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EFFECT OF CAREER STATUS ON THE RETIREMENT  
NEEDS OF WOMEN RELIGIOUS

By

Marla Ann Yeck, RSM

A DISSERTATION

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ABSTRACT

EFFECT OF CAREER STATUS ON THE RETIREMENT  
NEEDS OF WOMEN RELIGIOUS

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The primary purpose of this study was to determine if there is a relationship between retirement needs of women religious and their differing career patterns. Career status focused on occupational status, career mobility, community membership, and dominant career. The retirement needs studied were: financial, leisure-time, living arrangement, physical well-being, psychological adjustment, social relationships and spiritual well-being. The secondary purpose of the study sought to establish the level of interest these women have in programs which would address many of the varied facets of retirement.

The statistical measures used for analysis included: frequency of responses and the equivalent percentage, the multivariate analysis of variance and covariance program known as the SPSS MANOVA, the Chi-square test, and the multiple response test.

In studying the effect of career pattern on the retirement needs of women religious, statistics indicated no significant relationship between this variable and the intensity of the response of the women



Marla Ann Yeck, RSM

religious. The variable, dominant career, was also not a significant factor. Occupational status, on the other hand, formed a significant relationship with the need intensity of the respondents. The religious who were in full-time employment exhibited significantly higher levels of intensity of need than did the women religious in retirement. The community variable also showed a significant relationship when viewed in terms of the response to retirement need.

The area of physical need received the strongest support for program involvement, followed closely by living arrangement needs. Financial need was of least importance to the respondents. In each facet of retirement need, the women religious in full-time employment were more positive regarding a program of education than were the retirees. The women religious who held multiple careers in multiple career clusters appeared most favorable to the idea of programs focused on the retirement needs highlighted in the study.

The preferred means of retirement education for women religious is a special program specifically designed for them alone. Seventy-five percent of the women religious gave the idea of a retirement education program a favorable response.

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touched my life so deeply.  
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since they know who they are.

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## CHAPTER I

### RESEARCH PROBLEM

Retirement is a transition from a productive economic role to one which society considers non-productive (Miller, 1973, p. 4).

Retirement is a time of moving from full or partial employment to a life style reflecting more moderate leisure, volunteer services and change of role. Although many persons look forward to retirement, many others find it a time of great difficulty and personal struggle. As a result, this transition time needs to be better understood by society if retirees are to receive the respect and support they need and deserve.

From a historical viewpoint, retirement programs have been in existence for nearly one hundred years. Such programs are a result of the development of an old age and survivors pension system under Otto von Bismark in Europe in 1889 (Stanford, 1981, p. 133).

In the United States at the turn of the century, an individual over the age of 47 had exceeded the average life span. Today, due to technological advances, the average life expectancy is close to 70 years (Morgan, 1979, p. 2) and the average person reaching 65 years of age can expect another fourteen years of life (Moffatt, 1959, p. 28). Even more important one should note that the majority of these adults 65 and older, somewhere between 80 and 90 percent, are categorized as the well-elderly. They are socially competent, healthy,

well-functioning people fully capable of managing their own lives (Hartford, 1981, p. 160). This image of the retiree as a healthy, competent, and well-functioning person shatters the stereotype many people have of older individuals. For too long, those over 65 have been depicted as feeble, incompetent, and helpless. This portrait could not be further from the truth. Most older persons are able to remain healthy and active long after they retire. In fact, very few persons find themselves unable to carry on normal living patterns during old age. Most individuals never receive long-term medical or custodial care. Studies, in fact, show that less than 5 percent of all persons over sixty-five in the United States are in an infirmary or nursing home (Zuercher, 1975, p. 599).

With this population explosion at the far end of the life cycle very evident (McNamara, 1960, p. 21) one would tend to believe there would be greater assimilation into the work force but according to Carp, (1972, p. 7.) as more people live to be old, the amount of time they are tolerated within the work force declines.

The U.S. Census Bureau statistics support Carp's claim. In 1900, 63.1% of all men in the 65 and over age group were part of the labor force (U.S. Bureau of the Census, 1975, p. 131-132). In 1970 that percentage had decreased to 26.8% and dropped even further, to 19.0% in 1980. Women in the 65 and over age group also dropped during the last decade. In 1970, 9.7% of the women 65 and over were part of the work force. This fell to 8.1% in 1980 (U.S. Bureau of the Census, 1982, p. 377). This decline in the 65 and older age group in the work force can be credited to their moving into retirement.

Another trend which holds importance is the general aging of the total U.S. population. In the year 1900, there were approximately 3.1 million people over the age of 65 in the United States. By 1970 there were nearly 20.1 million people over the age of 65 (U.S. Bureau of the Census, 1975, p. 15). The latest census report shows that, in 1980, Americans over the age of 65 totaled 25,549,427 (U.S. Bureau of the Census, 1981, Table 43).

This increase in the number of older Americans, the decrease in the length of time spent in the labor force, and the increase in longevity for both men and women are three of the major factors for an upsurge in the study of aging, retirement, and related issues over the past twenty years. Society has been slow in acknowledging the needs of older persons but these societal factors are now forcing issues, never before considered, into the public consciousness.

Research has shown that retirement is a critical transition period in one's life. Biological, psychological, and societal functions evolve and bring with them conditions never before experienced. So, retirees need to examine, sometimes for the first time in their lives, attitudes toward aging and death, finances, societal role, the use of leisure-time, and other issues previously ignored.

Havighurst and Neugarten (1969, p. 4) point out that there are two different theories of successful aging. One theory is labeled the disengagement theory. Here it is postulated that as people grow older, there is a mutual withdrawal between society and the older person. The aging individual withdraws by decreased emotional involvement in the social world; and in old age, the individual who has disengaged is the

person who has a sense of psychological well-being. This theory, which has aroused considerable controversy, is essentially the theory described in the Cumming and Henry book, Growing Old.

The second viewpoint implies that industrialized societies provide increased free time for older individuals as well as geographical mobility and a change in values regarding work and leisure. Here it is hoped that older persons will choose the combination of work and leisure which will offer the most ego-involvement. For some individuals this will mean working as long as they can, others will retire and enter into family or community roles with enthusiasm, and still others will retire while at the same time disengaging themselves from the other roles (Havighurst and Neugarten, 1969, p. 5).

There are also two theories in the discussion of that period of life when transition takes place. Sheehy (1976, 1981), Coles (1970), and Sammon (1983) are a few of the authors who could be classified as stage theorists. They believe everyone experiences transitions and that these periods of self-renewal occur regularly during one's life (Sammon, 1983, p. 20).

The second group of theorists are those known as age theorists. They measure development more by chronological age than by milestones, passages, crisis, or transitions. Although they recognize the existence of significant events in a person's life, they prefer to focus on the age at which these events occur.

Elizabeth Hurlock (1980) cites research that has shown that persons from lower socioeconomic levels enter the labor market, start families, and incur chronic illnesses sooner than persons from middle

and upper socioeconomic levels. They also enter their middle years sooner. Illustrating this, Hurlock sets up a polarization between a thirty-five-year-old person who has supported a family for fifteen years and who has struggled with poverty and oppression and a person of the same age who is still being supported by parents while pursuing graduate school and has never had to struggle with difficult decisions, life-and-death situations. The former, Hurlock states, will be much older psychologically and more experienced than the latter.

Rather than setting up an "either/or" perspective, many writers have adopted a "both/and" perspective toward adult development. Although the onset of adult transitions does not seem to be determined by chronological age alone, it happens quite regularly that the accumulation of experiences that precipitate a transition culminates around predictable ages in the life span (Murphy, 1983, p. 5). The retirement experience, around age sixty-five, is one of these transition times.

Religious communities, as a subculture, reflect many of society's trends in relationship to aging and retirement. Historically, women religious in the United States became established in their professional life by the concept of mission. Through this process much of the educational preparation, career selection, and place of ministry were chosen for the women religious by religious superiors under the framework of the vow of obedience. When the time came for a woman religious to retire or to decrease her workload, it was carried out as an act of obedience; a doing of "God's will" as expressed by the religious superiors.

In days past, the small group of retired Sisters were easily absorbed into existing institutions owned and/or operated by their communities. There they were well cared for and given protective direction in their older years. Currently, however, religious orders are at a point in their historical development where a higher percentage of their members constitute a potentially large retirement group (McCarthy, 1969, p. 29). Today, many religious communities find themselves at a median age between 55 and 65 years (Podlucky, 1983, p. 4), (Vaccarest, 1984, p. 8). These communities can no longer house the many retired sisters in the institutions in which they serve so they have built retirement centers and nursing homes to provide for them. Not all of the retired women religious, however, live at these community-owned facilities. They have found alternative forms of housing.

The national trend of increased numbers of the 65 and older age group coupled with longevity and decreased tolerance of the older worker in the labor force, then, is also a trend in the religious communities. As concern for this situation increases nationally, so too has it increased for religious communities and for the individual members within the community.

Two additional factors make the study of retirement and the needs of women religious a great concern. First, many religious have never separated work from life; they are not prepared for aspects of aging and retirement that one day confronts them (Jones, 1978, p. 5). These women have been steeped in the spirit of the scriptures. Sacred scripture tends to place strong emphasis on work and service to others.



According to Strong's Exhaustive Concordance of the Bible there are more than nine hundred biblical references where appear the words: work, workers, worketh, working, fellow workers, labour, labourer and similar words. That can be contrasted to the three hundred or so words related to rest, rested, resting, resteth, and restingplace (Farabee, 1979, p. 11-15). It is not surprising, then, that the women religious are work oriented. They balk at the idea of retiring and want to be of service until they are no longer able. All of their religious training and ascetical pursuits make it difficult for them to conceive of a life characterized by leisure.

The more traditional ascetical attitude concerning the retirement of religious is in conflict with the disengagement theory of Cumming and Henry. The individual who was dedicated to God was supposed to remain "in the saddle" as long as possible, working until physically incapacitated--perhaps beyond the time of being beneficial to others. Premature "quitting" indicated lack of generosity. More recently, however, disengagement on the part of the religious is being looked upon as not only prudent and expected but the more virtuous course of action (Bootz, Murphy, Zuercher, 1970, p. 98).

Leaders from religious communities have found that many older sisters have negative feelings and attitudes about retirement and resist it vigorously. They maintain that the shift from being an active, independent, working, contributing member to an inactive, dependent, dominated person is very threatening. These women religious fear becoming financially, psychologically, and physically dependent on others (Hunter, 1972, p. 20).

Many older women religious, as well as older persons outside of this subculture, want to think of retirement as "re-hirement". Older people rightfully resent the idea that their retirement should be synonymous with a lack of fruitful production. Many feel they still have something to give; no one is content merely to exist (Gramlich, 1976, p. 152). Kavanaugh, with tongue-in-cheek, capsulizes the problem when she says, "No religious knows she is growing old; she just ignores the fact" (1983, p. 543).

The second factor of concern in regard to retirement and the older women religious involves a change made within the past fifteen years in most religious communities. Most orders have incorporated into their ministry process the concept of open placement of individuals, emphasizing personal responsibility and choice. Authoritarianism on the part of religious superiors has given way to the process of discernment in which the community leadership, the individual woman religious, and the community itself consider together the risks and reasons for major decisions. Individual adulthood rather than childish dependency has become a prime value (Chittister, et al, 1977, p. 193).

This new placement procedure has the woman religious of preretirement age facing a problem unique to her previous life experience. She is personally responsible for moving through a major life transition, the transition from full employment to a "second career" or retirement. Thus, the attitude which an individual has toward old age is extremely important. Therefore, even the young religious should be constantly reminded of the fact that she will someday reach retirement (Bootz, Murphy, Zuercher, 1970, p. 101). At

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each point in one's life it is important to remember that life is movement, and each person can choose the direction of that movement--to progress forward or to revert backward (Kirmse, 1981, p. 32).

Because research has shown that differences in work roles have direct implications to adjustment of the worker during retirement, it will be necessary to see if the varying career patterns of women religious produce varying needs in the preretirement phase of life. Studies also show that the level of education has been linked to the adjustment of role loss--the higher the level of education of the worker, the higher the satisfaction with retirement (Elwell and Maltbie-Crannell, 1981; Brahce, 1983, p. 10).

Brahce further suggests by research that aging may include aspects of both disengagement and activity. Women with different orientations toward work may differ in their adjustment to retirement and that the retirement needs of contemporary women will be equally diverse (1983, p. 22-23).

Varying work history patterns have also been shown to be associated with differences in orientation both toward work and retirement. Actual adjustment in retirement has also been associated with the work history patterns of individuals (Friedman, 1981).

In comparing interest in retirement Prentis found that there was greater interest in retirement expressed by those women in general employment (82%) compared to women in professional employment (64%) (1980, p. 92). This finding is in agreement with findings by Streib and Schneider (1971, p. 190) as well as Jaffee who shows that white-collar workers have lower retirement rates than have manual

workers (1966, p. 105).

### The Purpose of the Study

The major purpose of the research described in this work is to investigate the relationship between career patterns of women religious and the needs which surface in preparing for or coping with retirement. A comparison of the retirement needs of women religious who have had relatively few career changes during their active ministry is made with the retirement needs of those women religious who have encountered several career changes in their active ministry. A secondary purpose is to study the degree of support by women religious for a program of education or counseling which would address particular facets of retirement.

Seven major areas of need will be examined: finances; leisure-time; living arrangements; physical well-being; psychological adjustment; social relationships; and spiritual well-being. The study is to determine whether there is a relationship between the intensity of the needs of women religious with the variables: age, occupational status, religious community affiliation, and career patterns.

### The Need for the Study

Speaking at the 11th International Congress of Gerontology, James E. Birren told of analyses having been made of research on aging. He found that (1) the field of gerontology is still a highly particulate field, not yet one bound together by theoretical concepts or macrotheory. (The field is still highly descriptive, and if a

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theoretical orientation is used it tends to be very narrow in scope.) (2) relative to all areas of academic scholarship, the total number of doctoral dissertations accepted by faculties in American universities devoted to the subject of aging is still less than 1%. (3) The distribution of dissertations indicates a concentration of effort in a small number of universities. (The University of Southern California, Columbia University, University of Michigan, University of Oregon, New York University, and Michigan State University claim more than half of the total dissertations on aging.) (1980, p. 34-35). From such accounts as the above, one realizes the vast amount of unexplored territory in the area of gerontology and its related topics.

Research suggests that the attitudes toward retirement are strongly influenced by the worker's realistic appraisal of the present situation and the kind of retirement experience that can be expected (Glamser, 1976, p. 106); the older worker has strong social and psychological needs (Fleer, 1975.); several programs have been developed for aiding the older worker in adapting to the transition that takes place at retirement (Tolbert, 1980, p. 25); and women religious have a unique context from which to view retirement (Brinker, 1974, p. 400).

Research investigating the social, psychological, spiritual, financial, physical, living arrangements, and leisure-time needs of women religious combined with a study of their career pattern needs to be carried out. Few research studies have investigated the career patterns of workers with their needs in preparing for or coping with

retirement.

Neugarten (1968, p. 16) insists that if individuals are to successfully cope with aging and retirement, then a focus must be placed on relating the person's past to the present, on integrating the segments of life into a meaningful whole. And Ragan & Davis (1981, p. 291) explain that there can be as many negative consequences in delaying retirement as there are in the losses which come with retirement. The prolonged tedium and stress of unsatisfying work or the deferring of the gratification of the long-anticipated reward of retirement and leisure activities can be as difficult as the loss of intrinsically valued work or the drastic change in daily routine that comes with retirement.

Not everyone has difficulty with retirement and the aging process, but many do. Peterson and Bolton (1980) stated:

Although many older people adjust quickly and easily to a life filled with leisure, others find that their self-view is closely tied to their occupational role, and when that is removed, they have difficulty maintaining their self-image, self-esteem, and self-motivation.

McCluskey (1981, p. 366) points out that although interest in preretirement programs have grown, they generally are superficial and markedly uneven in quality. These programs do not always treat the actual needs of the older worker who is preparing for retirement. Of even greater concern to McCluskey is the fact that nearly 90% of the labor force is untouched by any kind of program as a preparation for retirement.

Many religious communities have recognized the advantage in having their membership participate in programs of preretirement education.



Once such community was the School Sisters of Notre Dame. In 1972 they conducted an International Self-Study In Preparation For the Fourteenth General Chapter. During the study they found that only three percent of the respondents were opposed to having a preretirement program established in their province. However, there was difficulty in ascertaining the direction these programs should take. As seen by the School Sisters of Notre Dame who were surveyed, the greatest need for their retired sisters came in adequate housing facilities. Programs to satisfy occupational needs received only eight percent of the "highest importance" ranking and opportunities to satisfy social needs received only ten percent (Cresap, McCormick and Paget, Inc., 1972, p. IX-4, IX-5).

As a result of lack of direction from the women religious surveyed, regarding which retirement issues need special attention, community leaders found that the results of the study were not particularly helpful (Birk, 1984). While retirement programs are seen as good by women religious, they do not make clear the direction these programs should take.

This study, therefore, attempts to define the retirement needs which are of particular concern to women religious. Secondly, it seeks to establish the level of interest these women have in programs of education or counseling which would address these particular facets of retirement.

This study will be of value to administrators employing women religious, Councils of Religious, Diocesan In-service Personnel, the leadership of religious communities, and women religious. The writer

believes that much of the information gathered from this study can be easily generalizable to men religious as well and will be of benefit to their communities or congregations.

### Research Questions

The needs of most people are multiple and differ in intensity. An individual's reaction to retirement is no different. The manner in which a person lives out retirement must be viewed from the manner in which that person lived out the rest of life. Career choices, changes and occupations all contribute to one's uniqueness.

The one major question posed in this study becomes:

1. Is there a difference in the retirement need of women religious based upon differing career patterns?

There are other, more specific, questions to be answered in the study. The specific questions addressed are as follows:

1. Is there agreement in the perceived needs of women religious (in preretirement) with those needs seen by women religious who are in full retirement?
2. Are there differences in retirement needs of women religious due to the career cluster in which they work?
3. Are the retirement needs of women religious different according to age groupings?
4. Is there a difference in the retirement needs of women religious from different religious communities?
5. Is there an agreement in the facets of retirement

women religious desired to be studied?

6. Is there a favored vehicle for gaining information on the differing facets of retirement?

### Definition of Terms

The following terms as used in this study are defined as:

Aging - the process or series of changes taking place over a major portion of the life-span (McCarthy, 1969, p. 27).

Continuing Ministry - the moving into types of church work that may be less strenuous than the form of ministry that one practiced in one's earlier years.

Older Persons - those 50-55 and beyond (not "old", but "older") (Doty, 1979).

Open Placement - the process which has each individual sister taking the initiative in seeking a new place of employment or a new position. The process includes continuing dialogue with community administrative personnel (Sabourin, 1979, p. 14).

Preretirement Education - a means of helping older people to understand the aging process; to impart knowledge and problem-solving skills that will enable older people to maintain better health, foster contacts with other people, use their time meaningfully, and manage financial resources effectively; to encourage a positive attitude toward aging and retirement; and to encourage older people to select and explore new roles (Miller, 1973, p. 3).

Religious Order, Congregation and/or Community - collectively called religious institutes, and are special societies in the Catholic

Church. Their members, called religious, live a community life according to rules and constitutions approved by the Church authority and strive for Christian perfection, not only by fulfilling the obligations common to all the faithful, but also through profession and observation of public vows of obedience, celibacy, and poverty (Smiley, 1977, p. 8).

Retirement - both a pattern of social life and a process requiring a transition from the position of a full-time active person in the ministry of a religious institute to the position of a part-time, moderately active person in the works of the institute (Downey, 1981, p. 11).

Women Religious - in general, members of a religious order, congregation and/or community of women with religious vows, more commonly called sisters and nuns (Smiley, 1977, p. 9).

### Assumptions

There are two basic assumptions made in this study:

1. The two religious communities chosen for this study are a typical representation of women religious in all active communities in the United States.
2. The women religious will be truthful in responding to the questionnaire.

### Limitations

The major limitations of this study are:

1. The relatively small number of women religious being studied.
2. The use of a paper and pencil survey instrument and/or the fact that it was mailed may not have been the most effective means to collect data pertinent to the study.
3. The perceptions of the women religious may not have accurately reflected the actual circumstances in which they were involved.
4. The fact that both communities had their central offices in the same geographical area may limit the generalization of information to other areas.
5. This researcher is a member of one of the religious communities surveyed and may experience some degree of difficulty in conducting with complete objectivity this study.

## CHAPTER II

### PRECEDENTS IN LITERATURE

There are a number of areas that are relevant to a discussion of the retirement needs of women religious and four of these will be considered in this chapter. The four parts of this study are: (1) literature pertaining to attitudes toward retirement, (2) the context in which women religious view retirement, (3) a discussion of the retirement needs of older workers, and (4) the effect of career position on the retirement needs and expectations of older workers.

#### Attitudes Toward Retirement

To understand retirement and a person's attitude toward it, one needs to know about work and its impact on the attitudes of individuals. Friedman and Havighurst (1954, p. 171) found that an individual's reaction to retirement was related to the meaning that work held for that individual. Their research showed the significance work had in the lives of persons as an activity that occupied their day, giving them something to do. Even those who found their work unpleasant, monotonous, or difficult felt that work was of value in that it helped make the time pass, something which they feared would be difficult to accomplish during retirement.

Glamser (1976, p. 104) found no relationship between one's commitment to work and one's attitude toward retirement. The study

concluded that other variables, such as finance, social relationships, and retirement preparation, made the difference. Streib and Schneider (1971, p. 159) found that both men and women of higher income levels, higher educational attainment, and higher levels of the occupational structure worked longer, for the most part, than did their counterparts with lower socioeconomic status.

Shanas (1972, p. 223) describes retirement as the giving up of work and a process of adjustment. This process takes place in one of two ways; either by the process of substitution or by the process of accommodation.

