was necessary either to develop a new instrument or to modify an existing one. For purposes of this study, the latter course of action was taken. The original survey was developed by Dr. Paul Burgess while studying at the University of Chicago and is known as the Reasons for Educational Participation, or REP. It was selected for several reasons:

1. It had been shown to be a valid and reliable instrument in prior studies.
2. The items had been carefully developed from an original list of over 5,000 reasons for participation.
3. The instrument had previously been utilized in a study of over 1,000 participants whereas other instruments were tested on much smaller groups.

Modification of the Instrument

The REP as originally developed consisted of 70 items. It was found, however, that 15 of the items did not contribute to the factor solution and were consequently dropped from consideration in subsequent analysis. The remaining 55 items cluster into 7 groups or factors, as shown in Table 3.1.

In order to utilize the REP in the study of insurance personnel, it was decided that specialized items should be included to allow participants to indicate whether or not industry-specific reasons influenced the decision to participate. In order to secure these reasons, a group of insurance personnel attending a professional education program were asked to list the reasons why they attended. This procedure resulted in 217 responses. (For a list of responses, see Appendix C). Based upon these responses and the input of two experts in professional insurance education, new items were constructed to replace the items discarded from Burgess' original study. The experts were both familiar with professional continuing education for insurance agents in general and the programs under study in particular. Mr. Robert Pierce, Director of Education for the Independent Insurance Agents of Michigan, and Mr. Daniel Riley, Assistant Vice President of the Association of Professional Insurance Agents of Michigan, agreed to serve as experts for this part of the study.

Table 3.1.--Factors and Items in the Burgess Study.

Factors	Items Comprising the Factor
I. The Desire to Know	3, 8, 9, 18, 19, 25, 29, 31, 36, 39, 44, 67
II. The Desire to Reach a Personal Goal	4, 5, 6, 7, 23, 24, 33, 35, 39, 43, 45, 48, 53, 54, 57, 64, 65, 68
III. The Desire to Reach a Social Goal	12, 14, 52, 58, 60, 61, 66, 70
IV. The Desire to Reach a Religious Goal	12, 17, 20
V. The Desire to Take Part in Social Activity	16, 21, 32, 38, 46
VI. The Desire to Escape	2, 16, 28, 32, 38, 46, 47, 50, 51, 55, 69
VII. The Desire to Meet Formal Requirements	13, 34, 47, 53, 64, 65

SOURCE: Burgess, P. "Reasons for Adult Participation in Group Educational Activities." Adult Education, XXII (1971), 18.

Item Development. New items were developed, utilizing the following procedure:

1. A list of reasons for participation was secured in free response form from a group attending a professional insurance education seminar.
2. Items were constructed to reflect the reasons provided by the participants.
3. Experts were asked to evaluate Burgess' items and the new items for relevance, clarity, and redundancy.
4. The experts were asked to add reasons not represented by the items. No new items were added as a result of the two additional reasons given by Expert 2. (See Appendix D for experts' instructions and responses.)
5. The original list of 75 items was reduced to 48 items after examining the experts' comments and suggestions.
6. The experts were shown the revised survey and were asked to comment on the appropriateness of the items and to classify each item into one of the six hypothesized factors described in the next section. The experts agreed that the survey was representative of agents' reasons for attendance and contained no ambiguities or inappropriate items. (The classification of items into the categories is shown in Appendix D.)

Final Configuration of the Instrument. In its final form, the REP-I consisted of 48 questions or items designed to elicit the motivations of those attending insurance education programs. The items included in the survey were representative of the reasons for participation in general adult education programs as shown by Burgess (1971) and included new items designed to be representative of industry-specific reasons for participation.

Statement of Hypotheses

After a careful review of the literature dealing with characteristics of participants, motivation for participation, and previous studies of general adult education, the following hypotheses were proposed.

Hypothesis One

Responses given on the Reasons for Educational Participation-Insurance survey will factor into at least six groups. These groups can be labeled as follows:

1. Practical Applications--The desire to participate in order to make work easier or more efficient or to keep current with changes in the industry so as to be able to better serve clients.
2. Self-Directed Advancement--The desire to participate in order to increase one's income, or to obtain a better or more secure position, or to increase one's self-confidence or credibility.

3. Other-Directed Advancement--The desire to participate in order to satisfy the wishes of a boss or supervisor, or to meet requirements imposed by licensing boards or professional associations.
4. Professional Image--The desire to participate in order to be perceived by peers and the public as a competent professional.
5. Escape/Social Needs--The desire to participate in order to break the routine of daily life, to meet new people and exchange ideas, or to relax in an isolated environment.
6. Learning Activity--The desire to participate for the purpose of self-fulfillment or personal satisfaction from the acquisition of knowledge.

Hypothesis Two

Groups of subjects will exhibit significantly different reasons for participation, as follows:

1. Younger subjects will participate more for Self-Directed Advancement purposes than will older subjects.
2. Older subjects will participate more for Professional Image purposes than will younger subjects.
3. Individuals with higher levels of prior education will participate more for Learning Activity reasons than those of lower educational attainment.

4. Younger subjects will tend to participate more for Escape/Social Needs than will older subjects.
5. Higher income subjects will tend to participate more for Professional Image purposes than will lower income subjects.
6. Owners will tend to participate more for Practical Application purposes than will nonowners.
7. Individuals who have been in the insurance business for longer periods of time will participate more for Professional Image purposes than those with less experience.
8. Individuals who have been in the insurance business for shorter periods of time will tend to participate more for Practical Application reasons than those with more experience.

Testing the Hypotheses

Hypothesis One

Hypothesis One was tested by submitting the results of the survey to factor analysis. Responses were analyzed by the SPSS subprogram FACTOR. For purposes of this study, the two major procedural questions to be answered were "What type of rotation should be used?" and "How many factors should be retained for rotation?"

Type of Rotation. The literature review in Chapter II indicated that both types of rotation--orthogonal and oblique--had been used in previous studies. According to

Kim, "there is no compelling reason to favor one method over another, and the choice should be made on the basis of the particular need of a given research problem" (1975, p. 473). Previous researchers have generally utilized the orthogonal method when no higher order analysis was required (Bennett, 1979; Boshier, 1977; Dickinson & Clark, 1975; Morstain & Smart, 1974; Sheffield, 1962; Sovie, 1973). Boshier utilized the oblique method in his 1971 study since he performed multiple factor analyses, and Burgess used an oblique method in his 1971 study since he intended to relate his findings to another set of variables. Since the current study does not deal with the intercorrelations of the factors, the orthogonal or uncorrelated method was selected. To this end, the Kaiser Varimax criteria for rotation was adopted due to the fact that it is orthogonal, easily handled, and widely used and understood. The specifications for the factor analysis are given in Table 3.2.

Number of Factors to Retain for Rotation. Factor analysis is a generic term which refers to a process of data reduction. The process is used to uncover relationships between several variables by reducing the data to a smaller set of factors which account for the interrelationships. When the principal component method is used, these factors are exact mathematical transformations of the original data based upon the best linear combination (Kim, 1975, p. 470). After the first factor is extracted, the second factor is determined based upon the residual variance. This process

Table 3.2.--Factor Analysis Specifications.

Step in Analysis	Option Utilized
Preparation of the Correlation Matrix	R Factoring (Correlation Between Variables)
Extraction of Initial Factors	Principal-Component Solution (Defined Factors)
Rotation to Terminal Factors	Orthogonal-Varimax (Uncorrelated Factors)

SOURCE: Nie, N., et al. Statistical Package for the Social Sciences. 2nd ed. New York: McGraw-Hill, 1975, p. 473.

continues until all of the variance has been accounted for. Since this process may result in a large number of factors, a cut-off point must be established, and only those factors which meet the predetermined criteria will be utilized in the rotation process. This presents no major problem, however, since the first factors extracted tend to account for most of the variance.

Given that only a few factors will be retained for rotation, the problem now becomes how to best determine which to keep and which to discard. The study of the literature in Chapter II indicated that Cattell's "Scree" test was the accepted method for making this determination. (See Harman, 1976, p. 163, for a complete discussion of the "Scree" test.) The "Scree" test is a graphic technique which requires the investigator to plot the data obtained from the initial analysis and to determine where the root values stop their

rapid descent and begin to level off. While not an exact method, it must be remembered that there is no "correct" number of factors to retain, and we are in effect trading off a small degree of precision for a large increase in efficiency by utilizing the factor analytic approach.

Hypothesis Two

Hypothesis Two was tested by first determining the mean scale scores for each factor. This was accomplished by summing the individuals' responses to each of the items in a given factor. Each item could have a possible score ranging from 1 (Very little influence) to 5 (Very much influence). The total of the responses for each factor was then divided by the number of items in the factor to obtain the mean scale score which could also range from 1 to 5. The resulting scores for each of the hypothesized factors could then be compared.

Hypotheses 2-1 through 2-8 were then tested in the following manner, as suggested by Morstain and Smart:

This procedure considers the specified groups as independent variables and the mean scores on n dimensions as dependent variables. Simply stated, the dependent variable with the largest univariate F is entered first. The variance attributable to this variable or dimension is partialled or removed, and the dependent variable which accounts for the greatest amount of remaining variance is next entered into the discriminant analysis. After the first variable, this stepwise procedure determines whether or not the remaining variables can better elucidate the salient dimensions or "definers" of group differences. At each step, a matrix of F statistics allows for testing the equality of means between each pair of groups. The higher the F value is for a comparison

of two given groups, the greater the "difference" is between these groups on the dependent variables under consideration at that point in the stepwise analysis . . . (Morstain & Smart, 1974, p. 97)

The analysis will be presented in tabular form with univariate and step-down F ratios reported by variable. In this manner, each of the relationships described in Hypothesis Two can be individually tested to see if the hypothesized relationship exists.

Research Procedure

The procedure utilized in this study consisted of the following five steps.

Development of the Instrument

As indicated in an earlier section, a valid and reliable instrument was chosen and then modified so as to reflect industry-specific reasons for participation.

Pilot Administration

The Reasons for Educational Participation-Insurance survey was administered to local insurance agents who would not be participating in the educational seminars at which the final survey would be administered. Subjects were asked to indicate if any of the questions were difficult to interpret, inappropriate, or confusing. The results were analyzed to determine if any modification of the survey was necessary.

Determination of Validity and Reliability

Although the original survey had been shown to be a valid and reliable instrument, it was necessary to establish that the revised form retained acceptable standards. The modification of the original instrument included deleting items which were found to be inappropriate and adding new industry-specific items.

To establish the reliability of the revised instrument, the results of the survey administration were subjected to the SPSS subprogram RELIABILITY. This program computes the coefficient alpha, a measure of internal consistency, for the entire instrument. This procedure results in a coefficient alpha for the instrument of .901 based upon the 957 survey responses subjected to this procedure.

In order to establish the validity of the new instrument, three procedures were employed. First, two experts were used to help determine if the items used on the survey were indicative of the reasons expressed by participants. The experts also offered their suggestions as to why they felt individuals participate. Next, space was provided for the participants to indicate any additional reasons not covered by the items on the survey. These reasons were to be examined by the experts to determine if they were omitted from the original instrument. However, no additional reasons were indicated by participants. Finally, the reasons obtained from the survey administration were compared with

the hypothesized results. This is discussed more fully in Chapter IV.

Survey Administration

In order to maintain consistency in the administration of the REP-I, it was decided that the survey would be administered to groups and one person from the sponsoring organization would be selected to administer the survey, read the instructions, and answer any questions which might be posed by the participants. Although the completion of the form was voluntary, class time was utilized so as to maintain control over handing in the instrument and the approximate amount of time devoted to the instrument by each subject.

Analysis of Results

The survey was subjected to the procedures specified earlier in this chapter. The results form the basis for Chapter IV.

Summary

The REP-I was developed using the original REP as a base for further investigation. Industry-specific items were developed using a procedure similar to that used by Burgess (1971) in developing his original items. A pilot administration of the instrument revealed no problems with ambiguity, but items were deleted due to suggestions from those who completed the survey. The new instrument was

examined for face validity and subjected to a coefficient alpha reliability study.

The instrument was designed to test two hypotheses. Hypothesis One was tested through factor analysis, while the second set of hypotheses were tested using step-wise discriminant analysis.