The process of substitution, as Shanas reports, draws heavily on the early work of Friedman and Havighurst, who, in their studies, found that retirement brings about a loss of certain satisfactions in a person's life which then creates a void. A good adjustment to retirement, then, comes in the individual's ability to find activities which offer satisfactions to replace those received during employment.

As more research develops to deal with the questions of retirement adjustment, there is less and less support for the substitution theory. Rather, accommodation is seen as a key to adjustment in retirement. Shanas says, "The accommodation theory grows out of a consideration of the differences between the factors which influence retirement and the factors which are influenced by retirement" (1972, p. 233). Some factors that influence retirement for many individuals involve such items as the wellness of the person and one's financial status. Retirement, on the other hand, influences a change in: living schedule, income, personal contacts, and societal role. Retirement

adjustment, then, is seen as positive or negative to the degree to which an individual is able to accommodate to these life changes.

### Negative Views Toward Adjustment to Retirement

Retirement is viewed by many as a negative life experience. Retirement is seen as a loss of social status, prestige, and power. It is associated with the negative aspects of aging. And, as Streib (1976, p. 162) points out, old age is generally not highly valued. He states that old age is associated with "a decline in physical attractiveness, vigor, health condition, sexual prowess, and perhaps some mental abilities. And most important from an actuarial basis, it is associated with the expectation of fewer years of life itself." The fear of facing the termination of life gives one a negative experience when viewing the aging process and retirement in general, according to Streib.

Rosow (1976, p. 480) states that the aged represent what he calls the prototype of tenuous roles wherein statuses are emptied of functions. In this category one finds persons holding titular positions, posts that are literally obsolete, having no function whatsoever. Many times these nominal positions represent "demotions" that signify loss or exclusion from authority (p. 463-4).

In the same category are those cases called amorphous tenuous. These problems often face the older worker in terms of role emptying and status loss. Responsibilities within one's position dwindle away. There is shrinking within roles. And unlike at other times in one's life, the losses which occur in old age and at retirement, are seldom



replaced (p. 465).

The loss of self-esteem in personal relationships is another negative aspect of the aging and retirement process. Morgan (1979, p. 4) is concerned that these problems of status loss and loss of self-esteem are perpetuated by ageism. Too often age is the singular criteria for locating status in society. This attitude can dehumanize individuals by allowing them to be judged solely on the basis of age.

Looking at older people from a sociological point of view, Bengtson et al. (1981, pp. 27-29) see three different types of loss. First is that of role loss accruing at retirement. The second comes in terms of norms. Norms are social rules. They guide one's behavior in the roles one carries out in society. As roles change at retirement so do norms. They become more vague and lack specificity. The third loss concerns change in reference groups. A reference group is a group to which an individual is motivated to gain acceptance and much of an individual's behavior is determined by the expectations of the group. Bengtson suggests that the work group or professional group one identifies with is an important source of norms directing the individual toward appropriate behavior.

Many studies stress the importance of work in the life of individuals. Glamser (1973, p. 22) point out a strong commitment to work which was then translated into a resistance toward retirement. In a 1971 study of 66-year-old retirees, Streib and Schneider found 49% of the men studied were reluctant about retirement and 57% of the women were not entering retirement willingly (p. 49).

The work ethic is strong in our nation. Clark and Gallatin (1967,

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p. 134-135) found a negative view of aging and retirement. Data led them to believe that most of the older people they interviewed were not happy with growing old. Whole sets of statuses were lost or became non-functional within the short space of a few years after retirement. Our culture does not replace these lost statuses as do other cultures where personal traits such as maturity and wisdom are affirmed.

"Increasing age tends to be accompanied by increasing apprehension over the prospect of retirement. There are indications that the closer the worker comes to retirement age, the more likely he is to repress the whole idea," states Gordon (1961, p. 30). Lehr and Dreher (1970, p. 118) found the same to be true. They noted that with increasing age the aversion to retirement grows. Their studies indicated that those adults 50-55 years-of-age have a rather positive attitude toward retirement; adults 60-65 years old have an increasingly negative attitude toward retirement.

A study by Price-Bonham and Johnson (1982, p. 131) found that professional women were significantly less likely to express positive retirement attitudes if they had a lengthy employment history and currently spent a considerable amount of time engaged in work activities. Professional women who were regarded as being very committed to their work also reported particularly negative attitudes toward retirement. Atchley (1971); Friedmann & Havighurst (1954); Jaslow (1976); and Strieb and Schneider (1971) would also concur that high work commitment produces negative consequences for individuals facing the retirement process. These studies also indicated that the higher the professional woman's level of education, the more negative

the retirement attitudes.

Dobson and Morrow (1984, p. 74) reported that unfavorable attitudes toward retirement are associated with the absence of retirement planning. The failure to seek information about retirement by a worker, and the failure to plan for retirement relate to unsuccessful adaptation to retirement.

The effects of aging are critical in the discussion of attitudes toward retirement. Frequently physical, emotional, and sociological losses become most noticeable at or near the time of an individual's retirement.

Morgan (1979, p. 15) reviews the losses of the later years which are many:

Within the physical losses of aging there are basically two components: normal aging losses and secondary aging. Normal aging losses include deterioration of the five senses, at different rates for each person. Also involved in normal aging is the loss of muscle strength, the wrinkling of skin, and the graying of hair. The second component of physical loss is called secondary aging; and these losses often have disabling effects. Secondary losses, include glaucoma and cataracts, which cause visionary impairment; high blood pressure, arterial sclerosis, which affects brain functioning; various types of malignancies; arthritis, bronchitis or emphysema, or kidney problems. These all are chronic illnesses and are related to secondary aging.

It is important to understand that the physical losses of aging have a direct relationship to emotional well-being. No one needs to be driven into isolation and despair because of physical losses, but these losses do effect behavior in some ways.

There also are losses associated with sociological factors. As one grows old, life roles diminish ... in later years, alternative roles are limited. Moreover, the goals of older persons may become short-sighted, since they are not encouraged to plan for the future.

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Finally, sociologically speaking, during the later years of life the social network surrounding the individual seems to constrict and diminish. Friends die, the vocational role is lost, the neighborhood changes--all these are ways in which the associational pattern of existence changes in old age.

Declining health and aging, too, seems to be linked with retirement by some. Gordon, in describing nation-wide studies which were conducted in the early 1950's, stated that a substantial majority of retirees (60 percent) had been forced out of the labor market because of ill health. Havighurst (1961), Lehr and Dreher (1970, p. 118), and Sheppard (1976, p. 289) concur that the health problems associated with aging caused the largest percentage of retirees to leave the work force. Also noted was the fact that as a person grew older, there was more apprehension surrounding the retirement process than there had been at any previous point in the individual's life (1961, pp. 30-31). The incapacity for work increases. Often this decline in work capacity is gradual, extending over a long period of time.

Retired United States Commissioner of Social Security, William L. Mitchell, warns, however, not to equate retirement with aging. Although it is unavoidable to some extent, retirement has characteristics of its own that must be examined outside the sphere of aging. As our population grows and ages, and as the retirement age lowers, medical, psychological, social, and economic issues will take on greater significance (1972, p. 201).

Gatherer (1981, p. 45) suggests society is to blame for the negative feelings toward aging and retirement. The skills and

contributions of older people are consistently devalued. Often, he suggests, society encourages the concept of the old and retired as irrelevant to the maintenance or development of society.

#### Positive Views Toward Adjustment To Retirement

Again and again retirement has been viewed by many older workers as a negative experience. Just as many older workers, however, look forward to retirement and show it to be a time of positive adjustment. Riddick (1982, p. 55) found that several factors account for this life satisfaction. Leisure roles had the strongest relationship to life satisfaction for women. Those women who were more active in leisure-time activities were more likely than inactive women to experience greater satisfaction in their lives. Restored health problems and income also showed to be strong predictors of life satisfaction.

Morgan (1979, p. 17) indicates four personality characteristics which tend to accompany older persons who age successfully. One or more of the following will be present:

1. Awareness of the aging process and acceptance of any limitations imposed as a result of growing old.
2. Re-evaluation of life goals.
3. Search for alternative sources of self-identity and esteem.
4. Reinterpretation of the meaning of selfhood.

Preston (1952, p. 15) agrees that achieving happiness in

retirement depends greatly on the individual's personality. And Cavan (1949, p. 36) found five factors to be associated with good adjustment and happiness:

- A. Good health, and freedom from physical liabilities.
- B. Pleasant social and emotional relations with friends and members of one's family.
- C. Possession of hobbies and outside interests.
- D. The quiet, privacy, and independence of action provided by living in one's own home.
- E. Some form of work, or useful work-like activity, as distinguished from the more recreational activity of a hobby.

How younger persons look at their own retirement has implications on adjustment in their own retirement. Atchley states, "One's attitudes about retirement can become a self-filling prophecy; that is, the older person who looks forward to enjoying retirement is much more likely to enjoy it than someone who dreads it." (1977, p. 143). In a 1974 study, Atchley, found that adults ranging in age from 45 on up, had a very positive view of retirement regardless of the age or sex of the respondent.

As society places more value on leisure roles for persons of all ages, and, as retired persons develop a variety of roles that provide meaningful service to the community, there will be a rise in the social position of retired persons (Kimmel, 1974, p. 256). The public is becoming aware of the wastefulness of premature retirement and has begun to show a willingness to rethink and redefine the concept of



retirement. The one major drawback to this comes in the trap in which the United States seems to find itself. On the one hand it realizes the illogic and injustice of current retirement policies which force individuals out of the labor market. On the other hand, there are concerns about the possible effects that changing policies might have on the employment prospects of younger workers (Forman, 1984, pp. 45-46).

Retirement can be a time of positive experiences. Atchley (1971, 1974), Streib and Schneider (1971), and others see retirement as a time of personal satisfaction. Prentis (1980, p. 92) found that of the white collar working women he questioned, the majority (73%) stated they looked forward to retirement. When questioned as to whether or not they felt confident regarding their ability to make a satisfactory adjustment to retirement, 87% responded in the affirmative.

"Workers, who can expect a positive retirement experience in terms of finances, friends, social activity, and level of preparedness," states Glamser, "are likely to have a positive attitude toward retirement." (1976, p. 104). Planning and effort on the part of the individual helps to create a positive retirement experience. Mulac (1961, p. 176) states that, "a good retirement is, and will remain, a personal achievement."

#### Effects of Preretirement Planning on Attitudes

Evaluation of retirement preparation programs show some hope for the person desiring to have a positive experience in adjusting to retirement. It has been concluded that preretirement programs

alleviate the fears about retirement, increase positive attitudes toward it, and elicit desirable behavioral changes in actual preparation for retirement (Monk, 1979, p. 277).

In 1971 the White House Conference on Aging identified a spectrum of program needs of the older population. One of the major program needs was in the area of retirement preparation programs. It was thought, that there was an especially great need for community-sponsored programs to help those persons who find such a program unavailable at their place of employment (Atchley, 1976, pp. 131-132).

There are, however, two views on the benefit of preretirement programs. One viewpoint held is that preretirement programs are not worthwhile. Glamser (1973, p. 36) feels the overall success of such programs is limited. Thompson (1958, p. 55) states that, "It would appear that planning for retirement is largely unimportant except for those who hold a favorable pre-retirement attitude toward retirement." On the other hand, researchers such as Moffatt and Rich (1957, p. 165) state,

Planning for retirement may involve considerable guidance and education. In fact, whether it is formal or not, education is surely always involved. The degree to which such education has been attained is definitely the key to successful retirement.

Willis (1978) indicated that job satisfaction and attitudes can improve as a result of formal preretirement planning programs. Miller (1973) also showed a positive relationship between education and retirement adjustment in her study of professional women.

Calhoun, in discussing preretirement education programs, describes in detail positive aspects of the experience:

One key benefit of such formal courses was a group reinforcement--the effect on the individual of the knowledge that in his fears and uncertainties he was not alone . . . Once the invitation to attend such a class was extended and accepted, the program itself took over and systematically dealt with all the problems (social, physical, economical, and psychological) raised by retirement. The formal group program also lent itself best to the graduation concept of retirement by providing an identifiable rite de passage from the status of worker to the status of retiree (1978, p. 224).

Finally, Hendricks and Hendricks, (1977, p. 249), in their discussion of retirement adjustment, support preretirement programs as a means of developing positive attitudes toward retirement. They remark:

In large measure negative attitudes that stem from the lack of knowledge about potential financial, health and psychological problems can be alleviated through preretirement counseling programs . . . Facilitating adjustment may result in part from a clarification of the worker's expectations and a sharing of his or her concerns with other participants only to find they too have similar feelings. It often helps just to know that the company, one's supervisors and one's peers recognize the place retirement will have in his or her life . . . Preretirement planning programs go a long way toward identifying alternative roles, activities and strategies that will be rewarding in their own right. . . . When workers are allowed and encouraged to explore alternative roles and activities with others facing the same future, the effect is to facilitate the transition while minimizing any potential stresses.

Evidence indicates a stronger acceptance for preretirement education programs than the denial of their effectiveness. Planning for retirement is deemed important. And since higher job satisfaction is found to be related to more positive retirement attitudes, the encouragement of high levels of job satisfaction may be seen as an integral aspect of preretirement programming (Dobson and Morrow, 1984, p. 81).

### Attitudes of Women Religious Toward Aging and Retirement

It is evident from several writings, studies, and research projects by McCarthy (1969), Smiley (1977), Downey (1981), and others that women religious are as interested in the phenomenon surrounding retirement as is the general population. Whether the retirement experiences of women religious are identical to that of others outside their subculture is a matter, as of yet, unanswered.

### Importance of Retirement to Religious Communities

Creedon (1983, pp. 727-728) points to four reasons why retirement and aging has become a major focus for women religious in recent years. First, the increased longevity of all Americans is also affecting those in religious life. There is nothing to indicate that the life expectancy of women religious is any less than that of women in the general population. There are some evidences that women religious live longer than the average American women. Nix and Fecher (1968) found women religious to outlive their female counterpart by 3.5 years.

A second reason for concern regarding retirement and older religious is the major losses experienced by religious communities among their younger members. This exit from religious life by the younger women has dramatically affected the "dependency ratio." There are fewer active workers in relationship to the dependents in the religious community. As more women religious survive to old age and fewer women enter religious life, the "dependency ratio" changes precipitately.

Third, Creedon cites that despite some indication of a slight upturn in vocations, recruitment in most religious communities is not likely to provide a major improvement in the dependency ratio. The one or two new members a year per 100 in the community will do little to help this situation in the near future. According to a 1982 survey conducted by a member of the Leadership Conference of Women Religious, only 3.1% of the women religious in the United States are under thirty years of age.

The fourth reason for concern with the increase in elderly religious is the development of medical technology. Persons with chronic disorders live longer. Creedon cites that during informal discussion at a 1980 Chicago conference, women religious stated that, "life expectancies of some 10 years are common in the geriatric-care residences for American women religious" (1984, p. 728).

Hickey and Kalish (1972, p. 176) in studying twenty-five religious communities on the West Coast found similar concerns especially as they related to economics. "Because of the increased life expectancy, of nuns who are leaving their orders and of the reduced number of recruits, some orders face financial difficulties of immense proportions," the authors state. One religious community projected that by 1985 it will have three retired women for every active one.

#### Women Religious Valuation of Work

For many women religious, retirement of an individual is looked at as being inappropriate. Zuercher (1975, p. 600) examines the attitude of women religious toward their work. So often, he states, "The basic

principle of the work ethic can even masquerade as a lofty ascetical principle: the value of a person before the Lord is measured by the amount of activity and industry that he or she exhibits in the ministry." So distorted is the religious women's view of personal worth. Hickey and Kalish (1972, p. 172) note that the Catholic women religious cannot be evaluated through material gains, parenthood or fame as is so in the general population. Rather, success for the women religious is measured by achievement and productivity, both outcomes of work. This, Hickey and Kalish claim, most probably intensifies the ambivalence felt by the older women religious as they prepare for retirement.

It is work, according to Bickford, that has been the key to religious life. She states:

Work, and for us (women religious) work that has meaning in the context of the Church and our congregation, provides for us a large part of the puzzle that we put together to make ourselves acceptable to ourselves. It is all very well to say that it is not nearly as important to "do" as to "be" but by and large, it is the "doing" that makes up our days and through which the "being" has its outlet. We can shift the being-doing balance a bit as we slow ourselves down, purifying and simplifying them both as we age, but "doing" looms large in the picture we have of ourselves.

### Negative Attitudes of Women Religious Toward Retirement

Woodrow W. Hunter (1972, p. 18), Director of the University of Michigan Institute of Gerontology, spent several years working with religious communities of women regarding their retirement needs. The leaders of these religious communities indicated that many older

members had negative feelings about retirement and vigorously resisted it. Hunter concluded that:

Older sisters and their leaders are often reluctant to retire, fearing this will weaken important ties to their order. Several felt retirement means leaving the mainstream of life in their religious community. Sisters resist retirement because it threatens their basic need to work, to be useful, and, especially, their need to be of service (1972, p. 18).

According to Brown, American women religious have struggled against developmental movement and have allowed the anxieties of ministry and retirement to overtake them. They have not viewed ministry, and its by-product, retirement, within the context of an ever deepening relationship with the triune God. Women religious need to speak of the life cycle of their ministry. They must recognize their own ministerial life cycles. They need to acknowledge the three levels of their ministry: the level of the growing relationship, the level of actual ministry, and the level of analogy to the Liturgy of the Word and the Liturgy of the Eucharist. Women religious are fearful of not being productive. Therefore it is vital that religious are helped to reshape their ministry. Religious should be drawn toward the quieter, more reflective being with their God. With less and less energy to do things, older women religious need to respond to the call to be with the God to whom they committed themselves in love (Brown, 1981, p. 326).

In a 1969 study, McCarthy (p. 267) found among women religious, as well as their lay counterparts, a reluctance to accept the reality of "growing old" and the subsequent retirement experience. There were three areas which were considered to be highly anxiety-provoking for

women religious. They were: adjusting to a new role and status; change in general; and remaining attractive in general appearance.

McIsaac (1973, p. 296) points out that the apparent uneasiness of many older women religious is a cause for concern and serious consideration. Women religious are not immune from the insecurities that face all of society and "in spite of their religious commitment and life style," McIsaac states, "many religious are subject to inroads of anxiety in three specific areas". These three areas are described by McIsaac as:

intellectual insecurity - facing challenges to accept verities, not knowing what philosophy speaks to new ideologies;

emotional insecurity - being both perpetrators and victims of criticism and labeling, questioning at times whether they are accepted or wanted by others;

spiritual insecurity - facing undreamed of tensions with respect to religious life, to faith itself (p. 296).

If help and direction are not given the older women religious, such insecurities may produce continued confusion and anger.

### Positive Attitudes of Women Religious Toward Retirement

Hickey and Kalish (1969, p. 173) found that attitudes toward retirement tended to be consistent within communities, but differed widely from one community to another. The main variable in explaining this difference in a retirement viewpoint came as a result of career flexibility permitted by the religious community. Those women religious who belonged to communities which permitted its members a



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wide range of social occupations tended to be more open and favorable toward second careers and voluntary retirement than did those women whose religious community was dedicated to one sole occupation or ministry.

There were predictable age-related differences in this study as well. The younger women religious were more open to the idea of retirement than the older women. The majority of women religious between 45 and 65 years of age were willing either to change careers or retire, whereas those women religious in retirement, for the most part, had been forced to do so.

Downey (1981, p. 119-120), twelve years later, studying women religious from among sixteen active religious communities in the Midwest concluded similarly:

1. Sisters who are non-retired, younger in age, in good health and with high levels of education (M.A. and Ph.D.) have more positive attitudes toward aging.
2. The older and retired sisters find that the present retirement life style is a more positive experience than that which was reported by Hickey and Kalish.
3. The older, retired sisters are less positive than the non-retired sisters in their attitudes toward aging.
4. The elderly and retired sisters with a higher educational level and who are in good health, overall relate more positively in their attitudes toward aging and retirement.

There are indications, then, that women religious are beginning to have a more positive view toward aging and retirement. This process

that has developed negative expectations with regard to aging.

Robinson (1980, p. 60) believes these negative concepts can create real barriers to the mental well being of older persons and that such negative attitudes and values must change if the aged are ever to receive the fair treatment due them.

### Spirituality of Aging

Many women religious have begun to develop a spirituality of aging. These women delight in knowing that they continue to grow in wisdom and grace as well as in age. In the article, Aging: Questions and the Quest (Hustedde, 1980, p. 343) one woman religious describes her spiritual insights:

As I surrender to God's specific design in the Quest of my aging, I acquiesce with His grace to the pattern inherent in my givenness. I no longer question unreasonably my limitations, short comings, or my specific temperament. These, too, are gifts! I accept these elements along with all the others as inherent in the nature I have received. I know that natural imperfections are part of the ongoing Quest concomitant with taking on the "special form God wants (me) to acquire and which He has destined for (me) from all eternity."

Severin (1984, p. 285) discusses that one perspective on purgatory is that it is an experience of being purged of inordinate self-centeredness and that only when God becomes our all are we ready for heaven. Therefore, the aging person has a choice. Sanctification can either be postponed until after death or accomplished now in a way that is growthful, sanctifying and wholesomely satisfying. He then states:

When it comes to my own aging, one alternative is to perceive the diminishment of my physical and mental capacities as an unjust deprivation of what is rightly mine, with a consequent sense of outrage. The other

alternative is to see it as the merciful act of a loving God. God begins to prepare me for heaven by taking away, one at a time, the idols I still keep on my mantel piece. Memory fails in the most frustrating way, hands become clumsy, I am less alert, vision and hearing begin to deteriorate, and movement becomes slow and painful. I can either react angrily as someone being robbed, or say with Job: "The Lord has given, the Lord has taken away. Blessed be the name of the Lord" (1984, p. 286).