The survey was administered to insurance personnel attending continuing education programs in 16 states during the months of January, February, and March, 1982. The final form of the survey was administered on 17 separate occasions in 16 states. A total of 1,027 surveys were collected, of which 985 were complete and therefore usable. Age, sex, formal education, income, number of years' experience, and ownership status were utilized as the demographic basis of the study.

CHAPTER IV

ANALYSIS OF THE DATA

Introduction

The data collected for this study was examined in several ways. First, the response to the survey was examined in terms of the number, location, and demographic characteristics of the sample. Next, the data was examined in terms of reliability, the development of the final factors to emerge from the study, and the extent to which the data supports the first hypothesis. Finally, the data was subjected to a step-wise discriminant analysis to determine if the various subgroups differed as predicted by the second hypothesis.

Response to the Survey

The final form of the survey was administered on 17 separate occasions in 16 states. A total of 1,027 surveys were collected, of which 985 were complete and therefore usable. A survey was considered complete if all the demographic data requested was provided. Total attendance at the institutes utilized in the study was 1,177. This resulted in a total usable response rate of 83%. It was found

that some attendees who completed the survey attended other institutes where the survey was being administered. These individuals were advised not to complete the questionnaire if they had filled one out already. The most overlap occurred in Michigan and Maryland, although some occurred in Pennsylvania. The result of this overlap was to understate the reported usable response rate reported above which was already quite high. Table 4-1 shows the states surveyed, the number of completed questionnaires collected, and the number of usable questionnaires.

Although no claim is made that this study is generalizable to the population of insurance agents, the demographic characteristics of those who completed the survey are reported in Table 4-2 in order to assist those who may wish to compare the group under examination to other agent groups of interest. Data is provided on age, sex, ownership status, education, income, and number of years in the insurance business.

Treatment of the Data

As reported in Chapter III, the data collected for this study was subjected to a reliability study using the SPSS subprogram RELIABILITY. This subprogram computes the coefficient alpha, a widely used and recognized measure of reliability. The coefficient alpha obtained was equal to .90. In addition, the 48 items were analyzed in a step-wise manner to determine if the deletion of any one item would

Table 4.1.--Institute Attendance and Response Rates by State and Topic.

State	Topic ^a	Date	Attendance	Number of Surveys Received	Number Usable
MN	CP	1/6/82	59	55	53
MI	AM	1/14/82	105	102	98
PA	CC	1/21/82	89	86	84
CA	CC	1/28/82	60	56	49
LA	CP	1/28/82	61	60	59
OH	CP	2/4/82	72	69	66
WI	PL	2/10/82	54	52	50
IL	PL	2/11/82	65	48	46
CT	PL	2/17/82	43	36	34
KY	AM	2/18/82	33	29	27
MD	PL	2/25/82	91	72 ^b	71
OR	CP	2/25/82	57	55	55
IN	AM	3/4/82	78	76	73
TX	LH	3/4/82	68	61	60
MT	CC	3/10/82	84	82	80
MI	PL	3/11/82	107	37 ^c	36
WA	AM	3/17/82	51	51	44
TOTALS			1,177	1,027	985

^aCP--Commercial Property; AM--Agency Management; CC--Commercial Casualty; PL--Personal Lines; LH--Life and Health.

^bMany subjects registered for the 1/21/82 seminar in PA were also in attendance at this institute.

^cMany subjects registered for the 3/11/82 seminar in MI were also in attendance at this institute.

Table 4.2.--Demographic Characteristics of Those Who Completed the REP-I.

(Group Total = 985)			
Sex	Male	721	(73.2%)
	Female	264	(26.8%)
Ownership Status	Owners	391	(39.7%)
	Nonowners	594	(60.3%)
Prior Education	Mean	14.90	years
	Median	15.58	years
	Standard Deviation	1.738	years
	Minimum	9	years
	Maximum	20	years
Income	\$15,000 or under	134	(13.6%)
	\$16,000-\$24,000	297	(30.2%)
	\$25,000-\$33,000	222	(22.5%)
	\$34,000-\$42,000	110	(11.2%)
	\$43,000 or over	222	(22.5%)
Age	Mean	36.48	years
	Median	34.85	years
	Standard Deviation	9.47	years
	Minimum	19	years
	Maximum	75	years
Experience	Mean	11.29	years
	Median	9.54	years
	Standard Deviation	8.12	years
	Minimum	1	year
	Maximum	45	years

result in a significant improvement in the coefficient alpha. This information is provided in Table 4-3. No significant increase in reliability was obtained by deleting any of the 48 items.

It was also indicated in Chapter III that the judges would evaluate additional reasons for attendance provided by the subjects surveyed. However, no additional reasons were provided by participants.

Next, the data was subjected to the SPSS subprogram FACTOR as described in Chapter III. Of the 48 items subjected to analysis, 39 were found to have significant loadings after rotation utilizing $\pm .40$ as the cut-off point. The $\pm .40$ level was selected because the survey of literature showed this to be the commonly accepted level for studies of this kind. Although items which do not load significantly are sometimes discarded in studies of this type, all items were retained since they were included on the survey as administered. Since this is an exploratory study, it is of interest to note how these items fit into the overall analysis. This is justified further by the relatively high loadings these items obtained even though the $.40$ point was not achieved (Factor Matrices are shown in Appendix E).

The results of the initial factor analysis indicated that 10 factors, accounting for 56.8% of the variance achieved eigen values greater than one. The percentage of variance explained by these initial factors is shown in Table 4.4.

Table 4.3.--REP-I Reliability Levels With Specified Items Deleted.

Item Number	Alpha if Item Deleted	Item Number	Alpha if Item Deleted
1	.907	25	.905
2	.906	26	.904
3	.906	27	.906
4	.906	28	.905
5	.907	29	.905
6	.905	30	.905
7	.906	31	.905
8	.906	32	.904
9	.905	33	.906
10	.907	34	.904
11	.905	35	.906
12	.905	36	.905
13	.905	37	.905
14	.906	38	.906
15	.904	39	.906
16	.907	40	.904
17	.905	41	.903
18	.905	42	.906
19	.905	43	.907
20	.906	44	.907
21	.906	45	.904
22	.906	46	.906
23	.904	47	.904
24	.905	48	.907

n = 957

Table 4.4.--Factors, Eigen Values, and Percentage of Variance Explained in the Initial Ten-Factor Solution.

Factor Number	Eigen Value	Percentage of Overall Variance Accounted For	Cumulative Percentage of Variance Accounted For
1	9.510	19.8	19.8
2	5.322	11.1	30.9
3	2.822	5.9	36.8
4	2.012	4.2	41.0
5	1.540	3.2	44.2
6	1.474	3.1	47.2
7	1.238	2.6	49.8
8	1.165	2.4	52.3
9	1.110	2.3	54.6
10	1.070	2.2	56.8

Graphing of the eigen values and application of Cattell's "Scree" test indicated that a 4-factor solution was optimal (see Figure 1). The data was then re-analyzed with Kaiser Varimax rotation specified, and the number of factors was constrained to 4. Although the 4-factor solution was not hypothesized, the analysis of the data supported the basic concept of a limited number of reasons, or factors, influencing the decision to participate.

Discussion of the Factors

Factor 1. The first factor to emerge from the solution had been hypothesized and labeled "Practical Applications" since the items which loaded heavily on this factor were oriented towards utilitarian concepts. Table 4.5 shows the item numbers, item wording, loadings, and indicates that the judges' classifications are in basic agreement with the results of the survey. Items 22 and 31 were pre-judged to belong to the hypothesized factor labeled "Self-Directed Advancement" which emerged in a modified state as factor 3. Both items also loaded on the third factor to some degree and item 39 even achieved a significant loading (.43097). Apparently the respondents viewed these items to have practical applications and to be concerned with career development as well.

Factor 2. The second factor to emerge from the analysis had been hypothesized and was previously labeled "Escape/Social Needs." This factor was found to be comprised of the

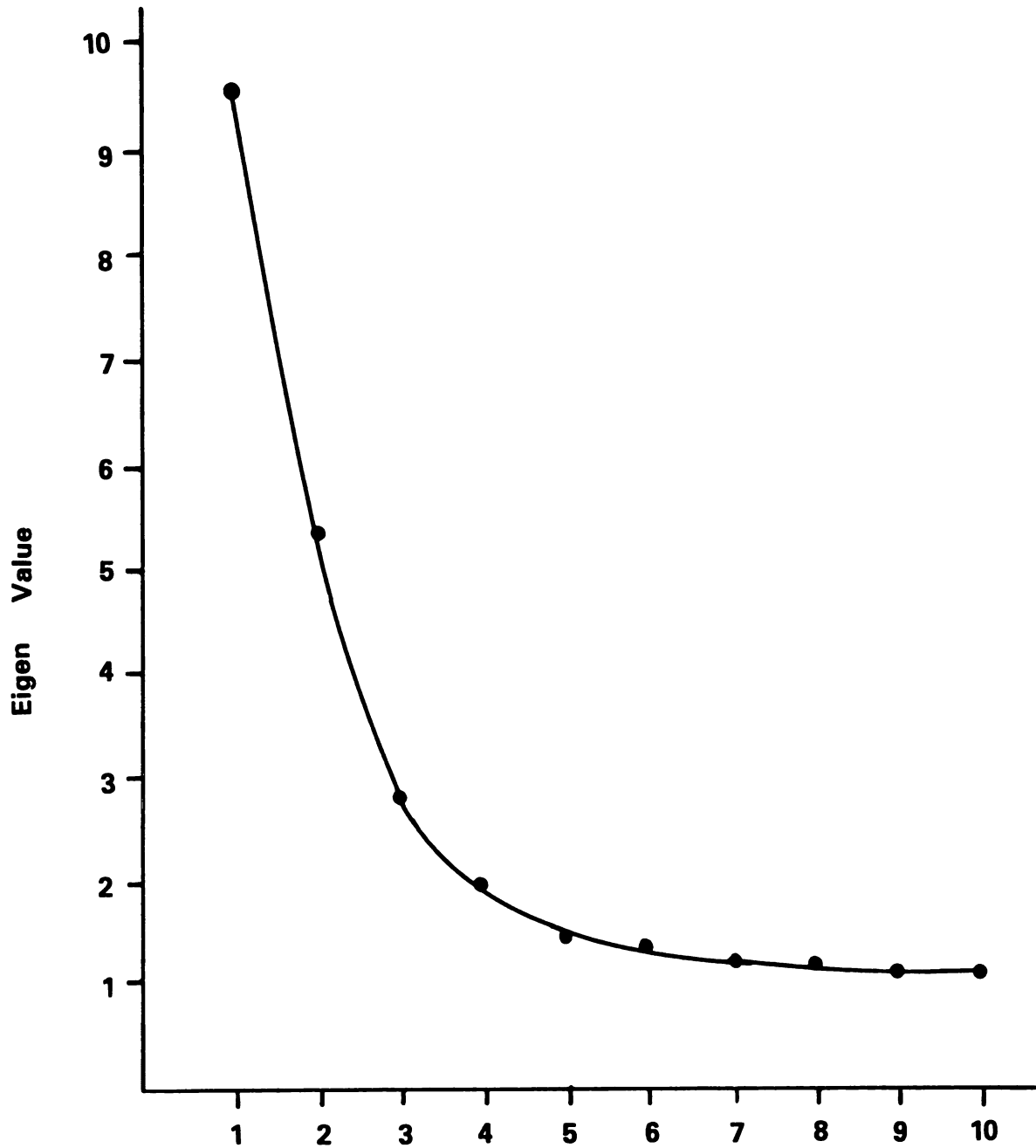


Figure 1. Eigen Values Greater Than One Versus Number of Factors.

Table 4.5.--Factor Loadings and Judges' Classifications for Items Comprising Factor 1.

Item Number	Wording	Loading	Judges' Classification ^a Judge 1/Judge 2
10	To increase the efficiency of my office	.57	1/1
16	To help avoid errors-and-omissions claims	.57	1/1
20	To upgrade my personal competency	.55	2/1
22	To become a better informed person	.67	2/2
29	To improve my ability to help others	.61	1/1
31	To increase my competence to achieve my goals	.53	2/2
36	To help me in my day-to-day work	.77	1/1
39	To keep up with changes in my field	.75	1/1
42	To enable me to serve my clients in a more professional manner	.73	1/1
47	To keep up with others in the business world	.41	2/1

^aClassifications refer to the original six factors as hypothesized.

items shown in Table 4.6. Once again, the results were similar to what had been decided in advance by the judges. Most of the items comprising this factor are indicative of the desire to interact with people on a social or professional level. Item 25, "To Learn More About My Competition" was pre-judged to be indicative of a practical application, however the respondents indicated that this was a social motive as well. Item 48, "To Obtain An Income Tax Deduction" could be viewed as a social motive if it is analyzed from the following perspective: Since the attendee is away from home overnight on business, any expenditures for food, drinks, etc., are tax deductible business expenses. In other words, the attendee can write off certain social interaction costs which may not be deductible in the home vicinity.