McIsaac (1973) calls upon religious communities to provide the older religious with "every facility and every stimulus" (p. 297) which will help them prepare for aging and death. The transition to retirement can be grace-filled for the religious woman who has learned to adapt to life in a sensitive, prayerful, balanced manner. The one who has integrated into her life a respect for the areas of serious play, reading, and creative reflection is the person who can experience the joy and happiness of a well-adjusted later phase of life.

### Continued Ministry of Women Religious

Religious life is more than an occupation or church related job. When a woman enters religious life, she takes on a new life style. Because of this, many women religious including Brown (1981, p. 327) and Winter (1983, p. 276) offer the opinion that women religious can never retire. The task of the women religious is to respond to the call to an ever-deepening relationship with the person of Jesus Christ. Therefore, comments Brown, "It would seem inappropriate to speak of retirement for a religious, since one does not "retire" from a relationship." "What happens," says Winter, "is that the sister gradually limits her ministry." For many women religious, their original intention for entering religious life was to teach, to nurse,

or to care for the poor. They soon realized, however, that in order to be faithful to their commitment, they needed a deep personal relationship with their God. "The older Sister," says Ward, "needs the freedom to be herself with God, to meet Him in prayer as she is, and to be confident and content in His presence" (1974, p. 393).

Bradley (1976), Brown (1981), Jean (1978), Ward (1974), and Winters (1983) all contend that a reshaping of one's active ministry is also beneficial. It is true that the older woman religious might need more rest as she grows older, but there are still many ways for her to contribute to the well-being of the religious community (Bradley, 1976, p. 149) and the civic and parish communities as well. For as long as the religious is able, she should continue working in the profession for which she was educated, or in a "second career" (Ward, 1974, p. 391).

In the field of education, some retired sisters continue on as teachers in college, high schools, elementary schools or in special education programs on a full or part-time basis. Some work as librarians, reading consultants; others serve as receptionists, office helpers, hostesses, or tour guides. Still others offer to teach crafts to students as part of enrichment programs.

In the hospital, many older women religious visit patients, console grieving family members, staff pastoral care departments, or provide clerical services. Some religious volunteer their time to such hospital sponsored programs as drug abuse, death and dying, or home care.

Many older religious are excellent counselors for others because

of their ability to listen, care, and challenge. Patients in nursing homes, residential care centers, sheltered housing and mental hospitals are often the recipients of visits from older religious.

Often, when women religious are unable to work in the broader community because of ill health, they contribute by their skills in sewing, knitting, and the like. They spend hours on the phone contacting "shut-ins" or "home bound."

Finally, the most important ministry of the older women religious is that of prayer and presence. Their presence, prayer, and suffering helps sustain the burdened people around them (Winter, 1983, pp. 279-280), (Jean, 1978, pp. 615-618). Curran states that, most religious need to slow down, to procrastinate creatively for the love of God and community. They need to use leisure time creatively for developing an awareness of potential for more effective, enriched involvement in the slower-paced lifestyles of the later years (Curran, 1982, p. 608).

#### Retirement Needs of Older Workers

Adjustment to retirement may not depend as much on how active older persons are, but whether or not their activities coincide with their lifelong needs and interests (Reichard, Livson and Peterson, 1968). Making the transition from work to retirement most often causes abrupt changes in an individual's life (Foner and Schwab, 1981, p. 7). These abrupt changes, in turn, can intensify the personal needs of the individual. Retirement is a life event that might be expected to create problems (Foner and Schwab, 1981, p. 7). Although there are a

multitude of problems which are tangent to the dynamic of retirement, the seven areas of need most integral to the older worker's experience are: financial, leisure-time, living accommodations, physical well-being, psychological adjustment, social relationships, and spiritual well-being.

### Financial Needs

The annual income of persons 65 years of age and older is substantially less than those under 65 (Epstein, 1963, p. 91). Whether comparisons are made on an individual, family unit, head of household, or other basis, the same general disparities prevail. The overwhelming body of statistics point out that older persons have a difficult time maintaining an income level consistent with the minimal demands of present day societal living patterns (Sinicropi, 1970, p. 92).

As a person moves from being primarily a worker to primarily a retiree, the composition and relative importance of income from various sources change. Statistics show that of those persons 65 years of age and older, only 25% have an earned income. Approximately 92% receive retirement benefits, 89% receive Social Security benefits, 13% are on other public pensions, 20% receive private pensions, and 11% receive public assistance (Hendricks and Storey, 1982, p. 160).

Retirement finances often exert the most influence on the decisions to retire (Kingson, 1982, p. 115). Bowen and Finegan suggest in their research that approximately three-fifths of the men aged 65 and over left the labor force because of the availability of non-work income (1969). Although this study reviewed work patterns from only

1947 through 1965, later studies indicate similar findings. Kingson reports that in 1977 Boskin's national study of 5,000 men, it was concluded that the income effect of Social Security benefits is the most powerful inducement to the retirement of those workers aged 62 and over (1982, p. 106).

"The amount of income to which work aged individuals have access," states Crandall, "can determine both the quality and length of their lives." Unfortunately, the aged as a whole are one of the most economically deprived groups in our modern society with more than 15% of the aged living below the poverty line and another 25% in the "near poverty" group (Crandall, 1980, p. 530). For most older persons, limited finances sharply curtail the available options even in such basic areas as food and medical care (Atchley, 1977, p. 137). Elderly families and older individuals spend relatively large portions of their income on housing, food, and medical care. Housing is the most expensive item, followed by food, transportation and medical care (Neuhaus and Neuhaus, 1982, p. 24).

The major causes of poverty among the aged are three: lack of income from employment, inadequate income from retirement benefits, and inadequate income from assets. The major reason for elderly poverty lies in their lack of work force attachment. Older workers are usually found to predominate in declining industries like textiles and railroads, while younger workers congregate in expanding industries such as electronics and computer services. Then, when older workers lose their jobs because of a close down of the industry, they are usually left with outdated, obsolete skills (Fitzpatrick, 1975, p. 111-112).



Kimmel (1980, p. 290) reports, from a 1976 study of Rubin, that of those men who retired at the age of 62, over sixty percent had health related limitations. One third of the retired women, studied by Reno that same year, reported that health was the reason for leaving their last job.

Older workers, then, often do not remain in the labor force because they are not able to do so. Either outmoded or limited skills, lack of placement opportunities, or poor health keep the older worker from drawing an adequate income or maintaining employment.

In the area of retirement benefits, Social Security is the major provider. The Social Security benefits in and of themselves are not adequate to maintain even a poverty-level standard of living. The level of benefit is low, especially in comparison with previous earning levels. In a 1968 study by Bixby, information revealed that one-third of the non-married Social Security beneficiaries received less than \$150 for the year in income other than Social Security benefits, while almost one-fifth of the married beneficiaries had less than \$300 in additional income (Fitzpatrick, 1975, p. 113-115). To make a bad situation even more difficult, the Social Security benefits that are received do not reflect adequately the changes in inflation.

With regard to the third major cause of poverty among the aged, inadequate income from assets, Fitzpatrick notes that "most aged lack substantial holdings of cash or other readily convertible financial assets" (1975, p. 119). The narrow margin between income and expenditures over a worker's lifetime mitigate against the private provision of sufficient income-bearing assets for one's retirement.

Rising national output and continuing inflation progressively discriminate against the retired person (Fitzpatrick, 1975; Streib and Schneider, 1971).

Older people are often forced to go without many of the goods and services the rest of the population deems necessary. Overall, the picture for retirement income is gray to grim (Hendricks and Hendricks, 1977, p. 238).

### Leisure - Time Needs

"Leisure," states Robert J. Havighurst, "has become established as an element of value" (1970, p. 165). Havighurst defines leisure activities as:

Activities in which a person may indulge of his own free will either to rest, to amuse himself, to add to his knowledge or improve his skills without increasing his earning power, or to maintain his voluntary participation in the life of the community. This definition excludes the things a person is constrained to do in order to earn money, to maintain his health, or to keep house. It excludes sleeping, eating, dressing, cooking, cleaning, and travel to and from work (1970, p. 166).

People gradually spend more time at leisure activities as they get older (Riley and Toner, 1968, p. 513). A study by Peterson in 1973 indicated that the retiree has anywhere from 18 to 26 hours of free time per week. The aged, indeed, have large blocks of time for leisure pursuits (Crandall, 1980, p. 357).

If leisure-activity is to be meaningful, the older person must choose activities that are appropriate in terms of personal and cultural values as well as taking into consideration the constraints of physical and economic conditions.

The older person who is interested in leisure-time activities is less likely to feel nonfunctional, useless, ineffectual or worthless than those persons who have disengaged themselves from such pursuits (Neuhaus and Neuhaus, 1982, p. 150). Leisure pursuits can provide a sense of individual worth, status, and prestige (Atchley, 1972, 1977; Havighurst, 1972; Huyck and Hoyer, 1982). Most involvement in leisure activity is seen as a life-long pattern developed in childhood as a result of a multitude of factors including parental preference, neighborhood, and social class (Bosse' and Ekerdt, 1980, p. 653).

Max Kaplan (1979, pp. 133-202) categorizes leisure or recreational activities into a listing most helpful to the study of the variety and scope of this topic. Some activities, he admits, cross several categorical boundaries; nevertheless, the categories are most beneficial for review. The eight selections to be discussed briefly are the activity experiences described as: aesthetic, civic, intellectual, mass media, physical, social, spiritual, and touristic.

### Aesthetic Activity Experience

Aesthetic activity experience in relationship to social organizations includes the elements of creativity, distribution, consumption, and education and each of these opens a wide range of leisure opportunities for older persons. However, a 1977 Harris poll indicated that 60% of the elderly never attended any of the performing arts. As a University of Wisconsin study in 1976 reported older persons constituted less than 10% of the audiences in nearly 80% of the art organizations they surveyed (Kaplan, 1979, p. 141).

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Federal funding has helped to bring the arts to the older person and more and more frequently Senior Citizen discounts are given on tickets by other organizations. Some organizations also encourage participation of the elderly by providing transportation to the cultural event.

### Civic Activity Experience

Civic activity experience is almost synonymous with volunteerism. Studies by Monk show that most participation in civic service is dependent upon a personal interest in the project, feelings that one's effort would be meaningful toward achieving some result, and some recognition will be received. Presently research indicates that volunteerism among the older population runs anywhere from 25 to 40 percent. These statistics can be misleading because during times of crisis, volunteerism increases (p. 152).

Kaplan details four major changes that have taken place in the character of the volunteer.

1. The conception of volunteerism has changed. The professionalism of social work, together with the expression of public and private agency services, calls for volunteers who are more than persons of good will who have time to give; they are also literate and knowledgeable in special fields.

2. The quality of volunteerism is a reflection of the greater literacy within the field of service, generally higher levels of welfare than a half century ago, and the larger number of volunteers who come from among retirees with a lifetime of experience.

3. The composition of volunteerism in one sense has increasingly moved "down" into the social scale, since more middle-class men and women have the time, or see fit to use their free time, for service to others.

4. The power of volunteerism is a direct outgrowth of policies of involving the poor in such Great Society legislation as the Department of Housing and Urban Development (HUD) and the Office of Economic Opportunity (OEO). The civil rights movement, with such organizations as the National Association for the Advancement of Colored People (NAACP) and Student Nonviolent Coordinating Committee (SNCC), also called forth a host of volunteers.

With some certainty and security, it is claimed that "service" remains a significant and perhaps growing area for leisure-time pursuits (p. 154).

### Intellectual Activity Experience

Intellectual activity is that in which the mind is used as the major element with "study" and "production" being the two major forms. The first form is motivated by the desire to understand, the other by the desire to create.

In spite of damaging reports from many teacher's colleges concerning the rapid decrease in the ability of adults to learn, over 20 million Americans are enrolled in programs of adult education. One question that is heard more and more frequently evolves around the concept of intergenerational learning. Some authorities are dubious about segregating the older persons from the natural societal mix.

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Others contend that the value for classes maintained for the sole use of the retiree exists when: (1) funds are available exclusively for such a program; (2) the program is locked in with supplementary experiences such as travel; (3) existing programs are crowded; (4) a primary intent is the study of programs unique to the elderly; or (5) the educational component is an outgrowth of previous friendships and activities by the same social circles (p. 159-160).

### Mass Media

A comprehensive study of mass media use by the older adult was conducted in Canada in 1973. Watching TV, listening to the radio, and reading newspapers and magazines took up a very large portion of retiree's time. Unfortunately, at the same time, programming has ignored the needs and preferences of the older person. About three hours of TV viewing daily was claimed by nine out of every ten elderly with "mental stimulation", "companionship", and "relaxation" given as major sources of their enjoyment.

### Physical Activity Experiences

Physical activity can be identified as exercise, sports, games, general movement, and the preserving or improving of one's body. Physical activity is a most beneficial leisure activity for retirees.

Among the differences in the "old, old" and the "new old" is the differing attachment to games and sports. The former were probably more directly involved in physically-oriented games and outdoor sports.



The latter group is more urbanized, educated, and sedentary in their former work.

Besides involvement in sports as a fan or follower, many games such as tennis and golf are satisfying to the older person. Other physical activities including yoga, camping, walking, biking, boating, skating, bowling, dancing, and swimming can be successfully pursued by retirees (p. 175-180).

### Social Activity Experiences

The significance of sociability as a leisure experience comes in the fact that it covers a wide range of commitment and self-revelation. Conversations can be of a nature that serve no ulterior purpose or they can enlighten an individual, stimulate, and lead to self-discovery.

The uniqueness of being an older person is most advantageous when pursuing social forms of leisure. For sociability to occur, one needs time. The retiree can allow for unhurried conversation. Secondly, loneliness is characteristic of many older lives. Social forms of leisure assist in curbing such a condition (p. 182).

The major issue surrounding social activity which gerontologists and leisure leaders must face is the degree to which individuality and privacy should be encouraged. There is a tension between "forcing folks" to become involved and allowing them to "sit and do nothing" (p. 184). Herein lies the tension between the disengagement theory and activism.

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### Spiritual Activity Experiences

There has existed an image that older persons can be expected to be conservative or religious in the traditional sense. Those persons preparing to retire now have the tools for serious contemplation: time, educational base, and a milieu of widespread literacy.

One cannot know how many older persons are spending time "contemplating" but it may be necessary to encourage older persons to think, to evaluate their past, comment on the human drama they have experienced, generalize from it, preach to the world, open visions for others, and spell out the aspirations they see as needed for the generations that will follow them (p. 189).

### Touristic Activity Experiences

The older person brings to the travel experience a lifetime of observations that are bound up with both negative and positive elements --biases, past judgments, and knowledge of the people and places visited. The older person has a freedom in meeting strangers and an unbounded energy that often finds unexpected release from the neighborhood, community center, nursing home, or family (p. 194).

The ability to travel as a leisure-time activity is primarily a middle and upper class experience. The cost involved in foreign travel or senior citizen chartered tours are usually prohibitive for the vast numbers of older persons at or near the poverty line. Still, statistics indicate that those persons of ages 60 to 80 have been the largest group requesting passports (DeGrazia, 1961, p. 132).

Not all persons preparing for retirement, or in the retirement process itself, enjoy leisure-time activities. Atchley (1977, p. 174) indicates that many people are reluctant to engage in leisure-time activities because they feel incompetent in such activities. Miller (1965, pp. 88-89) points out that in many leisure-time activities embarrassment keeps an individual from performing.

Most Americans have not been educated for leisure. Waiting until one is old to learn a hobby or engage in an activity is too late. Older people tend to retain activity patterns and preferences developed earlier in life. Learning competence in leisure-time activities should begin early (Kant, 1981, p. 232).

#### Living Arrangement Needs

"Most people change their residence for a better job or a better home. But when an elderly person moves," states Yawney and Slover (1979, p. 164), "it is likely to be the result of financial or medical setbacks, loss of spouse, or the termination of a career." Often such a move is compounded by social isolation, intergenerational conflict, or the feeling of imposing upon someone or being imposed upon.

In a 1980 report from the U.S. Department of Health, Education, and Welfare (HEW) on the geographic distribution of older people, statistics indicated that about 67 percent of the older people live in urban areas, with 33 percent in center cities. Less than half live in nonmetropolitan areas with 5 percent living on farms and 35 percent live in towns. The geographic concentration of elderly blacks and whites differ greatly. White persons aged 65 and older are evenly

distributed among the four major regions, except for the West, where less than 17% live. Older blacks are more prevalent in the southern region, but New York, Texas and Illinois also have large numbers of older blacks (Neuhaus and Neuhaus, 1982, p. 21).

Housing is a major problem among the older population. The construction of special facilities for the elderly, although beneficial, touches only a small percentage of the older population. Housing facilities for the elderly have usually moved in one of two directions: high-rise low-rent public housing for the poor, or relatively affluent retirement communities for the financially able. What is needed is a wider variety as well as a larger supply of housing options (Carp, 1976, p. 256).

Patterns of living arrangements of older people today are closely related to their marital status. Approximately 61% of those over 65 live in their own households with spouses, relatives or alone. Thirty-five percent live in households other than their own. The relatively small percentage remaining live in institutions, hotels, rooming houses, or other quasi-households (Vivrett, 1970, p. 260). Older people prefer independent housing arrangements. They use their homes as their center for socializing. They entertain, have overnight guests, and have friends in for meals. It is important, then, that housing for older persons be designed in such a way that can help the individual to remain independent (Atchley, 1977, p. 273 - 275).

Smaller size and efficient arrangements are important considerations when older persons select housing. Availability of public transportation and access to shopping facilities, recreation,

church, and cultural centers are also critical if the older person is to remain active in the civic community (Lowy, 1975, p. 151).

Vivrett (1970, pp. 264-272) describes particular housing needs applicable to many older persons. His suggestions include:

1. Proper artificial illumination - as eyesight begins to fail, inadequate illumination may adversely effect not only seeing efficiency but also mental and physical health.
2. Intensity of sound - while excessive noise is disruptive, excessive quiet may be more troublesome. With loss of hearing, increased volume on objects from a doorbell to the television are a necessity.
3. Proper ventilation - Aging persons have a desire for increased warmth and freedom from drafts. They have an inability to tolerate extremes of heat or cold and are concerned about excessive humidity and dryness.
4. Convenience of facilities - with advancing age one has greater difficulty reaching, lifting, pulling, bending over, and getting up and down. Storage areas and built-in appliances should be easily accessible.
5. Accident prevention - because of failure in sight or hearing, unsureness of gait, and unsteadiness of hand, hazards should be reduced. This includes replacing highly polished wood or terrazzo floors with resilient nonslippery surfaces; keeping scatter rugs and "scattered" furniture out of circulation paths; adequate electrical outlets to eliminate the use of extension cords and cords stretching across pathways; and

unnecessary stairways or stairways without proper lighting and rails.

In a 1972 study, Riesenfield and others (p. 189) found that the older persons suggested that supportive services be made available which would allow maximum flexibility and choice. Discount cards, consumer protection, minibuses, health clinics, and telephone assurance services were among the suggestions given. These services would help older persons to adapt to what their current physical environments offer.

Increasing attention has been given, by gerontologists, to the concept of retirement communities. These retirement communities, although different in composition, are living environments most of whose residents have retired and relocated. While many of these people still work, they have in the past retired from full-time employment.

Retirement communities can be distinguished by the amount of conscious planning that goes into their development and operation. They are designed for the older person and take into account the more common needs of retirees. While evidence from most studies show these age-segregated communities to be satisfactory for the aging, there is still much discussion in gerontological literature about whether age-integrated housing might be more advantageous for older people (Kart, 1981, pp. 250-256).

A final housing option for the older person is institutionalization. About five percent of the population over age 65 are in one kind of institution or another. Shanas and others report that institutionalism is associated with advanced age. A higher proportion

of very old persons live in institutions (1968, p. 21). These institutions vary from old age homes that provide little more than custodial care to state mental hospitals and skilled nursing facilities (Hendricks and Hendricks, 1977, pp. 281-283).

Nursing homes have developed an unfavorable reputation and elderly individuals often have strong negative feelings toward being institutionalized, even when such care is absolutely necessary. Many people are opting for alternatives which include: home services, such as "home-maker home health aid" and "friendly visitor"; nutrition services including food stamps, senior citizen meal programs, portable meals, and commodity distribution; and day care which provides a wide range of housing and service alternatives (Kart, 1982, pp. 311-313).

#### Physical Well-being Needs

"The healthy aged tend to be invisible," insist Neuhaus and Neuhaus, "yet old age can be an emotionally healthy and satisfying time of life" (1982, p. 33). Because so much emphasis is placed on the chronic illnesses of older people, the needs for prevention experienced by the older person are often overlooked.

It has been found that many of the health problems of the older population are not the inevitable consequence of aging. Therefore, the older person has a need to concentrate on other factors which relate to health. Five of these need areas most essential to one's physical well-being are: exercise, nutrition, environment, health care, and stress (Crandall, 1980, pp. 156-157).



### Exercise

Exercise is often thought of as an activity for the young. In a survey of older adults by the President's Council on Physical Fitness, it was discovered that people are generally not well informed about the need for exercise. Many persons believed that the need for physical activity diminished with age. Many persons underrated their abilities and capabilities to perform physical activities. They had an exaggerated view of the dangers of physical activity (Decker, 1980, pp. 67-68).

Today there is emphasis on helping older individuals realize that exercise should be a continued part of their lives and to provide activities in which they can engage. Studies have shown that exercise, properly executed, can bring about the following results in an aged population:

(1) improved health, (2) an improved cardiovascular system, (3) a reduction in the risk of a heart attack, (4) lower blood pressure, (5) greater probability of survival following an illness or a heart attack, (6) improved respiratory system, (7) longer and deeper sleep, (8) a reduction in stress and nervous tension, (9) increase in muscular strength and endurance, (10) an increase in blood volume, (11) a decrease in EKG abnormalities, (12) a reduction in body fat, (13) an increase in reports of well-being, (14) improved posture, (15) greater joint mobility, and (16) improved psychological factors such as emotional stability, imaginativeness, self-assurance, and self-sufficiency (Crandall, 1980, p. 159).