Factor 3. "Professionally Oriented Advancement" is the title given to the third factor to emerge from the analysis. As shown in Table 4-7, the items which comprise this factor deal primarily with personal advancement which is generated by one's own desire to succeed rather than by external expectations. In examining the judge's classifications, it would appear, at first, that substantial disagreement existed. A closer analysis seems to indicate that the results obtained are consistent with the 4-factor model which developed from this study, since the original hypothesized factor labeled "Professional Image" did not emerge. It would appear, however, that the factor now labeled "Professionally Oriented Advancement" is a hybrid of the original

Table 4.6.--Factor Loadings and Judges' Classification for Items Comprising Factor 2.

Item Number	Wording	Loading	Judges' Classification ^a Judge 1/Judge 2
5	To forget personal problems	.53	5/5
9	To make social contacts	.53	5/5
14	To seek relief from economic pressures of life	.40	5/2
15	To maintain or improve my social position	.49	5/5
23	To meet with others in my profession	.43	5/5
25	To learn more about my competition	.45	1/1
26	To experience the pleasure of meeting new people	.60	5/5
28	To enjoy a change from my present social life	.71	5/5
30	To feel a sense of belonging	.51	5/4
33	To get away from the routine of daily living	.66	5/5
44	To have a few hours away from responsibility	.58	5/5
48	To obtain an income tax deduction	.47	2/6

^aClassifications refer to the original six factors as hypothesized.

Table 4.7.--Factor Loadings and Judges' Classifications for Items Comprising Factor 3.

Item Number	Wording	Loading	Judges' Classification ^a Judge 1/Judge 2
6	To enhance my professional standing in the community	.46	4/4
11	To fulfill a personal motivation to get ahead	.65	2/2
12	To face the challenge of planning and conducting my own learning	.43	2/2
13	To enable me to advance to a position of leadership in the insurance community	.62	4/2-4
27	To earn a designation, diploma, or certificate	.51	2-3/2
31	To increase my competence to achieve my goals	.43	2/2
34	To feel good about my personal abilities	.44	2/2
37	To gain additional credit for my work record	.48	2/3
40	To obtain the respect of my peers	.49	4/4
41	To learn to make my position in life more secure	.44	2/2
45	To learn in order to secure personal advancement	.52	2/2

^aClassifications refer to the original six factors as hypothesized.

"Professional Image" and "Self-Directed Advancement" factors which were hypothesized. Given the professional orientation of the group under study, the combination described above would be consistent with the sales orientation held by many of those who completed the survey.

Factor 4. The fourth and final factor to emerge from the analysis had been hypothesized and was labeled "Other-Directed Advancement." Items comprising this group are shown in Table 4-8. All of the items in this group were classified as falling into this factor by at least one of the judges; however, the judges did disagree on several of the items. Items which loaded heavily on this factor make reference to a boss, supervisor, or stated requirement, hence the term "Other-Directed" as opposed to self- or inner-directed activity.

Extent to Which the Findings Supported Hypothesis One

Hypothesis One stated that the reasons for attendance would factor into at least six groups. While the data did not support the number of groups specified, the concept of a limited number of identifiable factors influencing participation has once again been demonstrated by this study. The four factors which emerged were consistent with the original hypothesis, and the judges' decisions were shown to be a very good indicator of how the respondents would view the survey items.

Table 4.8.--Factor Loadings and Judges' Classifications for Items Comprising Factor 4.

Item Number	Wording	Loading	Judges' Classification ^a Judge 1/Judge 2
7	To comply with recommendations of those who have influence on my life	.61	2/3
21	To comply with regulations	.44	3/3
35	To carry out the recommendations of some authority	.72	3/3
37	To gain additional credit for my work record	.52	2/3
38	To meet some formal requirement	.51	3/3
43	To comply with wishes of employers	.78	3/3
46	To take advantage of my employer's educational assistance program	.45	3/1

^aClassifications refer to the original six factors as hypothesized.

Although the "Professional Image" and "Learning Activity" factors did not emerge, they were not lost completely. Several of the items judged to be representative of "Professional Image" emerged in the factor now labeled "Professionally Oriented Advancement." As indicated earlier, this would appear to be a rational hybrid of factors, given that many of those surveyed operate in a sales environment where self-confidence and the ability to inspire confidence in others is extremely important in advancing one's career.

The "Learning Activity" factor did not appear to merge with any other factor to a significant extent. Although this factor was originally hypothesized, it came as no surprise that it did not significantly affect the analysis, given that the judges tended to pass over the importance of learning for learning's sake in the professional setting. Part of this tendency can be explained by the fact that those in attendance were not seeking education for recreational purposes but rather were giving up hours at work in order to attend class. For those who work on a commission basis, lost time means lost dollars of income. Intellectual curiosity may be at work, but it must be channeled into a professional setting in order to make the lost time worthwhile. In order to rationalize the economic loss, the attendee may give greater weight to the utilitarian aspects of attendance which would help to explain why a learning for learning's sake motive would not emerge.

Based on the above analysis, it must be concluded that the first hypothesis as originally stated cannot be supported. Given the developmental nature of this study, the lack of support for a six-factor model causes no great concern. It is much more important to determine the factors than to count them. The analysis of data indicated four factors appear to affect participation:

1. Practical Applications
2. Escape/Social Needs
3. Professionally Oriented Advancement
4. Other-Directed Advancement.

The degree to which these factors influence participation will be examined in the next section of this study after the factor scores are analyzed. The relative importance of these factors will be examined for the group as a whole and for the subgroups specified in the second hypothesis.

Discriminant Analysis Procedure

Discriminant analysis was used in order to determine if significant differences existed between groups of participants as indicated in Hypothesis Two. For purposes of this analysis the four factors identified above were examined in terms of mean scale scores, which could range from a low of 1 to a high of 5, representing very little influence and very much influence respectively. The mean scale score was calculated by summing the individuals' responses to each of the items in a given factor. The result was then divided by

the number of items which loaded significantly on that particular factor. Mean scale scores and standard deviations were calculated for the group as a whole and for each of the subgroups identified in the second hypothesis. The results of this procedure are shown in Table 4.9.

The four factors described earlier are shown in Table 4.9 in the order they emerged from the factor analysis. In examining the mean scale scores for each factor, however, it is apparent that the Practical Applications and Professionally Oriented Advancement factors scored the highest in absolute terms. The 4.179 mean score for Practical Applications indicates a very strong motivation to attend in order to obtain utilitarian information. The 3.512 mean scale score on the Professionally Oriented Advancement factor indicates a moderate to high motivation for the group as a whole to attend in order to secure professional advancement. The other two factors showed little to moderate motivation for attendance with Other-Directed Advancement scoring 2.063 and the Social/Escape Needs factor scoring a 1.722.

In comparing the groups selected for study, it is impossible to make any differentiation without the use of a statistical test. Although a univariate test could be used, this process would not take into account the correlation between the factors. The decision was made, therefore, to utilize the procedure set forth by Morstain and Smart (1974) of step-wise multiple discriminant analysis, whereby the various factors are the dependent variables and the mean

Table 4.9.---REP-I Scale Score Means and Standard Deviations for Selected Groups.

		Practical Applications	Escape/Social Needs	Professionally Oriented Advancement	Other-Directed Advancement
Total Surveyed ^a	Mean	4.179	1.722	3.512	2.063
n = 964	SD	.659	.552	.791	.871
Male	Mean	4.146	1.734	3.463	1.955
n = 710	SD	.666	.546	.805	.831
Female	Mean	4.270	1.689	3.650	2.366
n = 254	SD	.634	.568	.736	.908
Owners	Mean	4.270	1.699	3.356	1.752
n = 385	SD	.573	.565	.840	.722
Nonowners	Mean	4.118	1.737	3.616	2.277
n = 579	SD	.705	.542	.739	.896
14 Years or Less Education	Mean	4.280	1.720	3.553	2.116
n = 364	SD	.612	.603	.771	.893
15 Years or More Education	Mean	4.117	1.734	3.488	2.031
n = 600	SD	.679	.519	.803	.856
Income of 24,000 or Less	Mean	4.223	1.742	3.651	2.314
n = 416	SD	.632	.560	.708	.885

Table 4.9.--Continued.

		Practical Applications	Escape/Social Needs	Professionally Oriented Advancement	Other-Directed Advancement
Income of 25,000 to 42,000 n = 329	Mean	4.147	1.718	3.509	1.975
	SD	.691	.539	.795	.831
Income of 42,000 or More n = 219	Mean	4.144	1.691	3.254	1.720
	SD	.660	.555	.869	.753
Age 36 or Younger n = 540	Mean	4.189	1.771	3.658	2.222
	SD	.652	.546	.732	.895
Age 37 or Older n = 424	Mean	4.166	1.660	3.326	1.862
	SD	.669	.553	.824	.795
Less than 11 Years' Experience n = 604	Mean	4.213	1.746	3.618	2.142
	SD	.624	.536	.743	.890
12 or More Years' Experience n = 360	Mean	4.122	1.682	3.335	1.931
	SD	.712	.575	.837	.821

^aTotal group surveyed is less than the original 985 cases due to the deletion of 21 cases on which one or more items were left blank.

scale scores are the independent variables. The SPSS sub-program DISCRIMINANT was utilized for this purpose. The results of this analysis are shown in Tables 4.10 through 4.15, and are described below. A total of 964 of the original 985 cases were considered. The computer program used excluded 21 cases from consideration. Cases were excluded if one or more survey items were left blank. Factors are listed in the order they were entered into the analysis based upon the magnitude of the F ratio. Univariate and step-down F ratios are provided.

Sex. The first group differences to be examined were based on sex. As indicated in Table 4.10, 710 males and 254 females were in the groups studied. Since the Other-Directed Advancement factor had the largest univariate F ratio, it entered the analysis first, followed by Escape/Social Needs, Practical Applications, and Professionally Oriented Advancement. Examination of the results indicated that significant differences did exist between males and females for each scale with the largest difference occurring in the Other-Directed Advancement factor. Females scored significantly higher than males on each factor except for the Escape/Social Needs factor. Males were significantly more motivated to attend for Escape/Social Needs motives although the mean scale score for this factor was relatively low.

Status. An examination of the data by ownership status as shown in Table 4.11 also resulted in significant differences between the groups for all four factors. When comparing

Table 4.10.--Means, Standard Deviations, Univariate and Step-Down F Ratios of REP-I
Dependent Variables by Sex.

		Male n = 710 ^a	Female n = 254	Univariate F Ratio	Step-down F Ratio
Other-Directed Advancement	Mean	1.955	2.366	43.57*	43.57*
	SD	.831	.908		
Escape/Social Needs	Mean	1.734	1.689	1.211	31.10*
	SD	.546	.568		
Practical Applications	Mean	4.146	4.270	6.687*	26.20*
	SD	.666	.634		
Professionally Oriented Advancement	Mean	3.463	3.650	10.51*	20.01*
	SD	.805	.736		

*P<.01

^aTotal group surveyed is less than the original 985 cases due to the deletion of 21 cases on which one or more items were left blank.

Table 4.11.--Means, Standard Deviations, Univariate and Step-Down F Ratios of REP-I Dependent Variables by Ownership Status.

	Owner n = 385 ^a	Nonowner n = 579	Univariate F Ratio	Step-down F Ratio
Other-Directed Advancement	Mean SD 1.742 .722	2.277 .896	95.79*	95.79*
Practical Applications	Mean SD 4.270 .573	4.118 .705	12.34*	54.66*
Professionally Oriented Advancement	Mean SD 3.356 .840	3.616 .739	25.69*	44.10*
Escape/Social Needs	Mean SD 1.700 .565	1.737 .542	1.08	37.40*

*P<.01

^aTotal group surveyed is less than the original 985 cases due to the deletion of 21 cases on which one or more items were left blank.

the mean scale scores for owners and nonowners, it was found that owners were less motivated by the Other-Directed Advancement, Escape/Social Needs, and Professionally Oriented Advancement factors than nonowners. Owners were motivated more, however, by the Practical Applications factor than were nonowners.