Exercises such as brisk walking, swimming, cross-country skiing, and tennis are most often sports encouraged by physicians. However, as Nagler points out, people over 50 should avoid twists and turns that may aggravate any physical problems they have or do them new harm

(Robinson, 1982, p. 17).

### Nutrition

Nutritional requirements for older persons are not often the same as those for younger people. The dietary needs of the healthy older person are usually not appropriate for the chronically ill older person (Weg, 1978, p. 464). Therefore, greater education about the nutritional needs of the individual is essential (Kimmel, 1980, p. 465).

Physical problems which occur later in life may seriously affect eating habits, with poor nutrition resulting. As an example, the loss of teeth or the existence of denture problems can lead an individual to modify his/her diet in order to reduce the amount of chewing. In turn, this can then complicate the digestion process because swallowing will become difficult due to a decrease in salivary secretion (Neuhaus and Neuhaus, 1982, p. 216).

A number of researchers feel that the major nutritional problem of the older population is obesity (Sherwood, 1970; Howell, 1974; Berger, 1976). Berger believed one reason for this is that taste buds remain receptive to the sweet taste longer than to other tastes (1976, p. 120). Brogdon and Alford (1973, p. 356) found the most favored food group of nursing home residents was sweets. Ninety-one percent of the residents responded positively when asked if they liked sweets. The food groups the residents actually consumed in greatest amounts during the study were fruits, followed by sweets, and then meat. The least acceptable food group was vegetables.

One should note that obesity also occurs because with increasing age the caloric needs of the body decrease but eating patterns previously held by the individual often remain the same (Berger, 1976). Rockstein and Sussman (1979, p. 128) suggest that if all the health problems associated with obesity and its related diseases were eradicated, one could expect a four year increase in mean longevity.

A second dietary problem for many older persons is malnutrition or undernutrition. Factors such as decreased income, lack of education, social isolation, physical restrictions, and metabolic changes can cause malnutrition (Decker, 1980, p. 65, Crandall, 1980, p. 163). Barrows and Roeder (1977) estimate that between 30 and 50 percent of the health problems of elderly adults in the United States are a result of malnutrition.

Many older persons are especially prone to health and food faddism. They try any health practice which is recommended in the hope that it will make them feel better and prolong their lives (Schiller, Breese, Hurley and Agriesti-Johnson, 1984).

Help can be given to the older person in relation to their dietary needs. Clinical dietitians provide food service consultation, nutrition education, and delivery of dietetic care for elderly at home and in institutions. Standards for practice have been established to assure quality nutritional care including nutritional assessment, diet counseling, follow-up, and integration of nutrition services into the older person's medical care plan (Schiller, 1982, pp. 393-397).

In summing up the needs of older people in relationship to nutrition, Marble and Patterson 1975, p. 207) state:

Good nutrition affects the total well-being of the older person. It can never be considered apart from the individual, his feelings, his economic status, his culture, and his state of health. It makes the greatest impact when a pattern of good eating has been continued throughout a life span. The influences of eating practices are continuous and cumulative.

Good nutrition plays a significant role in recovery from illness and in the maintenance of well-being when chronic conditions require a modified diet. With the changes and crises that aging brings, older people need wise support and sympathetic understanding to follow recommended dietary practices.

### Environment

The environment in which individuals live has impact on their health. Environments which are stressful can lead to increased rates of illness and death. Factors such as cleanliness and pollution affect a person's life span (Crandall, 1980, p. 170-171).

Three major physical environmental effects related to metabolism which may also account for changes in longevity are temperature, feeding, and energy expenditure. Bell and Rose (1975, p. 50) cite the study of the *Drosophila* (fruit fly) by Strehler in which it was shown that longevity was lengthened by decreasing the temperature. Strehler suggested humans be given drugs to reduce their body temperature by a degree or two in order to prolong life.

Bell and Rose (p. 50-51) discussed, too, the effect feeding has on organisms. Underfeeding, without starvation, has lengthened life while overfeeding is life shortening. As early as 1951, they state, Dublin and Marks found conclusive evidence that obesity is related to increased mortality.

Finally, Bell and Rose cite a 1928 study by Pearl in which he noted that heavy laborers such as coal miners had shorter life spans than those who did not expend as much energy in their work.

### Health Care

Health care can be classified in two ways: preventive and rehabilitative. More and more is being done in the area of preventive health care with the opening of wellness centers and health education. Adults in today's society should know the symptoms and risk factors associated with major diseases such as cancer and heart disease. Older people need to know when to go to the doctor (Huyck and Hoyer, 1982, p. 92).

No age group has more contact with the medical profession in the United States than older people. In any given year about two-thirds of those 65 and over will visit a physician at least once and about one in four will be hospitalized (Decker, 1980, p. 64).

The older person has a health profile which is significantly different from that of a younger person. Quantitatively speaking, it is common for the older person to have several diseases at the same time while younger persons most generally are coping with one disease at a time. Therefore, the older person must understand the interactions of the diseases upon one another in order to know the implications for management and treatment.

From a physical standpoint, the older person has lowered resources and responds more slowly and to a lesser degree to therapy. Economically, because of lower income, often the kind and amount of

health services the older individual receives will be different from that of a younger person. And finally, the older person does not always follow through with rehabilitation or restorative services because of a lack of motivation or understanding (Chinn and Robins, 1970, p. 214).

### Stress

A person's health is directly related to the amount of stress that individual experiences. The more stress a person suffers, the poorer his/her health (Crandall, 1980, p. 167).

Kuhlen (1959, p. 874) reports that one of the most striking evidences of the susceptibility of older persons to psychological stress is found in the rates of suicide and admission to hospitals for the mentally ill. Mental illness rates climb sharply after age sixty for both men and women. Suicide rates increase rapidly after age 15 for men, with over 70 suicides per 100,000 population, although the rate of suicide for women remained relatively low.

Some researchers believe that stress upsets the physiological balance of the body. This imbalance leaves the individual susceptible to the onset of disease. Such imbalance also causes one to be less capable of combating it. Disorders such as peptic ulcers and cardiovascular dysfunctions have been shown to be caused by stress.

The aged are more susceptible to stress than the young. Simply by being "old", they are more likely to be in stressful situations (Crandall, 1980, p. 167). Older persons are thought to be easy victims of crime. Older persons experience more frequently the death of friends and family members. And older persons more often experience

change in the health of spouse or self. To effectively handle stress, then, is to effectively handle a major portion of one's health needs.

"Balance is the key word in body functioning," states Kennedy (1978, p. 128). By considering the functioning of the body as a whole, rather than treating or exercising one part independent of the rest, the older person is more likely to maintain good health. Physical well-being, is, indeed, a complex networking.

### Psychological Adjustment Needs

The psychological needs of an individual as an older person are the same needs that person had in earlier life. Although some personality characteristics may change through aging, the basic personality seems to be more continuous than discontinuous throughout a person's life span. At any one time in life, the individual is more like he/she has always been than is that person like his/her peers. "A mature non-neurotic younger person is likely to be a well adjusted old person," states Diobner, and "the neurotic aged were most likely neurotic through most of their lives" (1975, p. 80).

Hendricks and Hendricks (1977, p. 115) reported that in a 1962 study Reichard, Livson, and Peterson were able to isolate a number of personality types in older men. These men, ages 55 to 84, were seen as belonging to one of five main types of character structures. In every case, all the available evidence suggested to the researcher that the personalities of these men had not changed appreciably throughout most of their adult lives. Neugarten also found that "aged personalities are most often merely the extensions of middle age coping styles into

later years" (p. 116). Older individuals rely heavily on the personality supports they have built up over the years (Kimmel, 1980, p. 415).

The psychology of aging is broader, however, than personality development. This expansive field also includes intelligence functioning and sensory and motor processes. In some contexts it is difficult to distinguish between biological and psychological aspects of aging. Biological changes may affect biological functioning (Kart, 1981, p. 73). A stress induced headache would properly describe the later case. Severe and/or constant pain often times resulting in irritability serves as an example of the former.

In the area of intelligence functioning, age related changes appear to be minimal. When there is impairment in memory or learning, it is often due to an associated condition such as arteriosclerosis. In the presence of dulled memory, it should never be assumed that some typical process of normal aging is taking place (p. 87). Research does not substantiate such a correlation.

### Social Relationship Needs

The happiness of any person depends not only on food, shelter, and clothing, but also on companionship and creative activity (Kaplan, 1953, p. 7).

Older persons, as a group, are relatively without societal roles compared with other adults. Because of social regulation, illness, or death of spouses they are removed from the primary social roles. With the loss of the primary role, secondary role attachments also



disappear. Society does not provide role definitions for older persons which will keep them attached to the social system. There are no role definitions around which the older person's activities can have social meaning (Itzin, 1970, p. 150).

Burgess (1960, p. 20) expresses this as being "imprisoned in a roleless role." Older persons have no vital functions to perform nor are they offered a ceremonial role by society to make up, in some degree, for their lost functional roles. This does not mean, however, that retired people do not have some definite ideas about the kinds of behavior and attitudes appropriate to the new role of retiree (Hendricks and Hendricks, 1977, p. 232).

This roleless role of older persons leads them, often, to isolate themselves and become socially inactive. The disengagement theorists contend that this is both normal and inevitable. Older persons will decrease their level of activity and seek more passive roles in society. The activity theorists, on the other hand, believe that social activity is the essence of life for all people of all ages. The activity theorists would like to see aging people seek active roles, which they predict will result in the older persons achieving more positive self-images and greater life satisfactions (Decker, 1980, p. 137).

Moore and Streib (1959, p. 112-117) point out that attrition in active friends is much more rapid after 60 than before. The problem is not in finding ways for the older person to keep former friends. What must happen is that the older person must continually make new friends.

Friends and neighbors are two of the important sources of primary

relationships for older persons. They provide contact with the outside world. The longer a person lives in a particular neighborhood, the more extensive the number of relationships. Atchley, (1972, p. 316) in discussing friends as they relate to the older person, draws upon the work of Riley and Foner. The latter's research has provided evidence that numerous friendships among older people are significantly related to high socioeconomic status, good health, high density of older people in the neighborhood, and residence in a small town rather than a large city. Friends also tend to be of the same sex and marital status.

Most older people have significant involvement with family members. Nearly 75% have grandchildren and nearly 50% have great-grandchildren. "Among the young-olds," Kennedy states, "three fourths of the men live with wives and nearly half of the women live with husbands" (1978, p. 307). Middle-aged children, too, become more supportive as their parents grow older. The family becomes the primary social group and remains a social network of interpersonal relationships for the older person. The family is characterized by intimacy, affection, and supportive behavior (Neuhaus and Neuhaus, 1982, p. 140).

Many leisure time activities allow the older person opportunities for socializing. In a 1975 study, "socializing with friends" was suggested to be the category in which most persons over 65 years of age spent their time (Crandall, 1980, p. 358). Voluntary associations, Crandall indicates (p. 361), are important because they offer the older person a chance to engage in expressive and continued social

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relationships and allow them to expand certain roles.

Public facilities such as community centers, restaurants, or theaters also have the potential to offer older persons interaction with peers and friends. Activities such as entertainment, exercise, or learning experiences are means of keeping older persons active longer (p.368). Often recreational programs for senior citizens are valuable because they alleviate two of the most frequently encountered problems of older persons: loneliness and lack of interests (Kaplan, 1953, p. 8).

#### Spiritual Well-being Needs

"It is clear," Ingraham insists, "that for many persons the chief source of comfort and strength lies in their beliefs in a personal God" (1974, p. 101). And while many people identify with religion, they do not necessarily attend church regularly. However, age does influence church attendance (Atchley, 1977, p. 280). A 1974 Harris Poll indicated that 79% of the people 65 years of age and older polled had attended a church or synagogue within the past two weeks and 71% claimed religion was "very important" in their lives (Havighurst, 1978, p. 37).

Older people are highly disposed to reading the sacred writings of their faith, react favorably to the idea of religious meditation, pray in private, and describe the Sabbath as a day for religious observance rather than for relaxation (Atchley, 1977, p. 282). Gaine (1978, p. 240) reports that those older persons unable to attend religious functions because of infirmity followed religious broadcasts on the

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radio or television as a substitute.

Glock (1962, pp.87-110) explains religiosity as a five-dimensional experience. Religiosity includes the ritualistic dimension: fasting, tithing, feasting, church attendance, and other ritualistic behaviors; the experiential dimension: the expectation that the believer will achieve eventually, direct knowledge of ultimate reality or will experience religious emotion; ideological dimension: the substances of the beliefs and belief systems, doctrine; intellectual dimension: the personal information regarding the practices of the church, basic teachings, and writings; and consequential dimension: the effects of beliefs, practices, knowledge, and religious experiences upon the person's social life.

According to Maves;

Religion has relation to aging because it involves a response to the experience of aging, change, loss, and death. It involves a concern to find the ultimate meaning in these processes and to ascertain the significance of human life ... It colors not only the way of looking at the process of aging and those who are aged but also the way of responding to them. Religious faith and activity may be the way a man (and woman) can assure himself (and herself) of his (and her) continued worth in spite of the losses and disabilities wrought by aging (1960, p. 709).

It is in the religious organization more than any other type of social institution outside the family that the older person is most likely to find personal friendships and other resources that help to alleviate loneliness and despair. It is also to the religious organization that the older person looks when fearful of death (Moberg, 1970 p. 179).

People who are not religious commonly view death as the end of

everything--the extinction of self. Religious people tend to see death as a way to the afterlife and immortality (Loether, 1967, p. 94). The choice to embrace religious beliefs may fulfill a need for a buffer between the older person and secular perspectives on dying that suggest more negative or less acceptable outcomes after death than those suggested by religion (Watson, 1982 p. 96).

The religious organization offers to the older person comfort in the midst of sickness and suffering, disabilities, bereavement, and other experiences related to the human condition. The church or synagogue is viewed as a place of comfort and support.

Some older persons find physical or psychological healing in prayer and in the beliefs and rituals of their religion. Many older persons are the recipients of church-sponsored volunteer services, institutional care, and welfare programs (Moberg, 1970, p. 179). Many religious groups support a Christian service group in which church members reach out to the home-bound, institutional-bound, or hospital-bound elderly person. Religious organizations also provide many other esthetic, educational, therapeutic, economic, and recreational activities for their older members (Moberg, 1962, pp. 127-178).

Older persons often become involved in religious organizations not by position of leadership, but by service to their peers in the church, synagogue, and community. Such service possibilities include: (1) active participating in worship services and other church activities (2) teaching Sunday school classes, and sponsoring youth groups, (3) helping in the visitation program of the church, (4) assisting in

maintaining the building, grounds, and properties (5) assisting with mailings, records, and other clerical needs, (6) providing transportation to church activities, medical facilities, and other places the handicapped, aged, infirmed otherwise cannot reach, (7) caring for the church library, (8) helping cook and serve church suppers, (9) representing the religious organization at civic functions, and (10) serving as consultant or resource person in areas related to particular competencies (Moberg, 1970, p. 189-190).

Within recent years, religious organizations have intensified their efforts on behalf of the older person. More attention is being given to the physical plant allowing for the physical handicaps of older members of the congregation. Providing of hearing aids, installing railings and ramps, and providing transportation assistance allows more frequent and convenient attendance at religious functions (Field, 1968, p. 142).

#### Effects of Career Position on the Retirement Needs and Expectations of Older Workers

Most Americans in the labor force will experience retirement. Changes in survivorship rates, increased importance of leisure-time activities, and alterations of employment practices have made retirement a possibility for more people (Kart, 1981, p. 208). Because of increased longevity more people are retiring and living in retirement for a greater number of years or are entering a new career late in life (Kimmel, 1974, p. 242).

There are vast differences in the various patterns of occupations.



First there is the career which is characterized by an orderly, well-defined set of steps of advancement. This pattern is one of vertical movement up the status ladder if one is successful. Often this orderly progression takes place within the same company over a period of years.

A disorderly work history is one in which there is no pattern to the sequence of jobs held by an individual. There is neither a vertical progression in functionally related jobs providing increased mobility nor a horizontal progression of functionally related jobs with increased status.

Wilensky (1968, p. 528-533) found that the majority of workers are not involved in long-term career aspirations, but rather, are likely to move up on the basis of seniority with little increased responsibility or status on the job. In addition, Wilensky found those persons with orderly work patterns to have greater community involvement and greater social participation.

A third type of career pattern is a variation of the orderly career. This pattern is caused by the individual making a relatively sudden and major shift in occupation. This major shift could be the result of frustration and stagnation, or as the result of promotion due to success and accomplishment in the workplace. Most likely, this shift would take place at a crisis point in the person's career. This career pattern differs from the disorderly pattern because there would be only one or two shifts in an otherwise orderly career and it distinguishes itself from the orderly career by virtue of its dramatic shift. Kimmel (1974, p. 251) expects this worker to be the type of

individual who is able to take a risk, face insecurity, and to deal with challenges better than the individual who remains in a single, orderly career.

Adjustment to retirement can be different for many people. Research indicates that several career factors relate to the adjustments an older person makes toward retirement. Streib and Schneider (1971, pp. 145-158) observed that nearly ten percent of the retirees studied returned to work rather than adjust to retirement. They also found that 40% of those having difficulty in their retirement adjustment cited finances as their problem and 22% indicated their adjustment problems were a result of missing their job.

Bengtson and others in a study of occupational differences in retirement involving retired male teachers and male steelworkers found several differences. First, there existed a difference in activity level in many roles. Teachers were more involved in activities where they functioned as worker, friend, neighbor, club member, and civic/-political activist. Steelworkers were most often involved in the familiar role of parent or grandparent. The profile or pattern of activity was different as well. The blue-collar workers were familistic while the teachers developed multi-role patterns, with activity levels nearly equal in all three major areas of social interaction: family and homemaker; informal social relations, and formal social relations. In leisure-time pursuits steelworkers again were oriented toward the family while the teachers were community and other-centered. It appears that the two occupational environments socialize the individual worker differently in terms of personality

development and activity patterns relevant to satisfaction in retirement (Bengtson et al., 1969, pp. 53-70).

Sheppard (1972) did a study among white, male, blue-collar workers in relationship to task-level quality. Perceived autonomy, responsibility, variety of tasks performed and the like were variables used in establishing the task-level quality. He found that the lower the task-level quality, the greater the percentage in each age group reporting that, if assured adequate income, they would retire immediately.

Most studies involving career and work patterns examine only male subjects. One reason female careers have not been studied, suggests Keating and Jeffrey (1983, pp. 416-17) is that their work role was seen as secondary in importance to their involvement in family roles. A second difficulty in examining the work careers of women comes in the fact that most women have at least one major gap in their work history. Work gaps were present in all married women studied and in 45% of the single women. In their study, Keating and Jeffrey found having and caring for children, illness of a family member, lack of available jobs, job training, and poor health to be factors in creating gaps in female work histories (1983, p. 420).

When males and females have been compared in relationship to adjustment in retirement, women have consistently exhibited poorer adjustment than men. Block (1982, p. 183) questions whether this discrepancy is really a sexual difference or is because of distinct work histories. Differences in male and female satisfaction could be related to the number of years gainfully employed or other contributing

factors. Therefore, Block studied two groups of women. First chosen was a group of professional women whose work pattern was similar to men in that it was continuous. Secondly, Block looked at intermittent workers. Results indicated a significant relationship between work patterns and retirement satisfaction. Continuous workers expressed much more satisfaction with retirement than did intermittent workers. The three factors which were significant predictors of retirement satisfaction were: health, preretirement planning, and income after retirement (p. 190).

In a study by Price-Bonham and Kitchings-Johnson (1982, p. 131) of professional and nonprofessional women in relation to retirement attitudes, results proved to be significant. For professional women, length of time at their present job, hours worked per week, level of education, family income, commitment to work, husband's pension, post-retirement work activities, and the number of leisure activities planned were all significant variables in their retirement attitudes. For the nonprofessional women, five variables were significant. These variables were: life satisfaction, degree of financial planning, sources of planned retirement income, husband's pension, and sex role attitudes. Again in this study, the professional women had a more positive attitude toward retirement than did the nonprofessional women.

It is evident to Price-Bonham and Kitchings-Johnson (p. 138) that retirement experiences vary by the occupational status of women and that retirement programs should take these differences into consideration. With greater numbers of women in the work force each year, Szinovacz (1982, p. 233) feels it is time to acknowledge the problems

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and needs of women retirees and to investigate specific problems encountered by diverse groups of women retirees.

### Summary

Retirement attitudes have been shown to be affected by such variables as income level, educational attainment, and the level of the occupational structure. No relationship was found between one's commitment to work and one's attitude toward retirement.

For those who experienced retirement as a negative procedure, the loss of social status, prestige, and power were present. The absence of retirement planning was also seen as being associated with negative attitudes toward retirement.

Declining health and aging, too, have been linked with retirement. The health problems associated with aging caused the largest percentage of retirees to leave the work-force.

Many older persons have looked forward to retirement. Those who were most active in their leisure-time pursuits experienced greater satisfaction in their lives. Sufficient finances, friendships, and social activity promoted positive attitudes among the older population. Planning and effort on the part of individuals help to create positive retirement experiences.

Retirement preparation programs have been shown to have a positive effect on retirement adjustment. Programs for the older worker helped to alleviate fear about retirement, increased positive attitudes, and elicited desirable behavioral changes.

Women religious have been forced because of increased longevity,

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major losses in membership, decreased recruitment, and improved medical technology to examine aging practices and retirement.