Education. For purposes of this analysis, the individuals under study were divided into two groups based upon prior educational attainment. The groupings were based upon the mean level of prior education with 364 individuals having less than the mean number of years' education (15) and 600 having 15 or more years of education. The analysis indicated that the groups differed significantly on three of the four factors as shown in Table 4.12. Those with less formal education tended to participate more for Practical Applications and Other-Directed Advancement than those with more education. Those with more formal education also had significantly lower scores on the Escape/Social Needs factors indicating that this was less of a motivational force for them than for those with less education. No significant differences could be found between the two groups on the Professionally Oriented Advancement factor.

Income. In examining the data on level of income as shown in Table 4.13, it can be seen that three income groups are represented. This was done because of the wide range of incomes reported by the participants. Once again, significant between-group differences were detected for all four

Table 4.12.--Means, Standard Deviations, Univariate and Step-down F Ratios of REP-I Dependent Variables by Prior Education.

	14 Years or Less ^a n = 364		15 Years or More n = 600		Univariate F Ratio	Step-down F Ratio
Practical Applications	Mean SD	4.280 .612	Mean SD	4.117 .679	14.06*	14.06*
Escape/Social Needs	Mean SD	1.702 .603	Mean SD	1.734 .519	.791	8.55*
Other-Directed Advancement	Mean SD	2.116 .893	Mean SD	2.031 .856	2.161	7.85*
Professionally Oriented Advancement	Mean SD	3.553 .771	Mean SD	3.488 .803	1.518	**

*P<.01

**Insufficient F ratio to be entered into computation.

^aTotal group surveyed is less than the original 985 cases due to the deletion of 21 cases on which one or more items were left blank.

Table 4.13.--Means, Standard Deviations, Univariate and Step-down F Ratios of REP-I Dependent Variables by Income.

	Group 1 n = 416 ^a	Group 2 25,000- 42,000 n = 329	Group 3 43,000 Or Over n = 219	Univariate F Ratio	Step-down F Ratio	1 vs. 2	1 vs. 3	2 vs. 3
Other-Directed Advancement	Mean 2.314 SD .885	Mean 1.975 SD .831	Mean 1.720 SD .753	38.80*	38.80*	Yes*	Yes*	Yes*
Professionally Oriented Advancement	Mean 3.651 SD .708	Mean 3.509 SD .795	Mean 3.254 SD .869	18.74*	22.51*	No	Yes*	Yes*
Escape/Social Needs	Mean 1.742 SD .560	Mean 1.718 SD .539	Mean 1.691 SD .555	.6237	18.07*	No	No	No
Practical Applications	Mean 4.223 SD .622	Mean 4.147 SD .691	Mean 4.144 SD .660	1.607	13.90*	No	No	No

*P<.01

^aTotal group surveyed is less than the original 985 cases due to the deletion of 21 cases on which one or more items were left blank.

factors. Since there were three groups, however, the analysis only indicated that a difference existed with no information as to which groups differed significantly. In order to determine if significant differences exist between Groups 1 and 2, 2 and 3, or 1 and 3, a Scheffé test was performed on the data using the SPSS subprogram ONEWAY. The results of this procedure indicated that for the Other-Directed Advancement factor, significant differences were found at the .01 level between Group 1, Group 2, and Group 3. For the Professionally Oriented Advancement factor, significant differences were found between Groups 1 and 3, and 2 and 3. No differences were found between Groups 1 and 2. No group differences were found using this procedure for the Escape/Social Needs or Practical Applications factors. This is due to the insignificant univariate F ratios obtained for these factors.

Age. In order to study differences based upon age, two groups were established. The mean age was used as an approximate dividing point between the two groups, with 540 participants in the "younger" group and 424 in the "older" group. The results of the analysis as shown in Table 4.14 indicated that significant differences did exist, in fact, between groups for all four factors. The younger individuals indicated that they were more motivated to attend due to the Professionally Oriented Advancement and Other-Directed Advancement factors than were the older members of the group. The Practical Applications and Escape/Social Needs factors

Table 4.14.--Means, Standard Deviations, Univariate and Step-down F Ratios of REP-I Dependent Variables by Age.

		36 or Younger n = 540 ^a	37 or Older n = 424	Univariate F Ratio	Step-down F Ratio
Professionally Oriented Advancement	Mean SD	3.658 .732	3.326 .824	43.69*	43.69*
Other-Directed Advancement	Mean SD	2.222 .895	1.862 .795	42.38*	32.94*
Practical Applications	Mean SD	4.189 .652	4.166 .669	.3113	23.37*
Escape/Social Needs	Mean SD	1.771 .546	1.660 .553	9.647*	17.82*

*P<.01

^aTotal group surveyed is less than the original 985 cases due to the deletion of 21 cases on which one or more items were left blank.

also had significantly more influence on the younger group than on the older participants.

Experience. The final group difference to be examined was experience or years in the insurance business. The groups were divided by the mean number of years' experience and, therefore, two groups resulted. As shown in Table 4.15, the "less experienced" group was composed of 604 participants who had 11 or fewer years of experience. The "more experienced" group was made up of 360 participants who had 12 or more years of experience. The two groups were found to have significant differences on three of the four factors under study. Those in the "less experienced" group scored significantly higher on the Professionally Oriented Advancement, Other-Directed Advancement, and Escape/Social Needs factors. No significant differences were found between the groups for the Practical Applications factor.

Extent to Which the Findings Supported Hypothesis Two

The second hypothesis indicated that various groups of subjects would be more or less motivated to participate by the factors set forth in the first hypothesis. Since the first hypothesis indicated that six factors would emerge and only four resulted, it is difficult to test the second hypothesis based upon its original wording. In order to complete the analysis, it was necessary, therefore, to restate several of the relationships predicted based upon the factors which actually emerged. Each part of the

Table 4.15.--Means, Standard Deviations, Univariate and Step-down F Ratios of REP-I Dependent Variables by Experience.

		11 Years or Less n = 604 ^a	12 Years or More n = 360	Univariate F Ratio	Step-down F Ratio
Professionally Oriented Advancement	Mean SD	3.618 .743	3.335 .837	29.85*	29.85*
Other-Directed Advancement	Mean SD	2.142 .890	1.931 .821	13.36*	16.92*
Escape/Social Needs	Mean SD	1.746 .536	1.682 .575	2.96	11.98*
Practical Applications	Mean SD	4.213 .624	4.122 .712	4.31	**

*P<.01

**Insufficient F ratio to be entered into computation.

^aTotal group surveyed is less than the original 985 cases due to the deletion of 21 cases on which one or more items were left blank.

hypothesis will be stated in its original form and then restated if any modification is required.

Hypothesis 2-1. Although originally stated as "Younger subjects will participate more for Self-Directed Advancement purposes than will older subjects," this hypothesis is now to be stated as "Younger subjects will participate more for Other-Directed Advancement purposes than will older subjects." The substitution of "Other-Directed" for "Self-Directed" does not appear to be the best choice at first glance, but in reading Hypothesis 2-2 it will be found that age and advancement are also examined. This substitution therefore was elected. In examining the data set forth in Table 4.14, it can be seen that a significant difference did exist between younger and older participants on the Other-Directed Advancement factor. Furthermore, the younger participants in fact did score higher. Based upon this analysis, the modified Hypothesis 2-1 was accepted.

Hypothesis 2-2. The second part of Hypothesis Two was stated as "Older subjects will participate more for Professional Image purposes than will younger subjects." This was modified to "Older subjects will participate more for Professionally Oriented Advancement purposes than will younger subjects." In examining the data in Table 4.14, it can be seen that a significant difference does exist between the two groups' mean scale scores based upon age for the Professionally Oriented Advancement factor. Once again, this

difference is in the hypothesized direction, indicating that the modified Hypothesis 2-2 should be accepted.

Hypothesis 2-3. This hypothesis was originally stated as "Individuals with higher levels of prior education will participate more for Learning Activity reasons than will those of lower educational attainment." In the final factor solution a learning activity type factor did not emerge. As indicated earlier, this factor did not even merge with another. For this reason, it does not seem desirable to attempt to restate Hypothesis 2-3. Although significant group differences are shown for educational attainment in Table 4-12, no support can be found for Hypothesis 2-3.

Hypothesis 2-4. This hypothesis can be tested in its original form. No modification is required since the Escape/Social Needs factors emerged as predicted. The hypothesis was stated as "Younger subjects will tend to participate more for Escape/Social Needs than will older subjects." The information provided in Table 4.14 indicates that significant univariate and step-down F ratios were obtained on the Escape/Social Needs factor, indicating that differences did exist. In examining the mean scale scores for the two age groups it was found that younger subjects, as defined in the study did score higher on this factor. Therefore, Hypothesis 2-4 is accepted.

Hypothesis 2-5. As originally stated, this hypothesis indicated that "Higher income subjects will tend to participate more for Professional Image purposes than will lower

income subjects." Restating this hypothesis after substituting Professionally Oriented Advancement for Professional Image, the resulting hypothesis now reads "Higher income subjects will tend to participate more for Professionally Oriented Advancement purposes than will lower income subjects." Since three groups were formed for purposes of this analysis, the hypothesis can be examined in terms of lower, middle, and higher income groups. An examination of Table 4.13 indicates that significant differences did exist between income groups on the Professionally Oriented Advancement factor. In order to determine which of the three groups differed the SPSS subprogram ONEWAY was utilized. This analysis provided data on between-group differences at the .01 level of significance. The Scheffé' test results indicated that significant differences occurred between the lower and upper, and between the middle and upper income groups. No difference was found between the lower and middle income groups. Based upon this analysis and the information in Table 4.13, Hypothesis 2-5 was accepted.

Hypothesis 2-6. This hypothesis was testable in its original form since it compared owners and nonowners on the Practical Applications factor. The hypothesis reads as follows, "Owners will tend to participate more for Practical Application purposes than will nonowners." The data summarized in Table 4.11 indicates that a significant difference between owners and nonowners exists on the Practical Applications factor. An examination of the mean scale

scores indicates that owners did score higher on this factor, indicating that Practical Applications influenced owners to participate more so than nonowners. Given this result, Hypothesis 2-6 was accepted.

Hypothesis 2-7. The original form of this hypothesis stated that "Individuals who have been in the insurance business for longer periods of time will participate more for Professional Image purposes than those with less experience." In its final form the hypothesis reads, "Individuals who have been in the insurance business for longer periods of time will participate more for Professionally Oriented Advancement purposes than will those with less experience." An examination of the data in Table 4.15 indicates that those who have been in the business for 11 years or less in fact did score higher on the Professionally Oriented Advancement factor than those with 12 or more years' experience. This difference was significant at the .01 level. Based upon this difference Hypothesis 2-7 was accepted.

Hypothesis 2-8. The final hypothesis to be tested did not require restatement. Hypothesis 2-8 stated that "Individuals who have been in the insurance business for a shorter period of time will tend to participate more for Practical Application reasons than those with more experience." An examination of Table 4.15 reveals that although the mean scale scores were higher for those with less experience, the difference was not statistically significant at the .01 level. In other words, no difference can be said to exist

between the two groups on the Practical Applications factor. Based upon this information, Hypothesis 2-8 must be rejected.

Summary

Nine hypotheses were set forth in this study, numbered 1 through 2-8. After modifications to Hypothesis 2-1 through 2-8 necessitated by the findings in the first part of this study, the hypotheses were tested. The hypotheses are stated in their final form, as follows:

Hypothesis 1. Responses given on the Reasons for Educational Participation-Insurance survey will factor into at least six groups. These groups can be labeled as follows:

1. Practical Applications--The desire to participate in order to make work easier or more efficient or to keep current with changes in the industry so as to be able to better serve clients.
2. Self-Directed Advancement--The desire to participate in order to increase one's income, or to obtain a better or more secure position, or to increase one's self-confidence or credibility.
3. Other-Directed Advancement--The desire to participate in order to satisfy the wishes of a boss or supervisor, or to meet requirements imposed by licensing boards or professional associations.
4. Professional Image--The desire to participate in order to be perceived by peers and the public as a competent professional.