Many women religious have held negative feelings toward retirement. They feared retirement would weaken important ties to their community and to their basic need to work, to be useful, and to be of service. Recent studies showed increased positive attitudes toward retirement by women religious, especially from those religious communities who have permitted a wide range of social occupations.

Because religious life has been viewed as more than an occupation, many women religious have felt it inappropriate to speak of retirement. Rather, they reshaped their ministry from one that was active to one more appropriate to changing physical capabilities of the person.

A spirituality of aging helped a number of women religious with their adjustment to retirement. They developed a relationship with their God which was seen as growthful, sanctifying, and satisfying.

The transition from work to retirement has been known to cause abrupt changes in a person's life and as a result also intensified personal needs. Finances, leisure-time, living accommodations, physical well-being, psychological adjustment, social relationships, and spiritual well-being have been shown to be most integral to the dynamic of retirement.

Retirement finances often exerted the most influence on a worker's decision to retire. Many persons postponed retirement because pensions, assets, and savings were not sufficient for their daily needs. Social security benefits have been a powerful inducement to retire, unfortunately, these benefits remain supplemental and as a



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result many older persons who had relied heavily on this system for their financial base found themselves among the economically deprived. Fifteen percent of the aged live below the poverty line and another 25% live in "near poverty."

Leisure-time activities have filled anywhere from 18 to 26 hours of free time per week for the retiree. These leisure-time activities have been categorized as: aesthetic, civic, intellectual, mass media, physical, social, spiritual, and touristic. Most individuals have been found to retain the activity patterns and preferences developed earlier in life and discovered that when they waited until retirement to learn an activity, it was too late.

Living arrangements for the older person have varied considerably. Most older persons have tended to live in urban areas and in their own households. Relatively few, less than five percent, were found to live in institutions, hotels, or rooming houses. Recent attention has been given to retirement communities. Controversy arose among gerontologists as to the merits of such communities versus age-integrated housing.

Need areas most essential to the good health of older persons have been found to be: exercise, nutrition, environment, health care, and stress. The older person who has considered the functioning of the body as a whole rather than treating one part independent of the rest, tends to maintain good health.

The psychological adjustment needs of an older person have been found to be the same needs that the individual had as a younger person. Alterations in functioning, and sensory and motor processes have been

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shown to be the result of biological changes, although some psychological changes have affected biological functioning.

Social relationships have been important to the older person in that they ascribe to the older person a role to perform. Older persons who have no social roles have been found to isolate themselves and become socially inactive. Loneliness and lack of interest have been shown to be alleviated by membership in recreational, voluntary, and civic groups.

Religious organizations more than any other type of social institution outside of the family have been the providers of personal friendships and resources for the older person. Religious organizations have provided comfort to the older person in the midst of sickness, suffering, disabilities, bereavement, and other experiences related to the human condition.

Individuals in the work force have established patterns to their employment. The three basic career patterns are continuous orderly, disorderly or intermittent, and crisis. Although few in number, studies have shown significant relationships between career patterns and adjustment to retirement. Especially significant was the difference between career patterns of women. Continuous women workers had a much more positive attitude toward retirement than did those who interrupted their careers.

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### CHAPTER III

#### PROCEDURE OF INQUIRY

This descriptive study investigated the retirement needs of women religious in relation to career patterns. Retirement has become a key focus for many religious communities. A better understanding of the needs of women religious in relationship to the retirement phenomenon will aid religious leaders in their task of serving their older members.

The design explored the following questions:

1. Is there a difference in the retirement needs of women religious based upon differing career patterns?
2. Is there agreement in the perceived needs of women religious in preretirement with those needs seen by women religious who are retired?
3. Are there differences in retirement needs of women religious due to the career cluster in which they work?
4. Are the retirement needs of women religious different according to age groupings?
5. Is there a difference in the retirement needs of women religious from different religious communities?
6. Is there an agreement in the facets of retirement women religious desire to study?
7. Is there a favored vehicle for gaining information on the

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Religious communities can plan for the retirement of older religious who require reduced responsibilities and activities, but, the success or failure of the retirement process will depend upon the individual. Adjustments to retirement are necessary but will vary according to the needs of the individual women religious. This study, then, examines the differing retirement needs of women religious in relation to their differing career patterns.

#### Population

This research study focused on women, fifty-years of age and older, from two religious communities. Both religious communities have their central offices (provincialate, motherhouse) in southeastern Michigan and their membership engages in similar professional activity.

Because there is little statistical information available on the individual career patterns or present employment status of these women religious, such techniques as stratified random sampling become difficult to employ. In this study, therefore, a survey was made of all members of these two religious communities who were fifty-years of age and older as of January 1, 1984, lived within the continental United States, and were deemed, by their religious superiors, to be in good physical and mental health. From the smaller of the two religious communities studied there were two hundred and thirty subjects available, and from the larger community, nine hundred thirty-three. This brought the total number of women religious available for this study to eleven hundred and sixty-three.



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### Instrument

The analytical survey seemed a most appropriate means of gathering information on the career patterns and retirement needs of women religious. An instrument was constructed including items gleaned from other questionnaires and pertinent literature. The necessary data were collected by means of a self-administered questionnaire (See Appendix II). The questionnaire used was an eighty-seven item instrument. These items were grouped into three sections. Section one recorded general demographic information which included religious community, occupational status, dominant career, and age. Section two was a seventy-one item assessment of retirement needs and an evaluation of the desirability of programming for each need area. Section two also contained questions pertaining to individual interest in learning new hobbies or skills, and the possible choice of new ministerial roles. Section three contained items which focused on preretirement education and retirement planning opportunities. The final item on the questionnaire asked the respondent for additional comments. The questionnaire was estimated to take between twenty and thirty minutes to complete.

The draft questionnaire was pre-tested with a representative group of retired women religious from mid-Michigan, members of yet another community. The statements which were misleading or difficult to answer were revised or deleted for the final draft. At the suggestion of the women religious in the pilot group, an additional question related to retirement work roles was included in the questionnaire. A second

pre-testing of the instrument took place after revisions were made to insure the researcher that all problem areas had been addressed.

The printed questionnaire and an accompanying letter of introduction (Appendices I and II) were sent to 1163 women religious. Included with the questionnaire was a self-addressed, stamped envelope for returns to be made to the researcher. The participants, who remained anonymous throughout the study, were requested not to sign their questionnaires. Table 1 portrays the figures pertinent to the total responses. As is shown in the table, the percentage of response with returned questionnaires was 75.6%. Nearly four percent of the questionnaires returned were either unanswered, or grossly incomplete.

Table 1. Total Responses to the Questionnaire of the Study

	Community A	Community B	Community Unknown	Total
Total number of questionnaires sent	933	230	0	1163
Percentage	80.2	19.8		100.0
Total number of answered and unanswered questionnaires returned	633	197	49	879
Percentage	54.5	16.9	4.0	75.6
Total number of questionnaires scored	633	197	4	834
Percentage	54.4	16.9	0.4	71.7

Many of these questionnaires included comments indicating the reasons for the lack of response. The reasons most often given were: illness;

missed deadline because of being on vacation when the instrument was received; and being too busy to answer the instrument before the deadline. "My eyesight is too poor"; "In hospital--unable to answer"; "I am visually unable to answer this questionnaire"; "Because of being pressed for time at the arrival of this questionnaire I was not able to fill it out. SORRY!"; were typical responses.

Throughout the study, the responses of 834 participants were used. However, because many questionnaires were not answered completely, the total number of responses for a particular item as reported in Chapter four often were less than 834, and the sum of the row does not compute to 100.

The first section of the questionnaire was information-gathering. The respondents were asked to identify themselves by age, religious community, occupational status, full-time positions held during their work career, and dominant career cluster. From the respondent's listing of full-time positions, an analysis was made as to the individual's career pattern. The respondent was scored as having held only one full-time position during the work career, having held more than one job within the same career cluster, or having held more than one full-time job and moving from one career cluster to another.

The second section of the questionnaire concentrated on statements pertaining to retirement and aging. The statements in this section were constructed primarily to draw responses to many situations common to the total retirement experience. These experiences are listed as the seven dependent variables: financial, leisure-time activities, living arrangement, physical well-being, psychological adjustment,

social relationships, and spiritual well-being.

Each item on the second section of the questionnaire was designed to measure the intensity of the retirement need in the style of the Likert Scale with 0 representing "No Need" and 5 representing "Great Need." The researcher purposely chose an even number of segments on the Likert Scale in order to force the respondent to move either left or right of the mid-point. The questionnaire items for each of the seven major areas were scattered in order to eliminate any conscious focusing by the respondent to one area over another. Items 10, 18, 26, 34, 42, 50, 58, 66, and 74 relate to financial concerns. Items 12, 20, 28, 36, 44, 52, 60, 68, and 76 are facets of retirement focusing on leisure-time. Living arrangements were the central focus on leisure-time. The physical needs were the heart of items 9, 17, 25, 33, 41, 49, 57, 65, and 73. Psychological needs, which cover the widest spectrum of concerns, produced nearly twice as many items as the other facets of retirement; items 7, 14, 15, 22, 23, 30, 31, 38, 39, 46, 47, 54, 55, 62, 63, 70, and 71 pertain to the psychological aspects of retirement. Items 6, 13, 21, 29, 37, 45, 53, 61 and 69 center on social needs while the spiritual needs are expressed in items 11, 19, 27, 35, 43, 51, 59, 67, and 75.

The items used in the questionnaire were culled from several sources of current literature in the field of gerontology. The author of the instrument investigated the following journals for a period of five years in order to bring together current topics of research in the area of retirement: Aging and Work: A Journal on Age, Work and Retirement; Journal of Gerontology; Gerontologist; and Human

Development. Each item was assigned to one of the seven categories such as the following samples:

Finances. "Increased personal money" and "Adequate travel funds."

Leisure-Time Activities. "Decreased social life" and "Using free time profitably."

Living Arrangements. "Living with people of varying age" and "Coping with the lack of privacy, personal space."

Physical Well-Being. "Coping with drug or alcohol dependency" and "Knowledge of biological aspects of aging."

Psychological Adjustment. "Need for motivation" and "Handling boredom."

Social Relationships. "Adjustment to loss of professional relationships" and "Someone to trust, confide in."

Spiritual Well-Being. "Choice in matters of retreat or prayer style" and "Understanding the fear of facing the termination of life."

A second measure was also requested of the respondent in section two. For each of the seventy-one "need" items, the respondent was asked to indicate her willingness to participate in a program of education or counseling if such were ever offered on the particular facet of retirement. Response options were "yes", "no", and "undecided".

The third section of the questionnaire was developed by McCarthy (1969) and was used in a study of the retirement expectations of members of a religious community and lay professional women. Permission to use the questionnaire was obtained (Appendix III) from McCarthy. The instrument was modified and reconstructed in part for

easier gathering of data by the present researcher. Some questions from the original McCarthy study were omitted because they were considered non-essential to the present study.

This third and final section focused on the value of preretirement education and retirement planning. The respondents were asked to indicate the relative importance of retirement preparation and the preparation they had already gained for making a transition to full-retirement.

The analyses of the data collected from these three sections of the questionnaire constitute the retirement needs of the participants and their reactions to retirement planning programs. The data reflect the intensity of need in seven areas studied, demonstrate the effect which career patterns have on particular retirement needs, and portray the reactions of the participants to planning programs for retirement.

#### Techniques Used in the Study

The responses from the completed questionnaires were transferred onto computer scanning sheets by workers trained by the researcher. The scanning sheets were then delivered to the Computer Laboratory at Michigan State University where automated card punching was provided.

#### Data Analysis

Each item from the questionnaire was first analyzed according to the frequency of response and the equivalent percentage of response. These calculations provided information for: (1) categorizing the demographic information into meaningful classifications, and (2)

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providing the overall response of the participants to preferences in retirement planning.

For section two of the questionnaire, which dealt with the retirement needs of women religious, the multivariate analysis of variance and covariance program known as the SPSS MANOVA was employed (Hull, Nie, 1981). In this analysis the independent variables of religious community, occupational status, and career patterns were correlated with the seven dependent variables of: financial, leisure-time, living arrangement, physical well-being, psychological adjustment, social relationships, and spiritual-well being. The individual survey responses were clustered to form a single score for each of the seven dependent variables.

On the questionnaire, the respondents were asked to rate their degree of need on a Likert type scale with responses ranging from "0" to "5". For facility in the computer coding, this numerical sequence was changed to a span from "1" to "6" and a "no response" was given a value of "0".

For the second part of section two, a multiple response test was applied to determine the frequency score and percentage for each of the seven dependent variables. These scores were correlated to the independent variables of age, community, occupational status, career pattern, and dominant career in order to determine the desire of the women religious to participate in educational or counseling programs directed toward the seven facets of retirement.

The Chi-square test was applied to two items in section three to determine if a significant relationship existed between the age women

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religious prepared for retirement and the age women religious deemed appropriate to begin retirement planning. Significance level was set at .05.

### Categorization of Demographic Data

Because of the limited statistics available on the women religious prior to this study, the assessment instrument contained highly specific informational categories in the section on demographics. After reviewing the frequency levels for these items, the researcher combined the following independent variables in the following manner:

#### Age

Categories presented on the questionnaire were:

1. Age 50-55
2. Age 56-60
3. Age 61-65
4. Age 66-70
5. Age 71-75
6. Age 76-80
7. Age 81-85
8. Age 86-90
9. Over 90

For purposes of the study, categories 7, 8 and 9 were combined to make the seventh category now listed as "81 years and older."

### Occupational Status

Categories presented on the questionnaire were:

1. Full-time employment. . .receive full salary.
2. Part-time employment. . .receive some salary.
3. On sabbatical.
4. Full-time volunteer.
5. Part-time volunteer.
6. Between ministries. . .presently unemployed.
7. Contributed Community Services.
8. Retired.

For purposes of the study, the categories "on sabbatical" and "between ministries" were added to the category of full-time employment. Individuals in these two groups intended to gain full-time employment in the future. This category was given the new label of "full-time employee".

According to the definition by Downey (1981, p. 11), retirement is a process requiring a transition from the position of a full-time active person in the ministry. . . to the position of a part-time, moderately active person in the works of the institute." Therefore, the categories "part-time volunteer", "contributed community services", and "retired" became a new category known as "retiree". Thus, only two categories remained for data analysis: "full-time employee" and "retiree".

### Career Cluster

Categories presented on the questionnaire were:

1. Domestic Service Occupations.
2. Occupations in the Arts.
3. Occupations in Museum, Library and Archival Services.
4. Occupations in Medicine and Health.
5. Occupations in Education.
6. Occupations in Religion and Theology.
7. Occupations in Administration Specializations.
8. Miscellaneous Professional, Technical, and Managerial Occupations.

For purposes of the study, these eight categories were reduced to three. The categories "medicine and health" and "education" were kept as they were, while the other six occupations, because of limited numbers, were clustered into the new category of "others".

### Confounding Factor

Not all interfering events are always known to the researcher, but one dramatic event took place during the process of the study which might possibly affect the results.

Approximately sixty of the women religious from Community B received the questionnaire within weeks prior to moving from their established retirement center to a newly constructed center in a geographically different location.

It is not known how many of these women religious returned their

questionnaires. For those who did respond, the stresses of their upcoming move may have had a significant effect upon their responses.

### Summary

The descriptive study involving 834 women religious from two religious communities in Southeastern Michigan was a comparison of retirement needs with career patterns. An eighty-seven item questionnaire was developed to gather demographic information, an assessment of retirement needs, and an indication of interest on the part of the women religious for retirement planning programs.

The statistical measures used for analysis included: frequency of responses and the equivalent percentage, the multivariate analysis of variance and covariance program known as the SPSS MANOVA, the Chi-square test, and the multiple response test.

A major change took place in categorization of questionnaire items between the time the instrument was developed and the analysis was made. This change was the result of a highly specified categorization structure on the questionnaire that was deemed inappropriate by the researcher at the time of the data analysis.

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## CHAPTER IV

### ANALYSIS OF DATA AND FINDINGS

The purpose of this study was to determine if there is a relationship between retirement needs of women religious and their differing career patterns. Addressed in this study were seven facets of need that individuals experience during the time of retirement. These needs facets of financial, leisure-time, living arrangement, physical well-being, psychological adjustment, social relationships, and spiritual well-being attend to many, but not all, of the retirement concerns. The two components of career pattern which were given attention focused on the changing of careers and the dominant careers of the women religious.

The first findings presented will be demographic in nature. These findings will be followed with an analysis of the retirement needs and their relationship to the career pattern, occupational status, dominant career, age, and religious community. This analysis will be followed by a discussion of the responses that the women religious surveyed held toward retirement planning.

#### Demographic Profile of Women Religious

As stated in the previous chapter, a questionnaire was sent to eleven hundred sixty-three women religious. Eight hundred thirty-four of those questionnaires returned were able to be used for the study.



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For comparative purposes, the number of responses and the respective percentages were given for each of the independent variables: age, religious community, occupational status, career pattern, and dominant career. These demographic data are presented in tables 2-6.

Table 2. Age Characteristics of the Respondents

N=834	Number	Percentage
Age 50-55	165	19.8
Age 56-60	139	16.7
Age 61-65	127	15.2
Age 66-70	142	17.0
Age 71-75	136	16.3
Age 76-80	78	9.4
81 and over	45	5.5
No response	2	.2
Total	834	100.0

The age of the respondents is distributed rather evenly among all categories from 50 to 70 years of age. As is presented in Table 2, there is a marked decline in the number of those responding who were 76 years of age and over. Most likely, this difference is due to the physical handicaps incurred by the older women religious which make it difficult for them to answer such an instrument. There was, however,

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some representation of the elderly including four respondents who were over ninety years old.

The women religious responding were from two communities. Community A had 633 responses to the 933 questionnaires sent to them for a total community response of 67.9 percent. Community B returned 197 questionnaires out of the 230 instruments sent out to them for an 85.7 percentage. As shown in Table 3, nearly 76 percent (75.9) of the religious returning surveys were from Community A and approximately 24 percent (23.6) were from Community B.

Table 3. Religious Community of the Respondents

	Number	Percentage
Community A	633	75.9
Community B	197	23.6
No Response	4	.5
Total	834	100.0

Of the 834 women religious responding to the questionnaire, 62.4 percent were engaged in full-time employment, on sabbatical, or temporarily out of work (See Table 4). Nearly thirty-seven percent of the respondents were either in full-retirement, working a reduced number of hours, or working on a volunteer basis.

Table 4. Occupational Status of the Respondents

	Number	Percentage
Full-time Employee	520	62.4
Retiree	305	36.6
No Response	9	1.1
Total	834	100.0

From among the total number of respondents, sixty-seven (8.0%) of them have held the same professional career throughout their religious life (Table 5). One hundred fifty-one women religious held more than one position during their work careers. The positions held by these women were all within the same career cluster. The greatest majority of women religious, six hundred fourteen, (73.6%) not only have held more than one position during their careers, but they have made a major shift from one career cluster to another. Two of the religious women did not respond to this item on the questionnaire.

Table 5. Career Pattern of the Respondents

Variable	Number	Percentage
Held only one career	67	8.0
Held more than one position in the same career cluster	151	18.2
Held more than one position in differing career clusters	614	73.6
No response	2	.2
Total	834	100.0

When viewing the careers in which the respondents have spent the most time, most women religious listed the category Occupation in Education as their dominant career cluster (Table 6). Forty-four women religious (5.3 percent) indicated their dominant career cluster was in the Occupations in Medicine and Health category. Another 10.3 percent listed occupations in other areas. These included twenty-nine women in Administrative Specializations, nineteen in the Arts, sixteen in Religion and Theology, eight in Domestic Services, and six in Museum, Library, and Archival Services.

Table 6. Dominant Career of the Respondents

Variable	Number	Percentage
Occupations in Medicine, Health	44	5.3
Occupations in Education	684	82.0
Other	86	10.3
No response	20	2.4
Total	834	100.0

#### Discussion of the Results of the Study

The development of this research study is contingent on the responses to the seventy-one items asked in section two of the questionnaire. These items expressed current gerontological concerns in the seven areas: financial, leisure-time, living arrangement, physical, psychological, social, and spiritual.

Appendix V has a listing of each of the seventy-one questionnaire items. Included in the table are frequency and percentage scores for each item. These scores are distributed to six categories ranging from "no need" to "great need." A seventh category acknowledges those with no response.

Is There a Difference in the Retirement Needs of Women  
Religious Based Upon Differing Career Patterns?

In order to determine if the variable career pattern is indeed a significant factor in the intensity of the score for retirement needs, a multivariate test of significance (MANOVA) was applied. The variable, career pattern, was tested for its significance, not only as an isolated variable, but also in combination with the effects produced by the variables of community and occupational status in order to see if an interaction effect existed.

Table 7. Multivariate Tests of Significance. Correspondence Between Effects and Columns of Between-subjects Design. Community, Occupational Status, Career Pattern.

Effect of the Variable	F Value (Wilks Lambda)	Significance of F (Wilks Lambda)
Community	3.69515	.001
Occupational Status	6.56897	0
Career Pattern	.51881	.923
Community by Occupational Status	2.40151	.020
Occupational Status by Career Pattern	.71369	.762
Community by Occupational Status by Career Pattern	1.40603	.143
Community by Career Pattern	.61281	.856



As can be observed from Table 7, career pattern, at .923, is not within the .05 level of significance. According to the responses of the women religious, the career pattern which they developed during their religious life was not a significant factor in the intensity of their retirement need. Whether or not the woman religious held only one position throughout her ministry or held several positions in the same or differing career clusters, it did not affect the way in which she responded to the retirement needs.