Hypothesis 2-1. Younger subjects will participate more for Other-Directed Advancement purposes than will older subjects.

Hypothesis 2-2. Older subjects will participate more for Professionally Oriented Advancement purposes than will younger subjects.

Hypothesis 2-3. Individuals with higher levels of prior education will participate more for Learning Activity purposes than will those of lower educational attainment.

Hypothesis 2-4. Younger subjects will tend to participate more for Escape/Social Needs than will older subjects.

Hypothesis 2-5. Higher income subjects will tend to participate more for Professionally Oriented Advancement purposes than will lower income subjects.

Hypothesis 2-6. Owners will tend to participate more for Practical Application purposes than will nonowners.

Hypothesis 2-7. Individuals who have been in the insurance business for longer periods of time will participate more for Professionally Oriented Advancement purposes than those with less experience.

Hypothesis 2-8. Individuals who have been in the insurance business for a shorter period of time will tend to participate more for Practical Applications purposes than those with more experience.

The data which was collected from 16 states was analyzed by the SPSS subprograms FACTOR and DISCRIMINANT. Four factors emerged from the factor analysis and significant

differences in mean scale scores were found between groups based upon a step-wise discriminant analysis. Groups were formed based on the following characteristics:

1. Sex
2. Ownership status
3. Prior education
4. Income
5. Age
6. Experience

The results of the analysis were then compared to the hypotheses. Hypothesis One was not accepted since only four of the six predicted factors emerged from the analysis. The four factors were labeled and used to complete the analysis. The remaining hypotheses were then restated to conform with the results of the factor analysis. A summary of the changes made and the decision to accept or reject each hypothesis is shown in Table 14.16.

Table 4.16.--Hypotheses' Modifications and Acceptance or Rejection Decisions.

Hypothesis Number	Modification	Accept/Reject
1	No change	Rejected
2-1	Substituted "Other-Directed Advancement" for "Self-Directed Advancement"	Accepted
2-2	Substituted "Professionally Oriented Advancement" for "Professional Image"	Accepted
2-3	Omitted from analysis	Rejected
2-4	No change	Accepted
2-5	Substituted "Professionally Oriented Advancement" for "Professional Image"	Accepted
2-6	No change	Accepted
2-7	Substituted "Professionally Oriented Advancement" for "Professional Image"	Accepted
2-8	No change	Rejected

CHAPTER V

SUMMARY, CONCLUSIONS, AND IMPLICATIONS FOR FURTHER RESEARCH

Summary

This study was an investigation of the motivational factors involved in the decision to participate in professional continuing education programs in insurance. The two major divisions of this study are the review of literature and a survey and analysis of responses collected from those attending insurance industry continuing education programs. The review of literature was undertaken to assess the state of the art in participation and motivational research. The survey and analysis were undertaken in order to provide information on participation for individuals and organizations involved in planning and coordinating programs of professional continuing education.

The survey of literature revealed that continuing education for the professions is still a voluntary decision in most states. When not coerced by licensing laws, it has been shown that certain groups of individuals participate more frequently than others. Better educated individuals, those from non-rural areas, and higher income people tend to

be participants. Participants also have been shown to be younger than average, white, and married with at least one child.

In examining the literature on motivational studies it was found that the best studies have several points in common:

1. A valid and reliable survey instrument is used.
2. Sufficient information is given for replication of the study.
3. Rotation criteria is proper and specified.
4. The clusters of items are analyzed to determine if a factor really exists, based upon an examination of mean scale scores.
5. The limitations of the methodology are realized.

The survey instrument utilized in this study was referred to as the Reasons for Educational Participation-Insurance or REP-I. The REP-I was developed from the original Reasons for Educational Participation (REP) developed by Burgess (1971). Insurance industry-specific items were developed and replaced some of the original REP items. The new instrument was examined for face validity. Two judges, both insurance industry specialists, aided in this procedure.

The survey was administered to 1,177 insurance industry personnel attending industry-sponsored continuing education programs in 16 states during the months of January, February, and March, 1982. Data also was collected on age, sex, formal

education, income, experience, and ownership status in order to study group differences.

Administration of the survey resulted in 985 usable responses for a usable response rate of approximately 83%. The data was subjected to the SPSS subprogram RELIABILITY and a coefficient alpha of .90 was obtained. The 985 cases were subjected to a factor analysis utilizing the SPSS subprogram FACTOR. The initial analysis resulted in ten factors accounting for 56.8% of the variance in the data. The eigen values for the ten factors were subjected to Cattell's "Scree" test and a 4-factor solution was indicated. The data then was reanalyzed with Kaiser Varimax rotation specified and the number of factors was constrained to four.

Although the 4-factor solution was not hypothesized, it was consistent with the judges' decisions and could be explained in terms of the subjects under study and the data obtained. Hypothesis One, however, had to be rejected since 4 rather than 6 factors emerged. The 4 factors which resulted were examined and labeled as follows:

1. Practical Applications
2. Escape/Social Needs
3. Professionally Oriented Advancement
4. Other-Directed Advancement

The discovery of 4 factors rather than 6 required that the remaining hypotheses be modified. Of the 8 hypotheses numbered 2-1 to 2-8, 3 could be tested as originally stated, 1 was omitted, and 4 required substitution of a factor which emerged for one which was hypothesized. Five of these

hypotheses were accepted, two rejected after testing, and one omitted (rejected) since the factor did not emerge.

The major findings of this study can be stated as follows:

1. The motivations for participation in professional continuing education in insurance can be classified into a limited number of reasons or factors.
2. These factors can be labeled based upon an evaluation of the items which make up the factor (e.g., Practical Applications, Escape/Social Needs, Professionally Oriented Advancement, and Other-Directed Advancement.)
3. The factor which appeared to have the most influence on the decision to participate for the total group (i.e., had the highest mean scale score) was Practical Applications.
4. Groups of individuals can be shown to have statistically different reasons for participation (i.e., mean scale scores).
5. Younger subjects tend to participate more for Other-Directed Advancement purposes than older subjects.
6. Older subjects tend to participate more for Professionally Oriented Advancement than younger subjects.
7. Younger subjects tend to participate more for Escape/Social Needs purposes than do older subjects.

8. Higher income subjects tend to participate more for Professionally Oriented Advancement purposes than do lower income subjects.
9. Owners tend to participate more for Practical Application purposes than do nonowners.
10. Subjects with more experience tend to participate more for Professionally Oriented Advancement than subjects with less experience.

Conclusions

This study was prompted by the lack of information on why independent insurance agents participate in professional continuing education activities. The survey and subsequent analysis were performed in order to provide information on motivations to participate to individuals and organizations involved in planning and conducting programs of professional continuing education. Several conclusions, which may be of importance to sponsoring organizations as well as to others who wish to do additional research in this area, are suggested by the findings of this study.

The review of literature suggests that the areas of mandatory professional continuing education and motivations to participate are closely related topics. Prior to implementing laws which require professionals to continue their education, it may be desirable to research the reasons for participation and nonparticipation for the group under consideration. This may help to determine if the costs to

those being regulated are actually worth the benefits which are derived. It may be that nonparticipants are actually self-directed learners who have no need to attend a formal educational activity to keep up to date.

The review of literature also indicated that the studies in the field of motivational research must be carefully examined to determine the procedures which have been followed. Furthermore, the information needed to evaluate and replicate the study must be provided. This suggests that the procedure for performing the analysis has not been standardized. Given that this procedure is still undergoing development, it is difficult to state that one study is better than another. Instead, it must be stated that studies differ and the reader needs to be aware of the differences in order to build on the work which has been completed.

An examination of the survey results indicates that those who have attended the continuing education seminars examined in this study were well educated, and financially well off. This would suggest that the sponsoring organizations should attempt to cater to this group in terms of facilities, prices, and level of presentation. Physical facilities should be conducive to learning, but they should also be places where successful people would like to gather even if they cost a few dollars more than other facilities. The level of instruction should be at the college level, preferably in the junior-senior range.

Since various factors were shown to affect groups differently, it may be desirable for sponsoring organizations to utilize several approaches to attract students. Brochures could be prepared which emphasize different aspects of participation in order to provide relevant information to groups with differing motives for attendance. For example, younger agents could be provided with information on how education can help them advance in their careers and the opportunities which exist for professional or social interaction, while older agents could be informed of the prestige which accompanies completion of the course of study.

Finally, it can be concluded that additional research into the reasons for participation in professional education is necessary. Since the factor analysis accounted for approximately 56% of the variance in the data, it would appear that additional reasons for attendance exist which either cannot be expressed or have been overlooked. As indicated in the next section, refinements to the survey could be made based upon the results of this study, and additional studies need to be done in order to better assess the reasons for participation.

Implications for Further Research

This study has attempted to utilize information obtained from general adult education studies in order to study a specific industry--insurance. In doing so, the resulting information has been made available to other researchers as

well as to those responsible for organizing and presenting continuing education activities for the insurance industry. The specific results obtained in testing the hypotheses set forth in this study should be of value, however, this represents only a fraction of the information available from this study and other similar projects. Specifically, the following areas for additional research and investigation are suggested:

1. Additional research could be undertaken to determine the differences which may exist between the various combinations of groups investigated in the present study. Such combinations could include younger owners, male owners, or female participants with higher levels of education. By doing this, additional relationships may be discovered which would serve to define more clearly group differences.
2. Additional groups of insurance personnel could be studied to see if similar patterns of factors and group differences occur. These additional groups could be formed from those attending other competing educational programs for independent agents who meet in a classroom environment. It also may be possible to survey individuals who participate in self-study activities sponsored by insurance industry and trade organizations.

3. Other "Adult Education" surveys could be applied to groups of insurance personnel to see how their scores compare to the adult education samples obtained. Instruments such as the Educational Participation Scale and the Continuing Learning Orientation Index may provide additional insight into how insurance industry personnel are motivated to attend continuing education programs.
4. The procedures and methods utilized in the present study could be applied to groups in industries other than insurance. Research into motivational tendencies for those in the real estate, banking, financial services and legal industries could be undertaken. When this research is compared to the present study, it could be of value in developing better continuing education programs for all of the areas indicated above and in helping researchers to determine areas unique to insurance personnel.
5. It may be possible and desirable to apply the methods and procedures utilized in this study to those who could be labeled as nonparticipants. Valuable data could be obtained on why insurance personnel do not participate, and the resulting information could be used in the marketing of current programs.

APPENDICES

APPENDIX A

REASONS FOR EDUCATIONAL PARTICIPATION SURVEY

APPENDIX A

REASONS FOR EDUCATIONAL PARTICIPATION SURVEY

Thinking back over the different kinds of educational activities listed on the Leisure Activity Survey which you have just completed, please indicate how often each of the 70 reasons listed below influence you to participate in educational activities. There are no "right" and "wrong" answers and you will probably find some reasons which influence you and others which do not.

Please read each statement carefully and circle one of the numbers (1 - Never influences me; 2- Very seldom influences me; 3- Once in a while influences me; 4- Occasionally influences me; 5- Fairly often influences me; 6- Very often influences me; and 7 - Always influences me) opposite each statement. The column of numbers on the extreme left of the following pages is for tabulating purposes. Please disregard it.

Example:

Tab Col	Reason	Never influences me	Very Seldom Influences me	Once in a while influences me	Occasionally influences me	Fairly often influences me	Very often influences me	Always influences me
81	To meet new friends	1	2	3	④	5	6	7
82	To get an increase in salary	①	2	3	4	5	6	7

If statement 81 in the example "Occasionally influences me" then circle 4 as indicated. If statement 82 in the example "Never influences me" then circle 1 as indicated.

Number _____

Type of Activity _____

Institution _____

PLEASE BEGIN AND PLEASE ANSWER EVERY STATEMENT

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Tab Col	Reason	Never influ- ences me	Very Seldom influ- ences me	Once in a while influ- ences me	Occasi- onally influ- ences me	Fairly often influ- ences me	Very often influ- ences me	Always influ- ences me
1	To make valuable contacts that will help me personally	1	2	3	4	5	6	7
2	To take my mind off other difficulties	1	2	3	4	5	6	7
3	To gain insights into myself as a person	1	2	3	4	5	6	7
4	To gain additional credits for my record	1	2	3	4	5	6	7
5	To become eligible for benefits I could not otherwise receive	1	2	3	4	5	6	7
6	To increase my competence to achieve my goals	1	2	3	4	5	6	7
7	To seek relief from economic pressures of life	1	2	3	4	5	6	7
8	To satisfy a desire to learn something new	1	2	3	4	5	6	7
9	To face the challenge of planning and conducting my own learning	1	2	3	4	5	6	7
10	To respond to the fact that I'm surrounded by people who continue to learn	1	2	3	4	5	6	7
11	To associate with distinguished citizens who also partici- pate	1	2	3	4	5	6	7

Tab Col	Reason	Never influ- ences me	Very Seldom Influ- ences me	Once in a while influ- ences me	Occasi- onally influ- ences me	Fairly often influ- ences me	Very often influ- ences me	Always influ- ences me
12	To be better able to serve a church	1	2	3	4	5	6	7
13	To comply with regulations	1	2	3	4	5	6	7
14	To prepare for service to the community	1	2	3	4	5	6	7
15	To prevent people from wondering about me if I didn't	1	2	3	4	5	6	7
16	To become acquainted with congenial people	1	2	3	4	5	6	7
17	To improve my spiritual well being	1	2	3	4	5	6	7
18	To study away by myself at something meaningful to me	1	2	3	4	5	6	7
19	To study for its own sake	1	2	3	4	5	6	7
20	To satisfy my interest in mission work	1	2	3	4	5	6	7
21	To feel a sense of belonging	1	2	3	4	5	6	7
22	To respond to the fact that people in my position are expected to do so	1	2	3	4	5	6	7
23	To keep up with competition	1	2	3	4	5	6	7
24	To fulfill a personal motivation to get ahead	1	2	3	4	5	6	7
25	To satisfy an intellectual curiosity	1	2	3	4	5	6	7

Tab Col	Reason	Never influ- ences me	Very Seldom Influ- ences me	Once in a while influ- ences me	Occasi- onally influ- ences me	Fairly often influ- ences me	Very often influ- ences me	Always influ- ences me
26	To enrich my life by learning	1	2	3	4	5	6	7
27	To make myself equal to my position of trust	1	2	3	4	5	6	7
28	To enjoy a change from my present social life	1	2	3	4	5	6	7
29	To plan and pursue my individual study	1	2	3	4	5	6	7
30	To keep up-to-date with new technology in my occupation	1	2	3	4	5	6	7
31	To become a better informed person	1	2	3	4	5	6	7
32	To experience the pleasure of meeting new people	1	2	3	4	5	6	7
33	To learn in order to secure personal advancement	1	2	3	4	5	6	7
34	To comply with orders of someone with authority	1	2	3	4	5	6	7
35	To maintain or improve my social position	1	2	3	4	5	6	7
36	To satisfy a desire to know	1	2	3	4	5	6	7
37	To comply with recom- mendations of those who have influence on my life	1	2	3	4	5	6	7
38	To enjoy the fellowship	1	2	3	4	5	6	7

Tab Col	Reason	Never influ- ences me	Very Seldom Influ- ences me	Once in a while influ- ences me	Occasi- onally influ- ences me	Fairly often influ- ences me	Very often influ- ences me	Always influ- ences me
39	To upgrade my personal competency	1	2	3	4	5	6	7
40	To take advantage of costs being paid by someone else	1	2	3	4	5	6	7
41	To organize and systematize my reading program	1	2	3	4	5	6	7
42	To show my loyalty to educational activities	1	2	3	4	5	6	7
43	To meet the educational requirements of our era	1	2	3	4	5	6	7
44	To feed my appetite for knowledge	1	2	3	4	5	6	7
45	To keep up with others	1	2	3	4	5	6	7
46	To make social contacts	1	2	3	4	5	6	7
47	To find relief from some unsatisfactory condition of life	1	2	3	4	5	6	7
48	To learn to make my position in life more secure	1	2	3	4	5	6	7
49	To associate with others who also enjoy learning	1	2	3	4	5	6	7
50	To have a few hours away from responsibilities	1	2	3	4	5	6	7
51	To compensate for lack of association with people	1	2	3	4	5	6	7

Tab Col	Reason	Never influ- ences me	Very Seldom Influ- ences me	Once in a while influ- ences me	Occasi- onally influ- ences me	Fairly often influ- ences me	Very often influ- ences me	Always influ- ences me
52	To improve my ability to help others	1	2	3	4	5	6	7
53	To meet some formal requirements	1	2	3	4	5	6	7
54	To compete with others	1	2	3	4	5	6	7
55	To forget personal problems	1	2	3	4	5	6	7
56	To feel victorious by progressing at learning on my own	1	2	3	4	5	6	7
57	To become eligible for certain privileges such as joining a group or securing a job	1	2	3	4	5	6	7
58	To understand community problems	1	2	3	4	5	6	7
59	To have new things to talk about	1	2	3	4	5	6	7
60	To become a more effective citizen	1	2	3	4	5	6	7
61	To fulfill a felt obligation to society	1	2	3	4	5	6	7
62	To take account of everybody's recognition that more education is desirable	1	2	3	4	5	6	7
63	To improve my ability to carry out my personal responsibilities	1	2	3	4	5	6	7
64	To carry out the recommendations of some authority	1	2	3	4	5	6	7

Tab Col	Reason	Never influ- ences me	Very Seldom Influ- ences me	Once in a while influ- ences me	Occasi- onally influ- ences me	Fairly often influ- ences me	Very often influ- ences me	Always influ- ences me
65	To comply with wishes of employers	1	2	3	4	5	6	7
66	To broaden my outlook on problems of society	1	2	3	4	5	6	7
67	To enjoy the independence of individual study	1	2	3	4	5	6	7
68	To earn a degree, diploma or certificate	1	2	3	4	5	6	7
69	To get away from the routine of daily living	1	2	3	4	5	6	7
70	To improve my ability to serve society	1	2	3	4	5	6	7

If there are additional reasons why you participate in educational activities,

please list them below.

THE END

Thank you. Your contribution to this survey is greatly appreciated.

APPENDIX B

REASONS FOR EDUCATIONAL PARTICIPATION-
INSURANCE SURVEY FORM

APPENDIX B

REASONS FOR EDUCATIONAL PARTICIPATION--

INSURANCE SURVEY FORM

Thank you for agreeing to help us in this brief study of why you decided to attend this program. We are attempting to determine the factors which influence agents and staff members to continue their education so that future programs can better meet your needs.

Your voluntary cooperation is requested in this study. If you choose not to participate or not to complete the survey after you begin, just pass your questionnaire in with the completed ones for collection.

Remember: DO NOT PUT YOUR NAME OR ANY IDENTIFYING MARKS ON THIS SURVEY! Your responses will be treated with strict confidence, and all subjects will remain anonymous.

If you have any further questions regarding the nature of this study, please feel free to ask me.

Thank you for your cooperation.

Richard H. Phillips, CLU, CIC
Assistant Professor of Finance and
Insurance
Central Michigan University

REASONS FOR EDUCATIONAL PARTICIPATION
IN INSURANCE SURVEY

Think back to when you first enrolled for this seminar, and indicate to what extent each of the reasons given on the following pages influenced your decision to enroll. There are no "correct" answers, so please be frank in your responses.

Record your response to each of the statements by circling the number which best corresponds to the degree of influence you feel the statement had on your decision to enroll. For example, if the reason given had no influence on your decision, you would circle 1. If the reason given was the primary factor in your decision to enroll, you would circle the 5. The numbers 2, 3, and 4 may be used to indicate increasing degrees of influence on the continuum from 1 to 5. (See the examples below.)

Circle the appropriate number. Treat each item as if it began with the words, "I ENROLLED . . ."

	Very Little Influence			Very Much Influence
SAMPLE QUESTION 1				
To sit on a chair for eight hours a day	①	2	3	4 5
SAMPLE QUESTION 2				
To win the door prize to be given away	1	2	3	④ 5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
1. To help solve a problem I have with my work					
2. To become eligible for benefits I could not otherwise receive	1	2	3	4	5
3. To show others that I am interested in continuing my education	1	2	3	4	5
4. To identify new job opportunities	1	2	3	4	5
5. To forget personal problems	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
6. To enhance my professional standing in the community					
7. To comply with recommendations of those who have influence on my life	1	2	3	4	5
8. To meet the educational requirements of our times	1	2	3	4	5
9. To make social contacts	1	2	3	4	5
10. To increase the efficiency of my office	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
11. To fulfill a personal motivation to get ahead					
12. To face the challenge of planning and conducting my own learning	1	2	3	4	5
13. To enable me to advance to a position of leader- ship in the insurance community	1	2	3	4	5
14. To seek relief from economic pressures of life	1	2	3	4	5
15. To maintain or improve my social position	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
16. To help avoid errors- and-omissions claims					
17. To support the professional association which sponsors this program	1	2	3	4	5
18. To plan and pursue my own study program	1	2	3	4	5
19. To set an example for people who work with me	1	2	3	4	5
20. To upgrade my personal competency	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
21. To comply with regulations					
22. To become a better informed person	1	2	3	4	5
23. To meet with others in my profession	1	2	3	4	5
24. To satisfy an intellectual curiosity	1	2	3	4	5
25. To learn more about my competition	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
26. To experience the pleasure of meeting new people					
27. To earn a designation, diploma, or certificate	1	2	3	4	5
28. To enjoy a change from my present social life	1	2	3	4	5
29. To improve my ability to help others	1	2	3	4	5
30. To feel a sense of belonging	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
31. To increase my competence to achieve my goals	1	2	3	4	5
32. To understand community problems	1	2	3	4	5
33. To get away from the routine of daily living	1	2	3	4	5
34. To feel good about my per- sonal abilities	1	2	3	4	5
35. To carry out the recommenda- tions of some authority	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
36. To help me in my day-to-day work	1	2	3	4	5
37. To gain additional credit for my work record	1	2	3	4	5
38. To meet some formal requirements	1	2	3	4	5
39. To keep up with changes in my field	1	2	3	4	5
40. To obtain the respect of my peers	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
41. To learn to make my position in life more secure	1	2	3	4	5
42. To enable me to serve my clients in a more pro- fessional manner	1	2	3	4	5
43. To comply with wishes of employers	1	2	3	4	5
44. To have a few hours away from responsibilities	1	2	3	4	5
45. To learn in order to secure personal advancement	1	2	3	4	5

	<u>Very Little Influence</u>			<u>Very Much Influence</u>	
	1	2	3	4	5
46. To take advantage of my employer's educational assistance program					
47. To keep up with others in the business world					
48. To obtain an income tax deduction					

If there are any additional reasons for participation that have not been discussed in this survey, please indicate them in the space below.

APPENDIX C

EXPRESSED REASONS FOR PARTICIPATION

APPENDIX C
EXPRESSED REASONS FOR PARTICIPATION

1. Learning experience
2. Expand my scope of insurance
3. Broaden my knowledge
4. Increase my standing as to professionalism in eyes of my peers
5. Increase my technical knowledge
6. Respect received from the obtaining of the CIC designation
7. Agency's continuing education program philosophy
8. Felt it best met my needs at this time and at the job level I'm currently at
9. I believe in education
10. Enables me to keep my knowledge of the business current
11. The business world is always changing; this helps in keeping up
12. Learn new things
13. Further my knowledge of the insurance business
14. Satisfy myself that I am capable of completing a difficult program
15. Recognition among others in the business as a knowledgeable agent
16. Prestige
17. To further my insurance education
18. To keep current with any industry changes
19. Mr. Waterman said it was a good educational source

20. Increase my knowledge
21. Increase my professionalism
22. Better serve my clients
23. Overall--better myself
24. Needed broader experience than what I was obtaining in the agency
25. To obtain more credibility
26. Not having to discover things (knowledge) that already exist
27. To give structure and a format to my insurance education
28. As manager of a large independent agency, I felt that in order to do a good job for the agency and properly supervise my service reps., I need a very broad knowledge of insurance policies
29. Learn more about liability field--a benefit both to myself and to any insured I talk to
30. More professional in dealing with prospective insureds
31. Learn about the coverages I use every day
32. Refresher on material I have used before
33. For continued education in the insurance industry
34. Become a better professional agent
35. Sell the correct coverage and do a professional job for client
36. Make sure I will do my best to not have any errors-and-omissions claims
37. As a result of increased knowledge, do a better job and increase earnings
38. The knowledge of products
39. Exchange of ideas with others
40. Professional thing to do
41. Continuing education aspect

42. To have a better understanding of insurance
43. Show how much you really don't know
44. Strong agency push for further education
45. I had heard that CIC was based more on practice and use than theory and have found it to be true
46. To achieve a better understanding in all lines of the insurance industry
47. To better serve the agency staff and clientele
48. Personal growth
49. Professional training
50. Knowledge of current changes
51. Ego
52. Challenge
53. Fear
54. Marketing ideas
55. Because my employer was nice enough to send me without my distinct request
56. To broaden my commercial lines knowledge as it is one of the areas with which I have dealt the least
57. Any learning experience I can have is always helpful and always needed
58. Expand knowledge
59. Obtain knowledge in areas unfamiliar
60. To receive a type of degree (designation) such as those that are available through colleges
61. Major reason was employer desiring that I be more knowledgeable in all aspects of insurance
62. Learning experience of having a lot crammed into a short period of time. This "living with" insurance, for me, facilitates learning.