Examining Table 7 further, because of the fact that career pattern is not a significant factor in and of itself, it is also insignificant when put in combination with other variables. (It is important to mention that the researcher, realizing that there were not an equal number of people in each cell, ran the MANOVA in all possible arrangements of variables to determine if there was the potential for a confounding effect. There was none.) The joint effect of the variables community and career pattern resulted in a significance level of .856, the variables of occupational status and career pattern at a significance level of .762, and the combination of community, occupational status, and career pattern at a .143 level of significance all fall outside the .05 level established.

The conclusion of this segment of the study is clear; the career pattern of women religious does not affect their response to the retirement needs classified as Finance, Leisure-time, Living Arrangement, Physical, Psychological, Social, or Spiritual. No one retirement need was of greater importance to women religious in one

career pattern over another.

Even though career pattern had no effect on the retirement needs of women religious, the observed mean scores, as shown on Table 8 were recorded for each of the seven facets of retirement considered in this study. The career patterns were separated into three groupings. Group one contained responses from those women who have worked in the same career throughout their religious lives. Group two was composed of women religious who held multiple careers within one career cluster. An example of such an individual might be a woman who would work as a registered nurse and then move into medical research as a second career. The final group embodies those persons who have held multiple

Table 8. Combined Observed Means Scores  
for Career Pattern

Facets of Retirement	One career	Multiple careers within one career cluster	Multiple careers in more than one career cluster
Financial	2.06	1.95	2.09
Leisure-time	2.05	2.02	2.14
Living Arrangement	2.34	2.38	2.51
Physical	2.20	2.24	2.30
Psychological	2.06	2.06	2.17
Social	2.04	1.99	2.11
Spiritual	2.16	2.10	2.21
Total Average	2.13	2.10	2.22

careers in more than one career cluster. A former hospital administrator later working as a college faculty member illustrates the type of individual included in this third grouping. Review of this table indicates the observed differences between career pattern groups are very small.

Is There a Difference in the Perceived Needs of Women Religious  
in Preretirement with Those Needs Seen by Women Religious who  
are Retired?

In order to determine if the variable occupational status is indeed a significant factor in the intensity of the observed means scores for the seven areas of retirement needs, a multivariate test of significance (MANOVA) was applied. The results of this statistical operation provided the level of significance for individual variables as well as variables in differing combinations.

Occupational status is divided into two categories. These are the divisions of full-time employee and retiree. As discussed in chapter three, the women religious "on sabbatical," "between ministries," or in "full-time employment" is addressed as a full-time employee. A retiree then, is any individual in this study identified as "full-time volunteer," "part-time volunteer" "contributed community service" or "retired."

As can be observed from Table 9, the probability value of occupational status is less than the .05 level of significance. At the  $1.506 \times 10^{-8}$  (.00000001506) probability level, it is the strongest variable considered in this analysis. Other variables falling at or less than the significant level of .05 include the variable community

and the combination of the variable community by the variable occupational status.

Table 9. Multivariate Tests of Significance. Correspondence Between Effects and Columns of Between-Subjects Design. Occupational Status Community and Age

Effect	F Value (Wilks Lambda)	Significance of F (Wilks Lambda)
Occupational Status	7.33698	$1.506 \times 10^{-8}$
Community	3.25988	.002
Age	1.38283	.055
Community by Occupational Status	2.47676	.016
Community by Age	.55980	.990
Occupational Status by Age	.83149	.769
Community by Occupational Status by Age	1.34131	.090

Interaction Effects of Community, Occupational Status, and Age

In order to understand better which retirement needs were significant in the response pattern of the women religious, univariate F-tests were conducted. Each variable was observed isolated and in combination with other variables. Only those variables found statistically significant either main or interaction effects are displayed.

Table 10. Univariate F-test for the Variable Community by the variable Occupational Status.

Variable	F	Significance of F
Financial	1.69794	.193
Leisure-time	.00741	.931
Living Arrangement	1.87973	.171
Physical	1.05191	.305
Psychological	.45003	.503
Social	.50131	.497
Spiritual	.07987	.778

When observing Table 9, the effect of the variable community, by the variable occupational status, is seen to be statistically significant at the .016 level. However, looking at Table 10, one observes that with the univariate F-test, no one area of retirement need was responsible for the significant interaction. Since we failed to find a significant interaction effect for any of the univariate tests, univariate F-tests were produced for the significant main effects occupational status and community.

Significance of Retirement Variables on Occupational Status

In viewing Table 11, the univariate test results for occupational status indicate that the manner in which the women religious responded to the retirement need items was highly dependent upon their occupational status. The retirement needs of Financial, Leisure-time, and Physical were at a .0 level of significance. The other four areas of retirement need exhibited even greater levels of significance at  $1.450 \times 10^{-7}$  for Living Arrangement,  $1.537 \times 10^{-6}$  for Psychological need,  $2.010 \times 10^{-7}$  for Social need, and  $1.62 \times 10^{-7}$  for Spiritual need.

Table 11. Univariate F-test for Variable Occupational Status

Variable	F	Significance of F
Financial	38.80445	0
Leisure-time	41.34344	0
Living Arrangement	28.16170	$1.450 \times 10^{-7}$
Physical	35.24381	0
Psychological	23.45673	$1.537 \times 10^{-6}$
Social	27.50693	$2.010 \times 10^{-7}$
Spiritual	27.93947	$1.62 \times 10^{-7}$

There were dramatic differences in the response between the women religious in preretirement and those in retirement. In order to determine what the differences were between the religious in preretirement and those in retirement, it is necessary to look at the

combined observed means scores. These scores give the degree of intensity of need for both the full-time employed women religious and the religious retiree. The greater the mean score, the greater the intensity of need.

In Table 12, the total average of the observed means score for the women religious in full-time employment is 2.35. The total average of the observed mean score for the women religious categorized as retiree is 1.92.

Table 12. Combined Observed Mean Score for the  
Variable - Occupational Status

Variable	Full-time	Retiree
Financial	2.24	1.75
Leisure-time	2.28	1.81
Living Arrangement	2.64	2.20
Physical	2.44	2.00
Psychological	2.27	1.91
Social	2.22	1.84
Spiritual	2.33	1.94
Total Average	2.35	1.92

For each group, the highest intensity of need mean score was in the area of Living Arrangements. The full-time employed women religious positioned it at a 2.64 level, and the retired women religious at at 2.20 level of intensity. Both occupational status

groups listed the Physical needs as the second strongest and Spiritual needs as the third. The other four facets of retirement needs showed differences between those of full-time employment and those in retirement.

A numerical spread of .49, the largest point differential between the observed mean of those of full-time employment and those in retirement, occurred in the areas of Financial need and Leisure-time need. The smallest spread, one of .36 points, came in the area of Psychological need.

The women religious in full-time employment evidenced a mean need intensity level which ranged from a high of 2.64 to a low of 2.22. The women religious in retirement scored at a mean of 2.20 at the high range and a low of 1.75. Not even one of the retiree scores reached the level of intensity that was evidenced by the full-time employed women religious. These figures indicated, then, in Table 12, that women religious who are retired have a lower level of need than those who are in full-time employment.

#### Is There a Significant Difference in the Retirement Needs of Women Religious from Different Religious Communities?

As was discussed earlier in this chapter, the Multivariate Test of Significance, as seen earlier in Table 8, shows the variable community to be within the .05 level of significance at .001. The correspondence between effects and columns of between-subject designs indicates that the variable Community, by the variable Occupational Status, also comes within the accepted level of significance with .020.



Table 13. Univariate F-test for the Variable Community  
by the Variable Occupational Status.

Variable	F	Significance of F
Financial	1.33316	.249
Leisure-time	.00432	.948
Living Arrangement	1.33481	.248
Physical	.64121	.424
Psychological	.67352	.412
Social	.34654	.556
Spiritual	.01842	.892

Observing the data on Table 13, it becomes obvious that although variable Community by variable Occupational Status is a significant interaction, when the Univariate F-test is applied, this does not remain true. No one area of retirement need is responsible for significance of the response of women religious from the combination of religious community and occupational status.

Table 14. Univariate F-tests for the Variable Community.

Variable	F	Significance of F
Financial	10.80293	.001
Leisure-time	2.28508	.131
Living Arrangement	4.66742	.031
Physical	.65588	.418
Psychological	1.96228	.162
Social	.08224	.774
Spiritual	.92649	.336

When the Univariate F-test was applied to the variable Community, it is observed that two retirement needs were significantly responsible for the response of the differing community members. On Table 14, the Financial need area had a significance of .001 and Living Arrangement need responses were significant at a .031 level. No other need area fell within the .05 level of significance.

In order to know the pattern of responses for each of the religious communities, it is necessary to examine the results of the Combined Observed Mean Scores. Here the differences between communities of women religious can be observed.

Table 15. Combined Observed Mean Score for the Variable - Community.

Facets of Retirement	Community A	Community B
Financial	2.13	1.83
Leisure-time	2.14	2.01
Living Arrangement	2.52	2.31
Physical	2.29	2.22
Psychological	2.17	2.05
Social	2.09	2.06
Spiritual	2.21	2.12
Total Average	2.22	2.09

Community A, as shown in Table 15, has a combined observed mean score total average of 2.22. Community B's total average is 2.09. In each facet of retirement need, the intensity of need was higher for Community A than for Community B. The greatest difference in score came in the area of Financial need. Here Community A scored 2.13 to Community B's 1.83, a difference of .30. Another widespread contrast in scores occurred in the area of Living Arrangement. Community A recorded an intensity score of 2.52 while Community B's score was 2.31; a difference of .21. The retirement need area in which the two communities had the most similar score was in the area of Social need. Both communities were in agreement as to the three areas of greatest concern. Living Arrangement was first, Physical need second, and Spiritual need was third.

### Interaction Effects of Occupational Status and Age

Even though the MANOVA Test for Age and Occupational Status interactions failed to realize the significance level (see Table 9) a further exploration of the collected data was made by combining observed means scores for the variables of age, and occupational status. The results of these statistical operations provide some insight into the significance of occupational status in the responses of women religious to retirement needs.

In reviewing the data on Table 16, the combination of age and occupational status, several patterns are evident. The highest observed means scores for both the full-time employed women religious and the retired women religious, 2.91 and 2.68 respectively, were recorded in the area of Living Arrangement. The lowest score recorded by the religious employed full-time 1.81, came in the area of Physical need by the women religious in the 76-80 age group. The retirees showed the lowest means score, 1.51, in the area of Financial need. This low means score was established by the retirees 81 years of age and older.

Table 16. Combined Observed Means for the Variables Occupational Status by the Variable Age.

Facets of Retirement	Occupational Status	50-55	56-60	61-65	66-70	71-75	76-80	81 and over
Financial	Full-time Retiree	2.29	2.45	2.27	2.03	2.03	1.86	0
		2.17	2.34	1.72	1.86	1.64	1.76	1.51
Leisure Time	Full-time Retiree	2.32	2.50	2.36	2.05	2.00	2.03	0
		2.26	2.40	1.94	1.90	1.70	1.72	1.69
Living Arrangement	Full-time Retiree	2.64	2.91	2.68	2.38	2.43	2.17	0
		2.68	2.63	2.51	2.38	2.10	2.11	1.85
Physical	Full-time Retiree	2.42	2.70	2.46	2.28	2.23	1.81	0
		2.54	2.27	2.35	2.03	1.85	2.06	1.79
Psycho-logical	Full-time retiree	2.35	2.45	2.33	2.07	1.95	1.95	0
		2.40	2.48	2.13	1.95	1.77	1.96	1.66
Social	Full-time Retiree	2.32	2.38	2.31	1.99	1.88	1.81	0
		2.37	2.23	2.06	1.85	1.77	1.84	1.58
Spiritual	Full-time Retiree	2.33	2.63	2.36	2.11	2.12	1.62	0
		2.42	2.39	2.08	2.00	1.86	1.90	1.75

Of the seven age groupings, the women religious in the 56-60 age group held the highest observed means scores. The women religious 50-55 possessed the second highest observed means scores. There were no women religious in full-time employment over the age of 80. However, the retirees aged 81 and over held the lowest observed means score of all age groups.

In the categories of Financial and Leisure-time needs, the full-time employed women religious held higher observed means intensity scores than did the retirees. Generally this pattern continued throughout the remaining retirement need areas with the exception of those in the 50-55 and the 76-80 year age groups. The women religious 50-55, who are classified as retired, rated themselves to be of greater need in the areas of Living Arrangement, Physical, Psychological, Social, and Spiritual than did their full-time employed counterparts. Again, in the 76-80 age group, again, the retirees had higher scores in more need categories than did the women religious in full-time employment.

#### Are the Retirement Needs of Women Religious Different According to the Age Groupings

In studying the effect of age on the retirement needs of women religious, the observed means score was recorded for each of the seven facets of retirement considered in this study. Age was divided into segments 50-55, 56-60, 61-65, 66-70, 71-75, 76-80, and 81 and over.

Significance of Retirement Variables on Age

When the MANOVA test was given to the variable age, it did not fall within the .05 level of significance. Table 9 reflected the variable of age to be at a .055 level of significance which just falls outside the acceptable level. However, the Univariate F-test for the variable age, finds age a significant variable when looked at by individual retirement needs.

Table 17. Univariate F-tests for the Variable Age.

Variable	F	Significance of F
Financial	3.03087	.006
Leisure-time	4.05498	.001
Living Arrangement	4.13801	$4.209 \times 10^{-4}$
Physical	3.92332	.001
Psychological	4.26023	$3.107 \times 10^{-4}$
Social	4.44474	$1.961 \times 10^{-4}$
Spiritual	4.41951	$2.089 \times 10^{-4}$

A look at Table 17 reveals that all seven retirement facets, after having had the univariate F-test performed, fall within the .05 level of significance. Scores range from .006 to  $1.91 \times 10^{-4}$ .

Table 18. Combined Observed Mean Scores for the Variable - Age

Facets of Retirement	A G E						
	50-55	56-60	61-65	66-70	71-75	76-80	81 +
Financial	2.27	2.43	2.19	1.96	1.76	1.76	1.47
Leisure-time	2.31	2.48	2.29	1.98	1.79	1.75	1.64
Living Arrangement	2.64	2.88	2.65	2.38	2.20	2.11	1.80
Physical	2.43	2.66	2.44	2.17	1.97	2.03	1.74
Psychological	2.35	2.45	2.30	2.02	1.82	1.95	1.61
Social	2.32	2.36	2.27	1.93	1.80	1.83	1.54
Spiritual	2.34	2.60	2.32	2.06	1.94	1.87	1.70
Total Average	2.38	2.54	2.35	2.07	1.90	1.90	1.64

The age group which held the highest score of retirement need was that of the 56-60 year old women religious (Table 18). In all seven areas of retirement need, these women attained the highest intensity level. The observed mean scores of 2.54 was 16 hundredths of a point above the next highest score and nearly a full point (.90) above the lowest intensity level. Those women religious aged 81 years and over held the lowest score at 1.64. Women religious ages 50-55 evidence the second highest scores in all but two of the categories. In these two categories, Living Arrangement and Physical need, the differences between the second and third place scores were a mere one hundredth of a point.



It is important to notice the pattern of retirement need. With the exception of the 56-60 age group, the intensity of need decreases with increased age. Once again, the retirement need which was indicated by all age groups to be of greatest concern was that of Living Arrangement. The second highest need area, by all age groups, was that of Physical need.

#### Interaction Effect of Age and Community

When examining the intensity level of each age group by Community a pattern worthy of noting develops. Scores from Table 19 are separated according to age and community. Observing the scores from the women religious ages 50-55, Community A members held higher scores than Community B in all areas of retirement need except Leisure-time need. In the 56-60 age group. Community A outscored Community B in all categories. From the women religious age 61-65, it was Community B which had the higher scores in the majority of need areas. In the Physical, Psychological, Social, and Spiritual need areas it was the women from Community B held the highest intensity of scores. From the women religious 66 to 70, Community A members once again held more of the high scores. The members of Community B ages 76 to 80 reversed the pattern again when they scored higher intensity of need in all areas except in the area of Psychological need. With the women religious 81 years of age and older, Community B again had the dominant scores in all areas but Living Arrangement and Physical need facets of retirement.

Table 19. Combined Observed Means for the Variable Community by  
the Variable Age.

Facets of Retirement	Community	50-55	56-60	61-65	66-70	71-75	76-80	81 and over
Financial	Community A	2.34	2.51	2.25	1.99	1.81	1.75	1.58
	Community B	2.00	2.14	1.94	1.87	1.64	1.80	1.32
Leisure Time	Community A	2.31	2.51	2.30	1.99	1.84	1.70	1.72
	Community B	2.37	2.37	2.28	1.98	1.68	1.86	1.53
Living Arrangement	Community A	2.68	2.95	2.66	2.39	2.24	2.12	1.76
	Community B	2.43	2.62	2.63	2.35	2.11	2.12	1.86
Physical	Community A	2.44	2.71	2.40	2.16	1.98	1.97	1.73
	Community B	2.37	2.44	2.64	2.22	1.95	2.16	1.77
Psycho-logical	Community A	2.38	2.46	2.27	2.02	1.87	2.00	1.64
	Community B	2.35	2.42	2.41	2.02	1.69	1.86	1.58
Social	Community A	2.30	2.38	2.26	1.88	1.80	1.78	1.57
	Community B	2.40	2.29	2.32	2.06	1.81	1.96	1.50
Spiritual	Community A	2.32	2.65	2.31	2.06	1.95	1.85	1.71
	Community B	2.44	2.42	2.36	2.08	1.93	1.92	1.70

### Interaction Effect of Occupational Status and Community

When comparing the responses of the women religious in relationship to their occupational status and community membership, a definite pattern is evidenced. As is seen in Table 20. In every situation, the women religious in full-time employment possessed observed means scores which were higher than their retired correspondents.

Also important to note is the comparison from one community to the other. The retirees from Community A carried higher observed means score than the retirees from Community B in all areas except Physical and Social retirement needs. The women religious from Community A amassed observed means scores greater than Community B in the areas of Financial, Leisure-time, Living Arrangement, and Physical need.

Living Arrangement need was rated as the most intense retirement need by all four groups shown in Table 20--Community A full-time employed members, Community A retired members, Community B full-time employed members, and Community B retired members. Their second most prominent observed means scores fell in the category of Physical need and their third to Spiritual need.

Table 20. Combined Observed Means for the Variable Community by the Variable Occupational Status.

Facets of Retirement	Occupational Status	Community A	Community B
Financial	Full-time	2.31	2.01
	Retiree	1.81	1.67
Leisure-time	Full-time	2.30	2.29
	Retiree	1.84	1.65
Living Arrangement	Full-time	2.69	2.48
	Retiree	2.21	2.19
Physical	Full-time	2.46	2.43
	Retiree	1.98	2.05
Psycho-logical	Full-time	2.28	2.33
	Retiree	1.97	1.80
Social	Full-time	2.22	2.26
	Retiree	1.83	1.90
Spiritual	Full-time	2.34	2.35
	Retiree	1.97	1.94

The women religious from Community A who are in full-time employment deviated the most in their responses. They judged themselves to have Financial needs which were greater than their Leisure-time, Psychological, or Social needs. Financial need was the lowest observed means score for the retirees of Community A and the full-time employed members of Community B. This need was next to the last in intensity for the retirees of Community B.

### Interaction Effect of Age, Community, and Occupational Status

When combining the variables of community, occupational status, and age a dramatic deviation from the other patterns is present. From Table 21, the observation can be made that the women religious once again showed Living Arrangement to be the most prominent retirement need. More significant is the observed means scores of 3.81 for retirees from Community B in the 61 to 65 age group. This score is more than 1.0 above all other scores for that age group as well as for the other religious women age 61 to 65 from Community A retired or full-time employed or those in full-time employment from Community B. All of the responses from these combinations of variables are consistent with other patterns discussed previously.

### Are There Significant Differences in the Retirement Needs of Women Religious Due to the Career Cluster in Which They Work?

Dominant careers, for the purpose of this study, were classified as careers in: (1) medicine/health, (2) education, and (3) other. As was stated in Chapter 3, the number of women religious from Community A and B belonging to the other career cluster were minimal in comparison to those women in the fields of medicine/health and education.

As can be observed from Table 22, dominant career at .451 is not within the .05 level of significance, when the MANOVA was applied. According to the responses of the women religious, the dominant career to which they belonged during their ministry was not a significant factor in the intensity of their retirement need. Whether or not the

Table 21. Combined Means Score for Variable Community by  
the Variable Occupational Status by Variable Age.