63. The topic outline sent to me had four excellent topics that as an agent I was interested in upgrading and expanding my knowledge of
64. The scheduled time allowed me to leave my agency and attend
65. Location of the course was close enough to home that I could attend
66. Continued education
67. Keep on top of changes
68. Learn areas I do not normally deal with
69. Knowledge
70. Productivity increase
71. Prestige in honor of CIC
72. To have an increased knowledge of commercial insurance
73. Because I heard it was an excellent course
74. To broaden my insurance background and knowledge
75. By passing the CIC, I feel that I gain more confidence in my work and also gives me a more professional status in industry and area
76. I eventually would like to become consultant in insurance field
77. I needed a goal in my job--a CIC designation seemed like a good pursuit
78. My agency would like someone to have a professional designation and decided I was the best prospect to send
79. I enjoy learning; the pursuit of money and power is not in my makeup--the pursuit of knowledge is
80. I feel it makes me more marketable if I'm ever looking for a job in the future
81. To learn more about casualty
82. To sharpen up skills
83. To become more current (assuming instructors are up with the state of the art)

84. To be enabled to take annual updates to keep continually informed with this rapidly changing technology
85. Agency pressure
86. Personal knowledge
87. Letters after my name
88. Get out of office
89. Professionalism
90. Reinforce the things I already knew about commercial casualty
91. Increase my personal skills so I feel more comfortable in the coverages I provide insureds
92. Increase my practical knowledge--know what coverages are available
93. Professional credibility--as a female agent, I need to at least appear more knowledgeable
94. To gain knowledge to aid me in my career
95. To become a better agent
96. To better understand how to apply concepts and coverages
97. Sign of professional achievement
98. Gain greater knowledge
99. Peer pressure to "get in the act"
100. To talk with other people with similar problems and realm of insurance
101. Professionalism
102. Helps to protect client's exposure by acquiring knowledge
103. Makes me more comfortable and assured when talking to client/more confidence by me exhibits more confidence in client
104. CIC designation
105. Helps make more money
106. To broaden my knowledge of insurance

107. To get involved in any PIA program because I feel they are worthwhile and informative
108. Better educate myself--these types of programs include many people that not only have the knowledge, but the experience
109. Since I am just beginning my insurance career, CIC seemed like an excellent place to get the practical education needed
110. All I've heard is that it is a good program
111. Obtain basic information on commercial casualty
112. Meet agents
113. Increase knowledge of insurance
114. Career advancement
115. Better understand coverages
116. Extend my knowledge of commercial casualty
117. Take the first step to becoming a CIC
118. To feel more confident about my clients' coverages--give them the proper coverages
119. I have heard it was a terrific experience
120. Knowledge of product
121. Better understanding of product
122. Continuing education
123. Recognized designation
124. Convenient--each section is completed in three days; not necessary to attend classes for six months
125. Education experience
126. Career enhancement
127. Other agent in office is CIC
128. Boss asked me to attend
129. Continued education

130. To help my understanding and increase my knowledge
131. To receive the CIC designation
132. Have heard lots of good things about the program from other participants
133. Personal improvement
134. Achievement in the profession
135. To be recognized and consulted as an authority and expert
136. To rebuild lost knowledge
137. Learn new aspects of insurance
138. Update my knowledge of insurance policies
139. To further my insurance knowledge
140. Status
141. Company goals
142. Continuing education
143. Broadening of knowledge
144. Become a licensed insurance counselor
145. To earn the CIC designation
146. Refresher of insurance applications
147. My employer said it was the practical side of insurance
148. To help compensate for lack of insurance knowledge
149. Nice to associate with other insurance people
150. Gives wider background for growth
151. To gain a better working knowledge of all five areas covered
152. To earn the CIC designation
153. To meet and discuss with other industry persons the problems of the industry

154. To gain the ability to better communicate with and to aid my agents
155. To polish the knowledge I have of the industry
156. I felt it would be as beneficial as CPCU for a person my age
157. A need to know more (update)
158. To better protect my insured
159. To increase my knowledge
160. CIC is a visible sign of a professional
161. Need knowledge of products
162. Monetary benefit
163. Keeping up to date on latest forms of product
164. Business is getting more competitive and I need every bit of knowledge available
165. Explore new avenues I haven't been down
166. To learn more about areas of insurance that I don't deal with on a day-to-day basis
167. I enjoy meeting other people in the business and learning about their operations
168. I like to party
169. To learn the material
170. Further my commitment to the insurance business
171. Achieve status among other agents and clients
172. To gain basic information
173. To gain a better understanding of insurance
174. To obtain a pay raise once the designation is obtained
175. To broaden my insurance knowledge from the specific areas in which I work
176. I want the CIC designation

177. To help me perform better work
178. To obtain the CIC designation
179. To continue my education
180. To help my obtain the state license as a consultant
181. To further my education
182. To increase my professionalism
183. To gain a working knowledge of commercial insurance
184. To continue my education
185. To achieve a level of professionalism
186. To attend a new and interesting insurance program
187. To gain product knowledge
188. To obtain the CIC designation
189. To have a chance to review some insurance problems with other agents
190. To gain a better understanding of casualty insurance
191. To improve my knowledge of the business
192. To improve my income
193. To make me more professional
194. To get the CIC designation
195. Updating of skills
196. Curiosity as to the value of institutes for myself and employees
197. Educate myself
198. To gain the CIC designation
199. Company prompting--they want employees to obtain designations
200. Learn more about commercial casualty insurance
201. Become more of a professional agent

202. Become a CIC
203. Feel responsible as an agent to increase my knowledge
204. Makes me more valuable in the office
205. Personally enjoy becoming more knowledgeable
206. The designation is a proud accomplishment
207. To add to knowledge of the industry and policies
208. Advantageous to company elevation (company very high on CIC program)
209. Impressive to agents whom I call on in the course of business
210. Maintain current with industry developments
211. Interaction with peers
212. To become more professional
213. To get a better prospective of the independent agency system
214. To become a CIC
215. Improve professionalism
216. Increase product knowledge and understanding
217. To make more money

APPENDIX D

INSTRUCTIONS TO JUDGES, JUDGES' CLASSIFICATIONS,
AND SUGGESTIONS FOR IMPROVEMENT

APPENDIX D
INSTRUCTIONS TO JUDGES, JUDGES' CLASSIFICATIONS,
AND SUGGESTIONS FOR IMPROVEMENT

INSTRUCTIONS TO JUDGES

Part I

Thank you for agreeing to participate in this study of motivations for professional education. Your input will help make this study more meaningful and will aid in reporting an accurate picture of why independent agents participate in insurance education activities.

Since you have considerable experience in agent education, you are to examine each of the reasons for participation provided on the next few pages and indicate three things:

1. Is the reason provided in any way indicative of why agents and staff members attend continuing education programs? Is the reason given clear, easily understood by the agent, and free from words which would tend to influence the agent unnecessarily? Does the item only refer to men or women, young or old participants, or any special group? You may answer yes or no for each question in the space provided. For each "no" answer, please

indicate how you would change the item or if you feel the item should be eliminated.

2. Is the item too similar to other items on the survey? A particular motive should be included only one time. Indicate the number of the item which appears to be redundant.
3. Are there any additional reasons for participation you feel are important which are not covered on the survey? If so, list them on the sheet provided for this purpose.

EXPERTS' DECISIONS

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
1. To help me in my day-to-day work	Yes/No	No/No	OK as is
2. To take my mind off other difficulties	No/Yes	No/No	Add "in the office" (Expert 1)
3. To gain insights into myself as a person	Yes/No	No/No	OK as is
4. To gain additional credits	Yes/Yes	No/No	Add "from my boss" (Expert 1); Credit is wrong word (Expert 2)
5. To become eligible for benefits I could not otherwise receive	Yes/Yes	No/No	"Increase income or responsibility (Expert 1)
6. To increase my competence to achieve my goals	Yes/Yes	No/No	OK as is
7. To seek relief from economic pressures of life	Yes/Yes	No/No	OK as is

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
8. To satisfy a desire to learn something new	Yes/No	No/Yes #25	Add "useful in my job" (Expert 2)
9. To face the challenge of planning and conducting my own learning	Yes/Yes	No/No	OK as is
10. To enable me to serve my clients in a more professional manner	Yes/Yes	No/No	Word "professional" may be a loaded word (Expert 2)
11. To obtain the respect of my peers	Yes/Yes	No/No	OK as is
12. To be better able to serve a church	No/No	No/No	Omit (Experts 1 and 2)
13. To comply with regulations	Yes/Yes	No/No	OK as is
14. To prepare for service to the community	No/Yes	No/No	Omit (Expert 1)
15. To avoid errors-and-omissions claims	Yes/Yes	No/No	OK as is

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
16. To become acquainted with congenial people	No/No	No/No	Omit (Experts 1 and 2)
17. To improve my spiritual well-being	No/No	No/No	Omit (Experts 1 and 2)
18. To study away by myself at something meaningful to me	No/Yes	No/No	Omit (Expert 1)
19. To study for its own sake	No/No	No/No	Omit (Experts 1 and 2)
20. To satisfy my interest in mission work	No/No	No/No	Omit (Experts 1 and 2)
21. To feel a sense of belonging	Yes/Yes	No/No	OK as is
22. To increase the efficiency of my office	Yes/Yes	No/No	OK as is
23. To keep up with competition	Yes/Yes	No/No	Insert "my" prior to "competition" (Expert 2)
24. To fulfill a personal motivation to get ahead	Yes/Yes	No/No	OK as is

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
25. To satisfy an intellectual curiosity	Yes/Yes	No/Yes	OK as is
26. To enrich my life by learning	Yes/No	No/No	Omit (Expert 2)
27. To enhance my professional standing in the community	Yes/Yes	No/No	"Professional" may be a loaded word (Expert 2)
28. To enjoy a change from my present social life	Yes/Yes	No/No	OK as is
29. To plan and pursue my individual study	Yes/Yes	No/No	Change to my "own study program" (Expert 2)
30. To meet with others in my profession	Yes/Yes	No/Yes #21	OK as is
31. To become a better informed person	Yes/Yes	No/Yes	Omit (Expert 2)
32. To experience the pleasure of meeting new people	Yes/Yes	No/No	OK as is
33. To learn in order to secure personal advancement	Yes/Yes	No/No	OK as is

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
34. To comply with orders of someone with authority	Yes/Yes	Yes/Yes #37	Omit (Experts 1 and 2)
35. To maintain or improve my social position	Yes/Yes	No/No	OK as is
36. To satisfy a desire to know	Yes/Yes	/Yes #8	Omit (Expert 2)
37. To comply with recommendations of those who have influence on my life	No/Yes	No/Yes #34	Omit (Expert 1)
38. To enjoy the fellowship	Yes/Yes	Yes/Yes #30	Omit (Experts 1 and 2)
39. To upgrade my personal competency	Yes/Yes	No/No	OK as is
40. To help solve a problem I have with my work	Yes/Yes	No/No	OK as is
41. To make business contacts	Yes/Yes	No/No	OK as is
42. To feel good about my personal abilities	Yes/Yes	No/No	OK as is