Facets of Retirement	Age	Full-time Community A	Full-time Community B	Retiree Community A	Retiree Community B
Financial	50-55	2.35	1.95	2.17	2.19
	56-60	2.51	2.17	2.45	1.92
	61-65	2.34	2.00	1.77	1.48
	66-70	2.03	2.02	1.92	1.72
	71-75	2.08	1.67	1.64	1.63
	76-81	1.87	1.83	1.73	1.81
	81 and over	0	0	1.58	1.40
Leisure-time	50-55	2.32	2.32	2.07	2.19
	56-60	2.52	2.39	2.44	2.26
	61-65	2.36	2.36	1.99	1.66
	66-70	2.01	2.16	1.96	1.80
	71-75	2.03	1.84	1.73	1.65
	76-80	1.96	2.22	1.67	1.83
	81 and over	0	0	1.72	1.63
Living Arrangement	50-55	2.69	2.32	2.56	2.85
	56-60	2.97	2.67	2.76	2.19
	61-65	2.74	2.47	2.24	3.81
	66-70	2.33	2.57	2.49	2.13
	71-75	2.47	2.18	2.09	2.10
	76-80	2.27	1.94	2.10	2.14
	81 and over	0	0	1.76	1.98
Physical	50-55	2.45	2.26	2.35	2.80
	56-60	2.76	2.47	2.29	2.19
	61-65	2.42	2.61	2.26	2.81
	66-70	2.22	2.47	2.06	1.96
	71-75	2.24	2.13	1.81	1.92
	76-80	1.71	2.06	2.00	2.17
	81 and over	0	0	1.73	1.88
Psychological	50-55	2.35	2.39	2.55	2.20
	56-60	2.45	2.44	2.52	2.31
	61-65	2.31	2.40	2.06	2.47
	66-70	2.05	2.14	1.97	1.90
	71-75	1.96	1.84	1.82	1.67
	76-80	1.89	2.09	2.02	1.84
	81 and over	0	0	1.58	1.40

Table 21 Continued

Social	50-55	2.31	2.36	2.24	2.56
	56-60	2.40	2.29	2.21	2.30
	61-65	2.32	2.27	1.92	2.74
	66-70	1.92	2.20	1.82	1.91
	71-75	1.89	1.82	1.75	1.81
	76-80	1.71	2.06	1.79	1.95
	81 and over	0	0	1.57	1.60
Spiritual	50-55	2.34	2.32	2.10	2.85
	56-60	2.67	2.48	2.49	2.00
	61-65	2.35	2.40	2.10	2.00
	66-70	2.06	2.25	2.05	1.90
	71-75	2.09	2.33	1.86	1.86
	76-80	1.64	1.56	1.87	1.95
	81 and over	0	0	1.71	1.81

---

women religious were in the field of medicine/health, education, or in other careers did not affect the way in which they responded to the retirement needs. Again, as seen previously in this chapter, the variable community and the variable occupational status were within the .05 level of significance with the significance of F being  $3.482 \times 10^{-4}$  for the variable Community and  $1.118 \times 10^{-7}$  for variable Occupational Status. However, because the dominant career variable was not significant, that variable when combined with other variables also showed an effect of non-significance.

Table 22. Multivariate Tests of Significance. Correspondence Between Effects and Columns of Between - Subjects Design. The Variable Community, Variable Occupational Status and the Variable Dominant Career.

Effect	F Value (Wilks Lambda)	Significance of F (Wilks Lambda)
Community	3.89607	$3.482 \times 10^{-4}$
Occupational Status	6.66307	$1.118 \times 10^{-4}$
Dominant Career	.99978	.451
Community by Occupational Status	2.41533	.019
Community by Dominant Career	.73978	.735
Occupational Status by Dominant Career	.43787	.963
Community by Occupational Status by Dominant Career	.97370	.478



### Interaction Effect of Occupational Status and Dominant Career

Viewing the combination of the variable occupational status with the variable of the women religious' dominant career, focus should be directed to several points of interest. Regardless of occupational status or dominant career, according to Table 23, all women religious indicated that Living Arrangement was the most intense retirement need. Although the observed means score for Living Arrangement ranged from a high of 2.66 to a low of 2.20, these scores were an average of .20 degrees of intensity above the second highest observed means score.

When observed according to dominant career, the women religious in full-time employment from all career clusters had greater observed means scores than their counterparts in retirement. The women religious in full-time employment whose dominant careers are in the field of education evidenced slightly higher observed means scores than those women religious in full-time medical/health professions or other career professions clustered into the category of "other." The same does not hold true for those in retirement who held positions in the field of education for the dominant portion of their career. The retirees who held the highest observed means scores were those women religious whose dominant careers were in the arena of medicine and/or health. In all retirement need areas except the Physical and Psychological, these women scored higher than the religious in the other career clusters.

Table 23. Combined Observed Means for the Variable Occupational Status by the Variable Dominant Career.

Facets of Retirement	Occupational Status	Medicine/ Health	Education	Other
Financial	Full-time	2.27	2.26	2.21
	Retiree	1.88	1.76	1.71
Leisure-time	Full-time	2.25	2.30	2.26
	Retiree	1.92	1.84	1.60
Living Arrangement	Full-time	2.60	2.66	2.57
	Retiree	2.35	2.20	2.12
Physical	Full-time	2.32	2.47	2.36
	Retiree	2.01	2.02	1.89
Psycho-logical	Full-time	2.32	2.29	2.25
	Retiree	1.84	1.93	1.80
Social	Full-time	2.19	2.23	2.24
	Retiree	1.92	1.87	1.69
Spiritual	Full-time	2.41	2.35	2.23
	Retiree	2.12	1.96	1.86

Significant Responses to Individual Statements  
as Found in Appendix V

Although the intent of this research is to examine the intensity of each of the seven retirement facets as wholes, there are several individual need item statements which seem far too valuable to omit from the discussion of the results study. They give one a better understanding of the issues which formed the intensity level of need in each of the seven retirement need categories.

Each retirement need item had from a 2.5 to a 6.6 percent reply of "no response" and an average of 45.22 percent response for "no need." There were, however, several need items which deviated notably from that average. Table 24 displays the results of one such item. Need item #7, "handling boredom" had a 61.2% score for "no need": Less than two percent of the respondents marked this item as one of "great need."

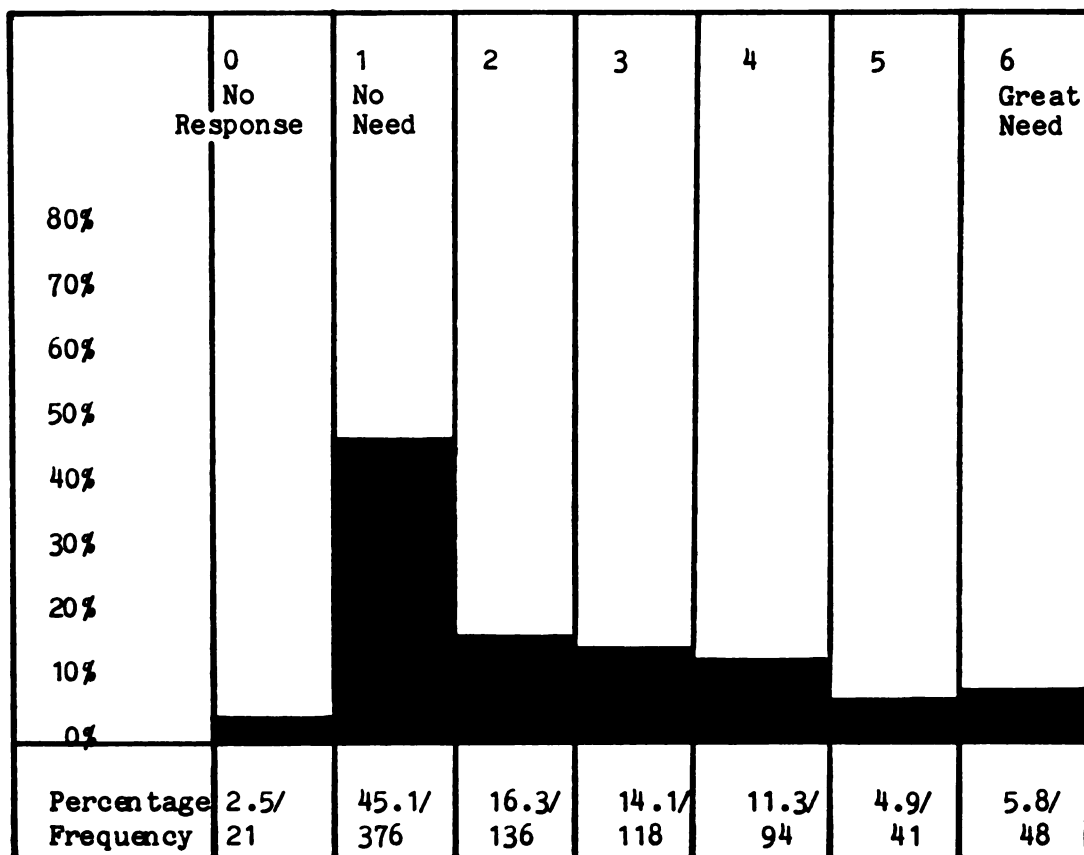
Table 24. Need Item #7 "Handling Boredom."

(Psychological)



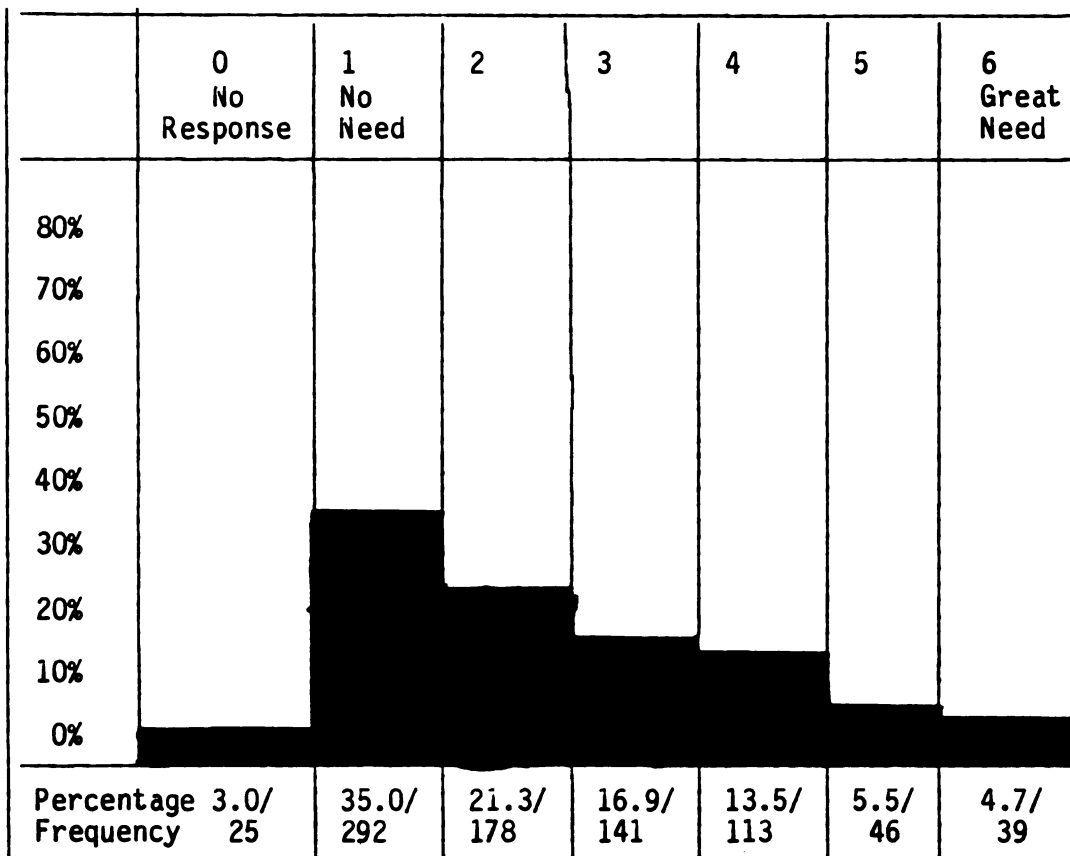
Item nine, "concerns regarding senility" was of some concern to over fifty percent (52.4) of those answering the questionnaire. As seen in Table 25, ninety of the 834 respondents tallied the degree of need to be in the two highest levels of intensity. Only 2.5 percent of the women religious did not respond to the questionnaire item.

Table 25. Need Item #9 "Concerns regarding senility."  
Physical



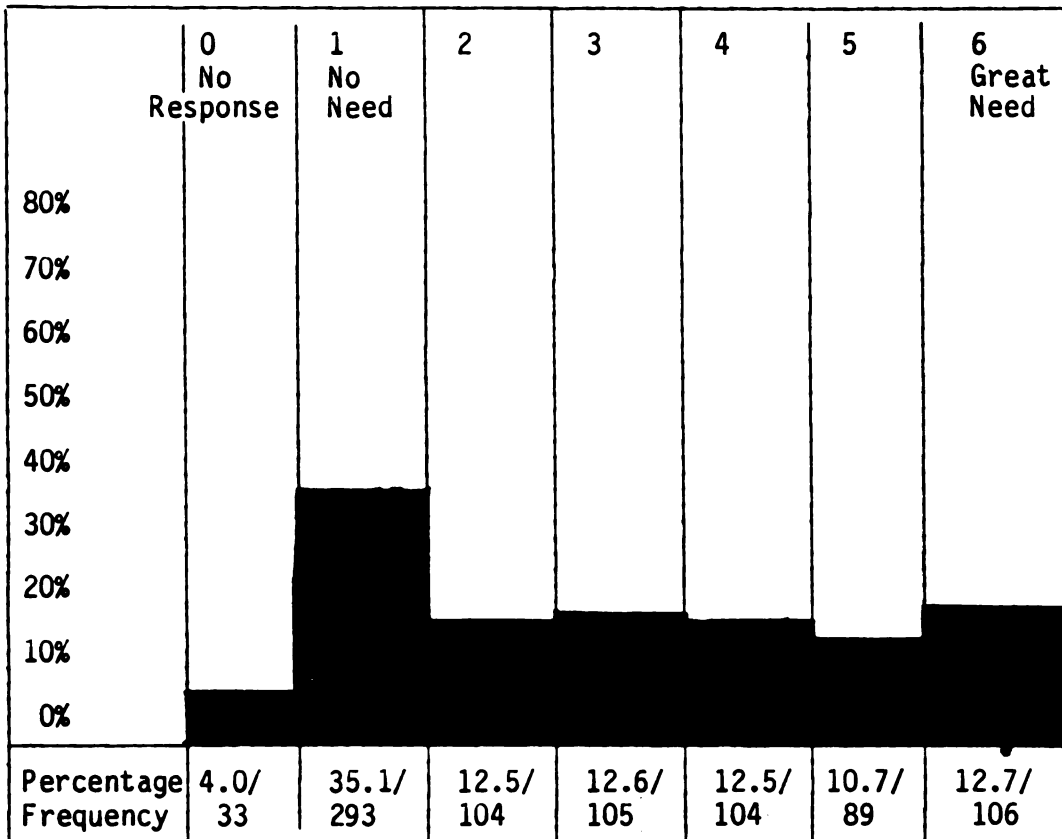
"Coping with change," need item fifteen, was shown as having a notable degree of need by 517 of the women religious. That was a representation of 62 percent of all respondents (Table 26). Nearly two hundred (198) women religious found this concern to be of high importance to them. Almost 25 percent of the respondents marked "coping with change" as one of the three highest need level.

Table 26. Need Item #15 "Coping with Change."  
(Psychological)



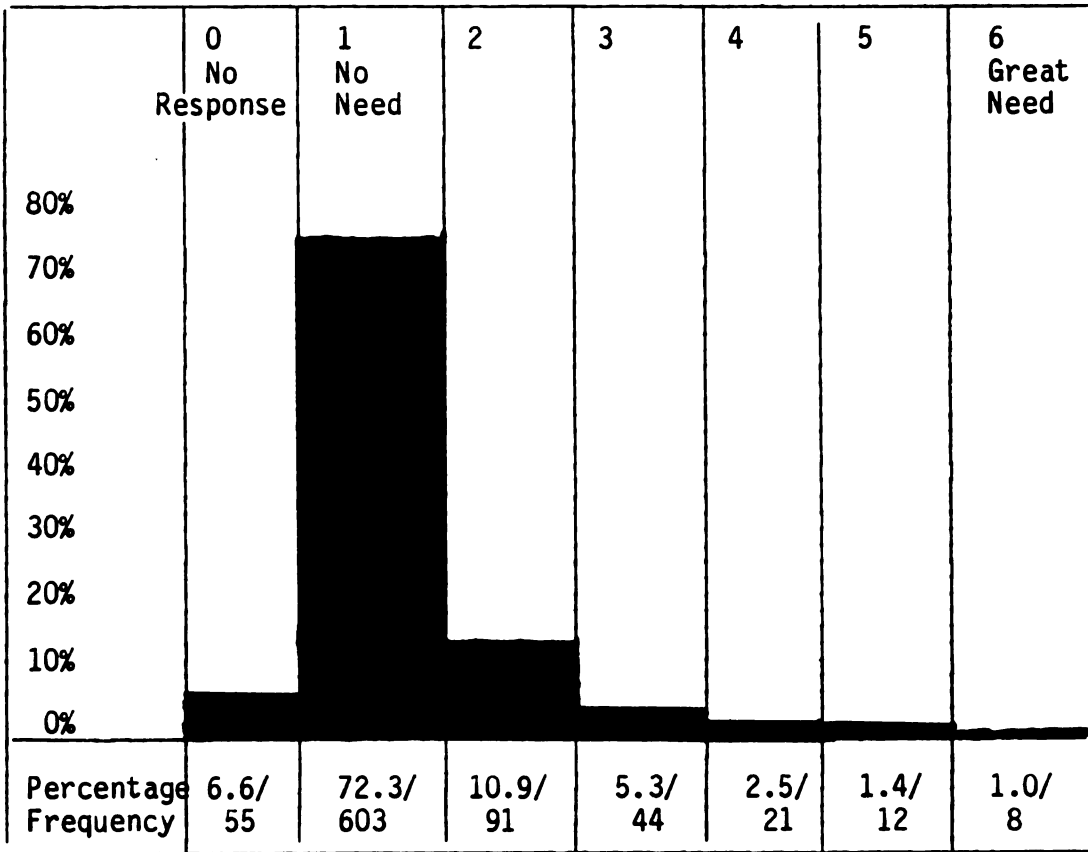
The retirement need item that totaled the greatest number of "great need" responses in the entire study was number sixteen, "Coping with the lack of privacy, personal space." In studying the responses on Table 27, over 100 of the women religious, or 12.7%, listed this as an item of "great need". Five hundred of the respondents indicated that this item was of concern to them.

Table 27. Need Item #16 "Coping with the lack of privacy, personal space."  
(Living Arrangements)



"Preparation of a will," item 18, received one of the highest "no need" responses. Nearly 80 percent (79.9) of the women religious, according to Table 28, indicated this was not a retirement concern of theirs. Only one percent of the respondents thought it to be a "great need."

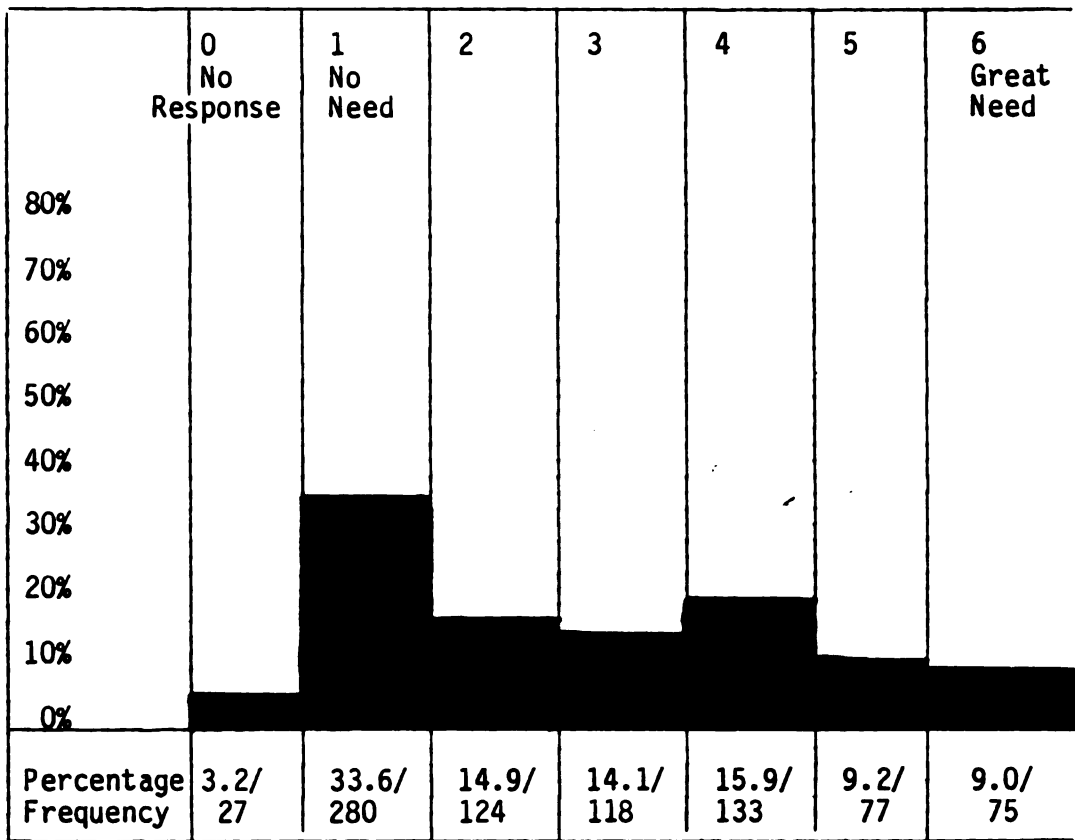
Table 28. Need Item #18 "Preparation of a will."  
(Financial)



Item 20, "Opportunities for travel" received a strong response in each category (Table 29). Nearly two-thirds of the women religious (63.2%) indicated this area as a retirement need. Very close to 300 respondents indicated this need was in the upper half of the intensity scale.