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
43. To meet the educational requirements of our era	Yes/Yes	No/No	OK as is
44. To feed my appetite for knowledge	Yes/Yes	Yes/Yes #8	Omit (Experts 1 and 2)
45. To keep up with others	Yes/Yes	No/No	Add "in the business world" (Expert 1) Add "in my business" (Expert 2)
46. To make social contacts	Yes/Yes	No/No	OK as is
47. To find relief from some unsatisfactory condition of life	No/Yes	No/No	Not clearly worded (Expert 1)
48. To learn to make my position in life more secure	Yes/Yes	No/No	OK as is
49. To learn more about my competition	Yes/Yes	No/No	OK as is
50. To have a few hours away from responsibilities	Yes/Yes	No/No	OK as is
51. To compensate for the lack of association with people	No/Yes	No/No	Omit (Expert 1)

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
52. To improve my ability to help others	Yes/Yes	No/Yes	Omit (Expert 2)
53. To meet some formal requirements	Yes/Yes	No/No	OK as is
54. To compete with others	Yes/Yes	Yes/Yes	Too similar to #45; Omit (Experts 1 and 2)
55. To forget personal problems	Yes/Yes	No/No	OK as is
56. To allow me to understand why things happen at work rather than just how they happen	Yes/Yes	No/No	OK as is
57. To become eligible for certain privileges such as joining a group or securing a job	Yes/Yes	No/No	OK as is
58. To understand community problems	Yes/Yes	No/No	OK as is
59. To identify a new career path	Yes/Yes	No/No	Change to new "job opportunities" (Expert 2)
60. To become a more effective citizen	Yes/No	No/No	Omit (Expert 2)

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
61. To fulfill a felt obligation to society	Yes/No	No/No	Omit (Expert 2)
62. To take advantage of my employer's educational assistant program	Yes/Yes	No/No	OK as is
63. To keep up with changes in my field	Yes/Yes	No/No	OK as is
64. To carry out the recommendations of some authority	Yes/Yes	No/No	OK as is
65. To comply with wishes of employers	Yes/Yes	No/No	OK as is
66. To broaden my outlook on problems of society	Yes/Yes	No/No	OK as is
67. To enjoy the independence of individual study	No/Yes	No/Yes	Omit (Expert 1) Redundant (Expert 2)
68. To earn a degree, a diploma, or certificate	Yes/Yes	No/No	Change "degree" to "designation" (Expert 2)
69. To get away from the routine of daily living	Yes/Yes	No/No	OK as is

Item	Is reason indicative of why agents attend? Expert 1/Expert 2	Is reason too similar to others on survey? Expert 1/Expert 2	Suggestions for Improvement
70. To improve my ability to serve society	Yes/No	No/No	Omit (Expert 2)
71. To prove to myself that I can learn new material	Yes/Yes	No/No	OK as is
72. To show others that I am interested in continuing my education	Yes/Yes	No/No	OK as is
73. To set an example for people who work with me	Yes/Yes	No/No	OK as is
74. To support the organization which sponsors this program	Yes/Yes	No/No	OK as is
75. To enable me to advance to a position of leadership in the insurance community	Yes/Yes	No/No	OK as is

ADDITIONAL REASONS FOR PARTICIPATION

(Part I)

Judge 1: None

Judge 2: 1. Moral obligation to our clients.

2. To help your office staff.

INSTRUCTIONS TO JUDGES

Part II

Attached is the revised Reasons for Educational Participation in Insurance survey. As you can see, the survey is shorter, and the suggestions that you and others made several weeks ago have been incorporated.

Please examine the survey carefully and indicate the following four things:

1. Is the reason provided in any way indicative of why agents and staff members attend continuing education programs? Is the reason given clear, easily understood by the agent, and free from words which would tend to influence the agent unnecessarily? Does the item only refer to men or women, young or old participants, or any special group? On the sheet labeled "Suggestions for Improvements" indicate which items need to be modified and how you feel they should be changed.
2. Is the item too similar to other items on the survey? A particular motive should be included only one time. Indicate the number of the item which appears to be redundant on the sheet labeled "Redundant Items."
3. Are there any additional reasons for participation you feel are important which are not covered on the survey? If so, list them on the sheet labeled "Additional Reasons for Participation."

4. Please classify each of the items on the survey as belonging to one of the following groups or categories:
 1. Practical Applications--The desire to participate in order to make work easier or more efficient or to keep current with changes in the industry so as to be better able to serve clients.
 2. Self-Directed Advancement--The desire to participate in order to increase one's income, or to obtain a better or more secure position, or to increase one's self-confidence or credibility.
 3. Other-Directed Advancement--The desire to participate in order to satisfy the wishes of a boss or supervisor, or to meet requirements imposed by licensing boards or professional associations.
 4. Professional Image--The desire to participate in order to be perceived by peers and the public as a competent professional.
 5. Escape/Social Needs--The desire to participate in order to break the routine of daily life, to meet new people and exchange ideas, or to relax in an isolated environment.
 6. Learning Activity--The desire to participate for the purpose of self-fulfillment or personal satisfaction for the acquisition of knowledge.
 7. None of the above.

Suggestions for Improvements

Part II

Judge 1: Change "To meet the educational requirements of our era" to read "To meet the educational requirements of our times." (Item 8)

Judge 2: None

Redundant Items

Part II

Judge 1: None

Judge 2: None

Additional Reasons for Participation

Part II

Judge 1: Because fee was waived due to service to the sponsoring organization.

Judge 2: None

Judges' Classifications of Items

(Part II)

<u>Item Number</u>	<u>Judge 1/Judge 2</u>	<u>Item Number</u>	<u>Judge 1/Judge 2</u>
1	1/1	25	1/1
2	2/2	26	5/5
3	4/3	27	2-3/2
4	2/2	28	5/5
5	5/5	29	1/1
6	4/4	30	5/4
7	2/3	31	2/2
8	3/3	32	7/7
9	5/5	33	5/5
10	1/1	34	2/2
11	2/1	35	3/3
12	2/2	36	1/1
13	4/2-4	37	2/3
14	5/2	38	3/3
15	5/5	39	1/1
16	1/1	40	4/4
17	6/3	41	2/2
18	2/4	42	1/1
19	7/4	43	3/3
20	2/1	44	5/5
21	3/3	45	2/2
22	2/2	46	3/1
23	5/5	47	2/1
24	2/2	48	2/7

APPENDIX E

FACTOR MATRICES

APPENDIX E
FACTOR MATRICES

Factor Matrix Using Principal Factor With Iterations

	Factor 1	Factor 2	Factor 3	Factor 4
V1	.29632	-.11002	.16651	.17034
V2	.28649	.25194	-.13652	.08100
V3	.34203	.17088	-.28549	-.03030
V4	.37308	.08551	-.20282	-.02980
V5	.22061	.33979	.34579	-.05150
V6	.41299	-.04040	-.18943	-.17805
V7	.31566	.39261	-.27474	.28723
V8	.36401	-.10959	-.11570	.07515
V9	.47445	.31687	.14776	-.17269
V10	.34838	-.38014	.19265	.17092
V11	.49909	-.27512	-.35411	-.25179
V12	.49658	-.28512	-.06347	-.14256
V13	.54832	.00766	-.26316	-.25432
V14	.38595	.18599	.15355	-.07540
V15	.51889	.25320	.10031	-.16246
V16	.35841	-.29972	.26095	.23800
V17	.44126	.07702	.20410	.04825
V18	.43092	-.25674	-.05933	-.10632
V19	.44712	-.03301	.06173	-.00744
V20	.37844	-.48993	-.01256	.01218
V21	.29213	.33429	.09690	.31431
V22	.45875	-.51208	.02757	.13383
V23	.52986	.07628	.17251	-.08333
V24	.50627	-.11151	.02544	-.09797
V25	.49024	.07895	.24984	-.03467
V26	.58938	.25357	.22561	-.16285
V27	.36213	.11770	-.29454	-.22805
V28	.45052	.42171	.34795	-.16640
V29	.49608	-.38590	.12479	.09812
V30	.47809	.28651	.18391	-.02596
V31	.50294	-.44935	-.14205	-.04970
V32	.54247	.10962	.13187	.07451
V33	.35299	.44080	.36136	-.06908
V34	.53809	-.18616	-.09077	-.09826
V35	.33304	.43734	-.21757	.43576

	Factor 1	Factor 2	Factor 3	Factor 4
V36	.47988	-.53796	.07962	.28599
V37	.44387	.36953	-.43648	.03672
V38	.30892	.38108	-.12645	.25186
V39	.47011	-.53633	.14473	.21058
V40	.54250	.12972	-.12822	-.17915
V41	.60315	.03689	-.09412	.03973
V42	.40592	-.54710	.16207	.22048
V43	.22316	.52575	-.27787	.47140
V44	.19749	.46158	.36519	.01303
V45	.50051	-.01940	-.29524	-.08210
V46	.32417	.34534	-.27053	.09840
V47	.50791	-.16783	-.03907	.05007
V48	.14164	.35720	.29929	-.04863

Varimax Rotated Factor Matrix After Rotation With Kaiser
Normalization

	Factor 1	Factor 2	Factor 3	Factor 4
V1	.35261	.16037	-.00826	.08082
V2	-.00788	.16354	.19313	.32656
V3	-.00444	.07220	.37774	.28406
V4	.09127	.09719	.35240	.21579
V5	-.03818	.52690	-.05430	.06567
V6	.14135	.09052	.45681	.05408
V7	-.03618	.11610	.16896	.60699
V8	.28163	.02577	.24755	.14930
V9	.02231	.53174	.27989	.12480
V10	.57026	.06069	.02004	-.05420
V11	.27672	-.08534	.65498	-.02677
V12	.39886	.07843	.42592	-.07469
V13	.13628	.14852	.62033	.09591
V14	.10118	.40316	.17564	.09587
V15	.08260	.48600	.33105	.13115
V16	.56627	.13905	-.05431	.00931
V17	.26868	.38001	.11593	.12080
V18	.35842	.05664	.36281	-.05588
V19	.28776	.24195	.23746	.08449
V20	.54524	-.08560	.24948	-.12921
V21	.09319	.31555	-.07138	.43809
V22	.66518	-.05742	.20780	-.04901
V23	.25786	.42941	.26028	.06816
V24	.32806	.22430	.34769	.01316
V25	.27271	.45276	.16490	.06027
V26	.15331	.60382	.30127	.10113
V27	-.04021	.08974	.50741	.12910
V28	-.00927	.70725	.14198	.09547
V29	.61123	.09940	.18814	-.03662
V30	.11356	.51049	.18110	.19713
V31	.53106	-.07695	.43097	-.06190
V32	.29684	.39260	.20191	.21498
V33	-.03433	.65835	.02095	.13863
V34	.36718	.12312	.43723	.03064
V35	.01839	.15466	.06179	.71507
V36	.76951	-.05841	.10708	.02813
V37	-.09042	.11152	.47905	.52473
V38	-.00977	.21294	.09977	.51448
V39	.74835	-.00298	.10561	-.05250
V40	.11523	.28386	.49172	.15499
V41	.27725	.25752	.43516	.20746
V42	.72758	-.03032	.05224	-.07717
V43	-.10371	.10031	.00688	.77768
V44	-.10195	.57909	-.12082	.15892
V45	.18960	.05326	.51573	.20008
V46	-.07553	.13814	.27879	.45244
V47	.41110	.12114	.30612	.11308
V48	-.10501	.46625	-.07715	.07225

APPENDIX F

HUMAN SUBJECTS COMMITTEE APPROVAL FORM

APPENDIX F
HUMAN SUBJECTS COMMITTEE APPROVAL FORM

MICHIGAN STATE UNIVERSITY

UNIVERSITY COMMITTEE ON RESEARCH INVOLVING
HUMAN SUBJECTS (UCRIHS)
238 ADMINISTRATION BUILDING
(517) 355-2186

EAST LANSING • MICHIGAN • 48824

December 18, 1981

Dr. Louis F. Hekhuis
Administration and Curriculum

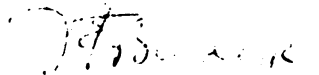
Dear Dr. Hekhuis:

Your request of December 16 for review of the proposed project entitled, "An Analysis of the Factors Which Motivate the Independent Insurance Agent to Attend Selected Continuing Professional Education Programs" by Mr. Richard H. Phillips has been received.

I believe that the project is a category 3 exemption and approval is herewith granted for conduct of the project.

Thank you for bringing the study to my attention. If I can be of future help, please do not hesitate to let me know.

Sincerely,



Henry E. Bredeck
Chairman, UCRIHS

HEB/jms

cc: Mr. Phillips

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BIBLIOGRAPHY

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