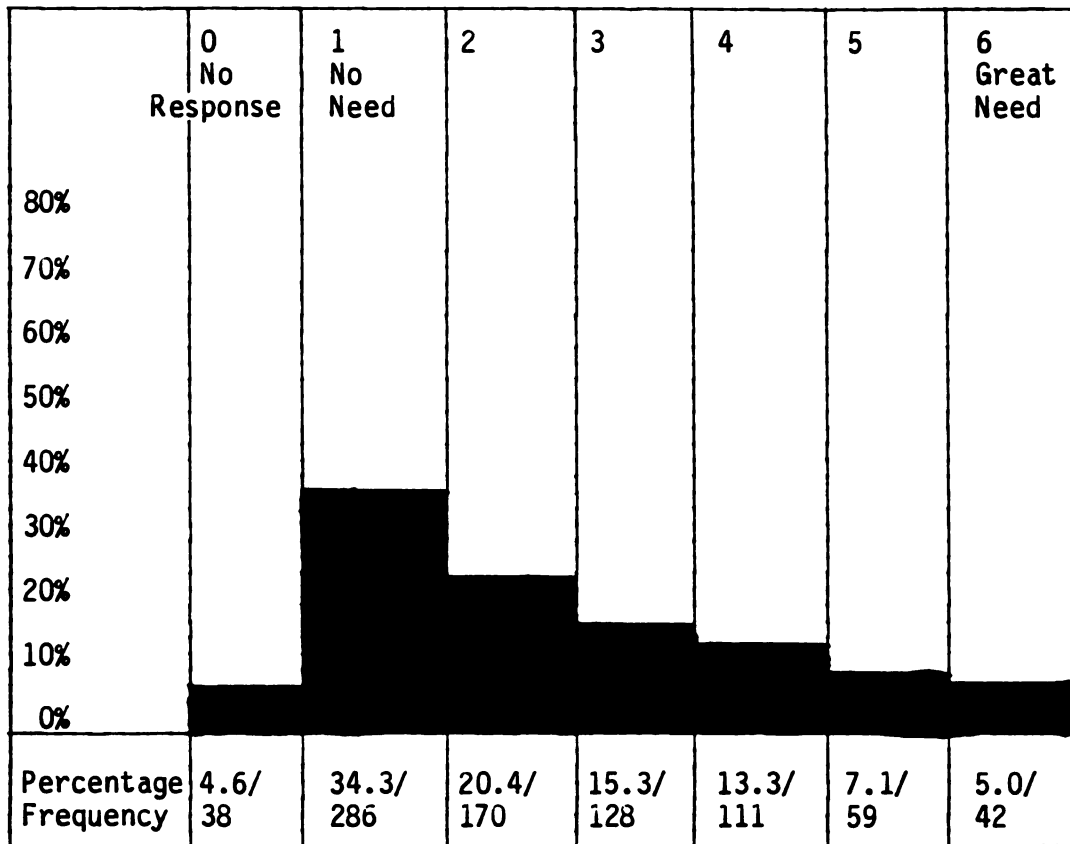


Table 29. Need Item #20 "Opportunities for travel."  
(Leisure-time)



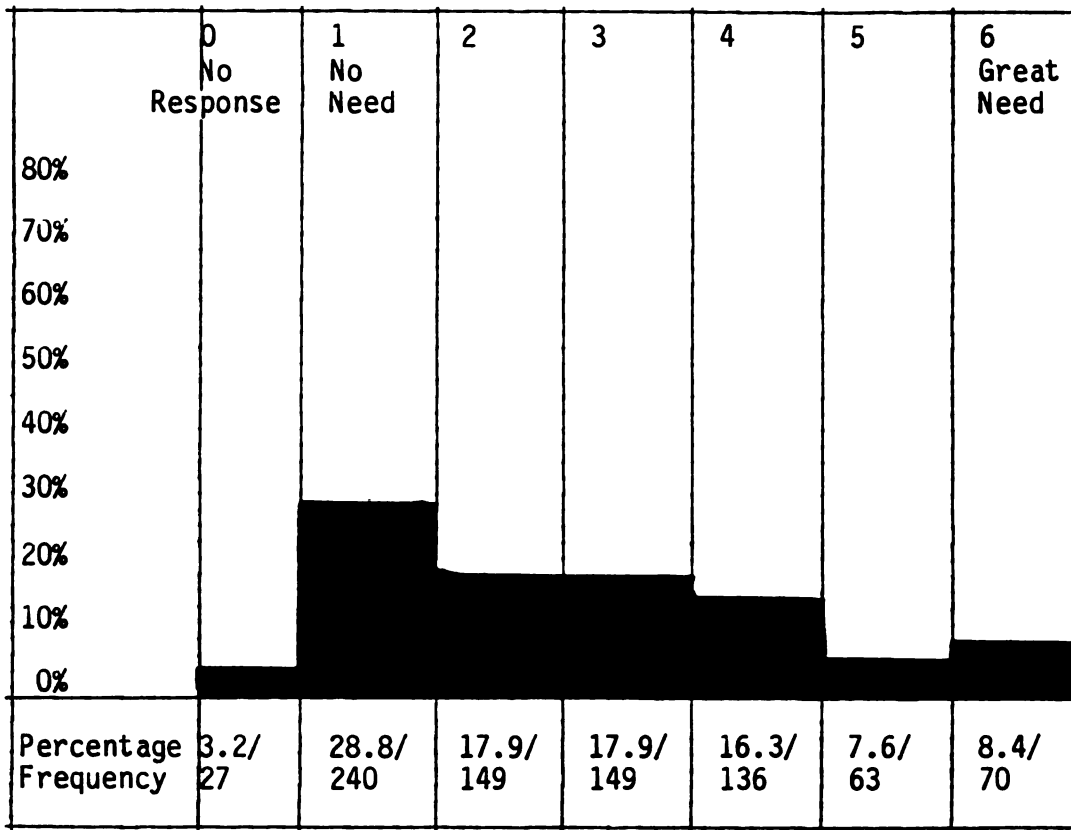
Over five hundred respondents stated that "Using anger effectively," item 23, was a concern to them. Five percent, or forty-two women religious, thought it to be of great need, as is indicated in Table 30.

Table 30. Need Item #23 "Using anger effectively."  
(Psychological)



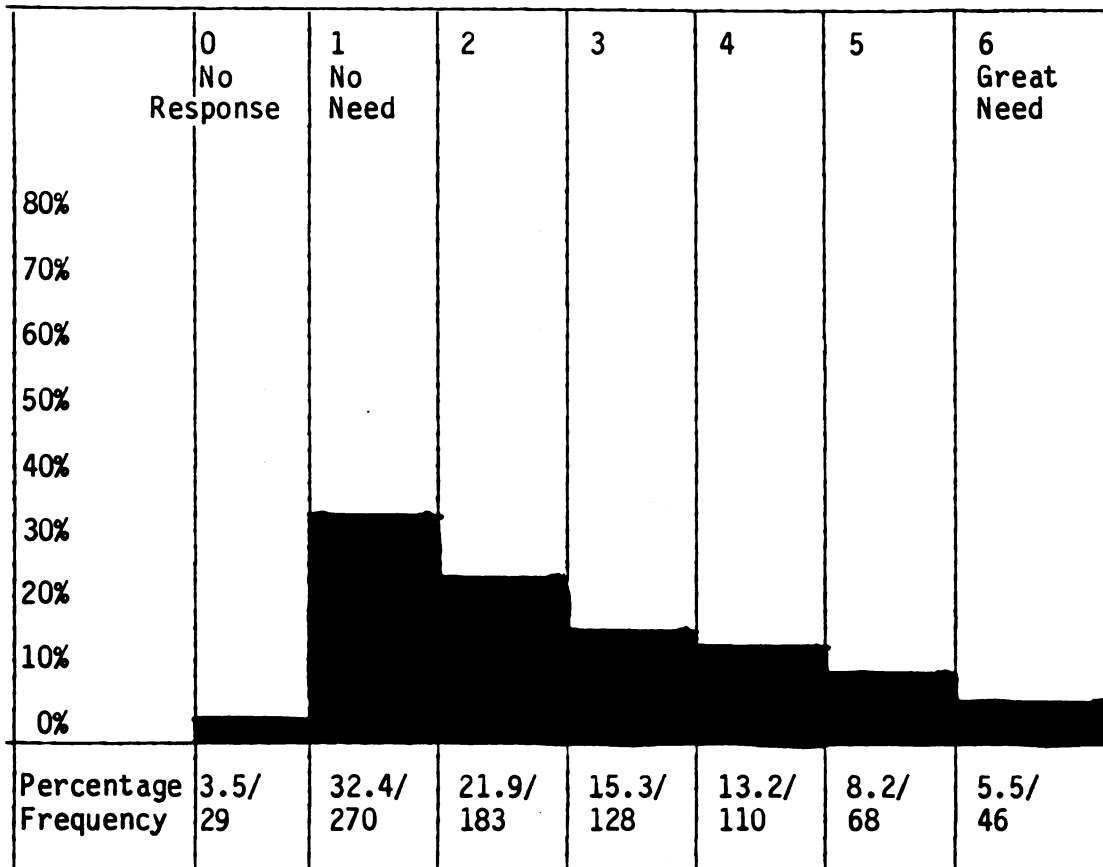
"Managing unpleasant living conditions," item 24, received more responses in the need classifications than any other item on the questionnaire. When tabulating the responses from columns two through six on Table 31, sixty-eight percent of the women religious regarded this topic as matter of concern. Approximately three hundred women (298) checked this retirement need on the intensity scale at the lower end but almost as many respondents (269) scored this item at the upper end of the scale.

Table 31. Need Item #24 "Managing unpleasant living conditions."  
(Living arrangement)



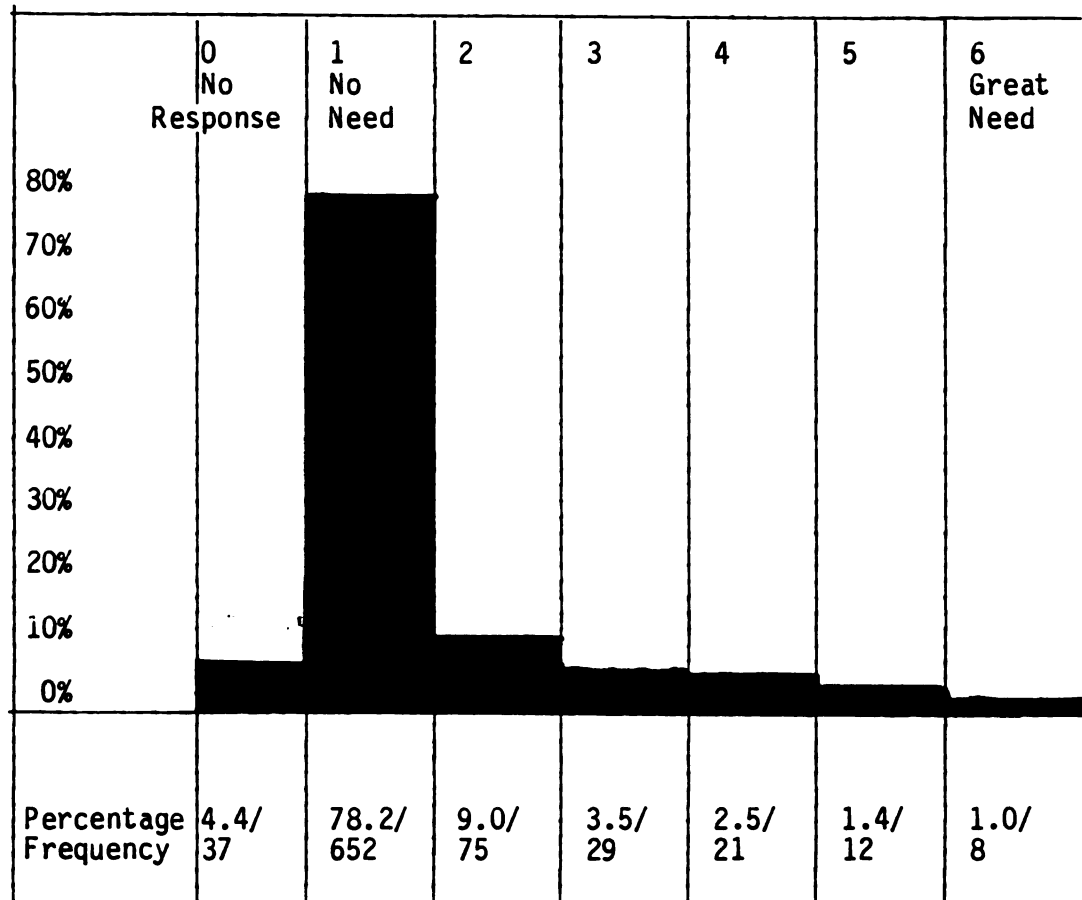
One spiritual need showed to be of greater concern to the women religious than all others. Item 27, "Understanding the fear of facing the termination of life" was that need item as is shown on Table 32. Thirty-two percent of the respondents found this item to be of "no need" but 21.9% rated this need item a one in intensity, 15.3% rated it a two, 13.2% rated it a three, 8.2% gave it a four, and 5.5% ranked it as a score of five, indicating it to be of "great need."

Table 32. Need Item #27 "Understanding the fear of facing the termination of life."  
(Spiritual)



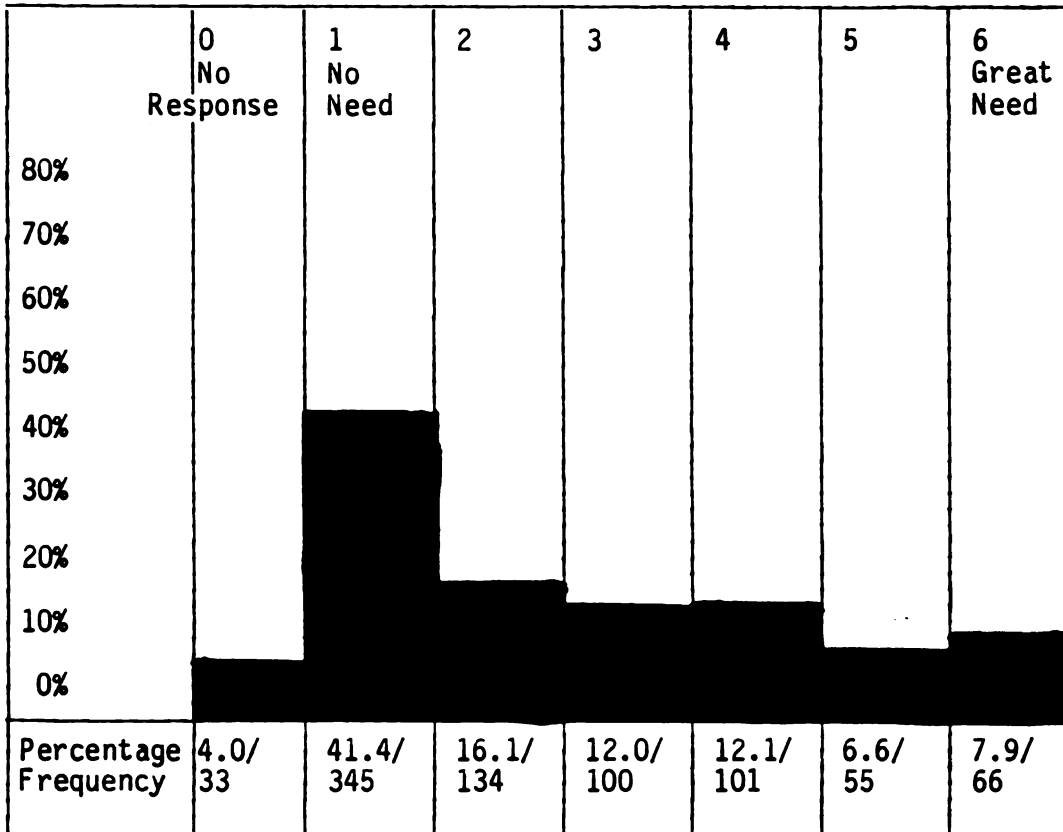
The retirement need item evaluated as having the greatest percentage of responses in the "no need" box was item 33, "Coping with drug or alcohol dependency." Over 78 percent of the women religious indicated, according to Table 33, this was of no concern to them. Only 145 respondents, or 17.4 percent, expressed such dependency as being of any kind of concern.

Table 33. Need Item #33 "Coping with drug or alcohol dependency."  
(Physical)



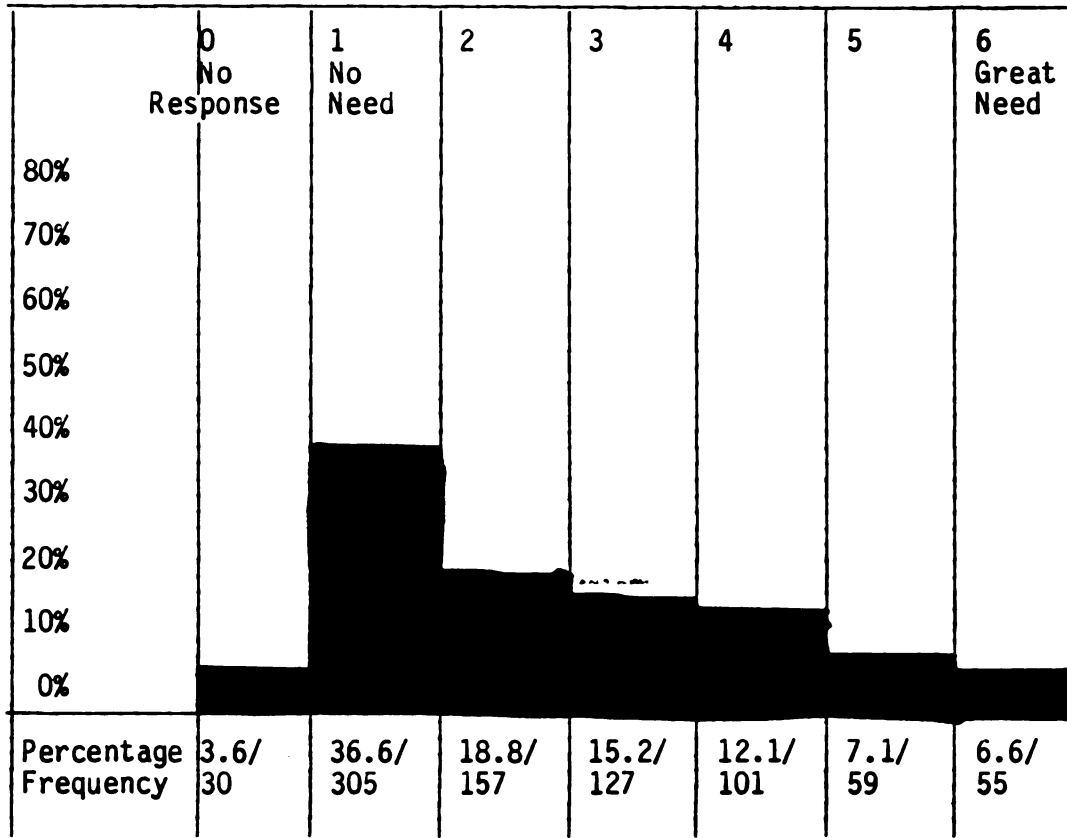
Item 34, "Adequate travel funds" scored prominently on the two highest levels of intensity. Almost 15 percent of the women religious reflected this as a high need item as is seen on Table 34.

Table 34. Need Item #34 "Adequate travel fund."  
(Financial)



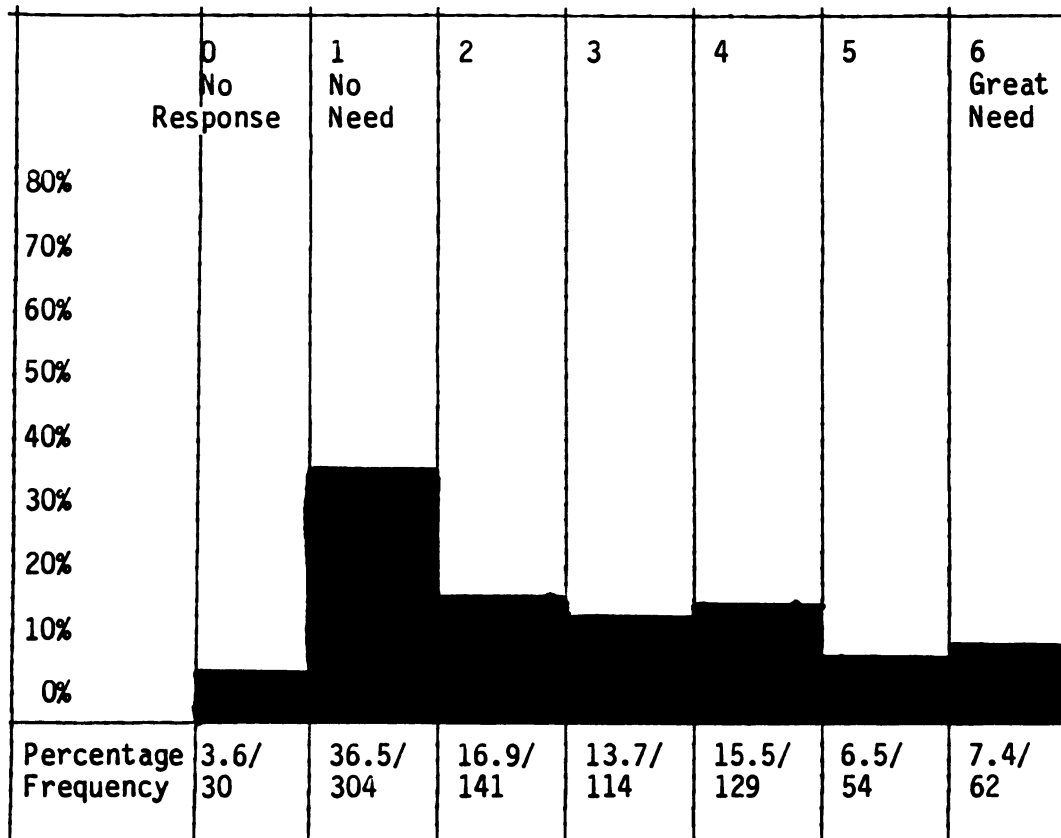
"Coping with loneliness," item 39, also received a meaningful tally of "great need" responses. The highest level of intensity as reported in Table 35 was responded to by 6.6% of the women religious and 7.1 percent of the women tallied responses in the second highest level of intensity.

Table 35. Need Item #39 "Coping with loneliness."  
(Psychological)



"Change in residence," item 40, was another need item in the retirement facet, living arrangement, which received a high response. Sixty percent of the women religious saw this as an area of concern as is seen on Table 36.

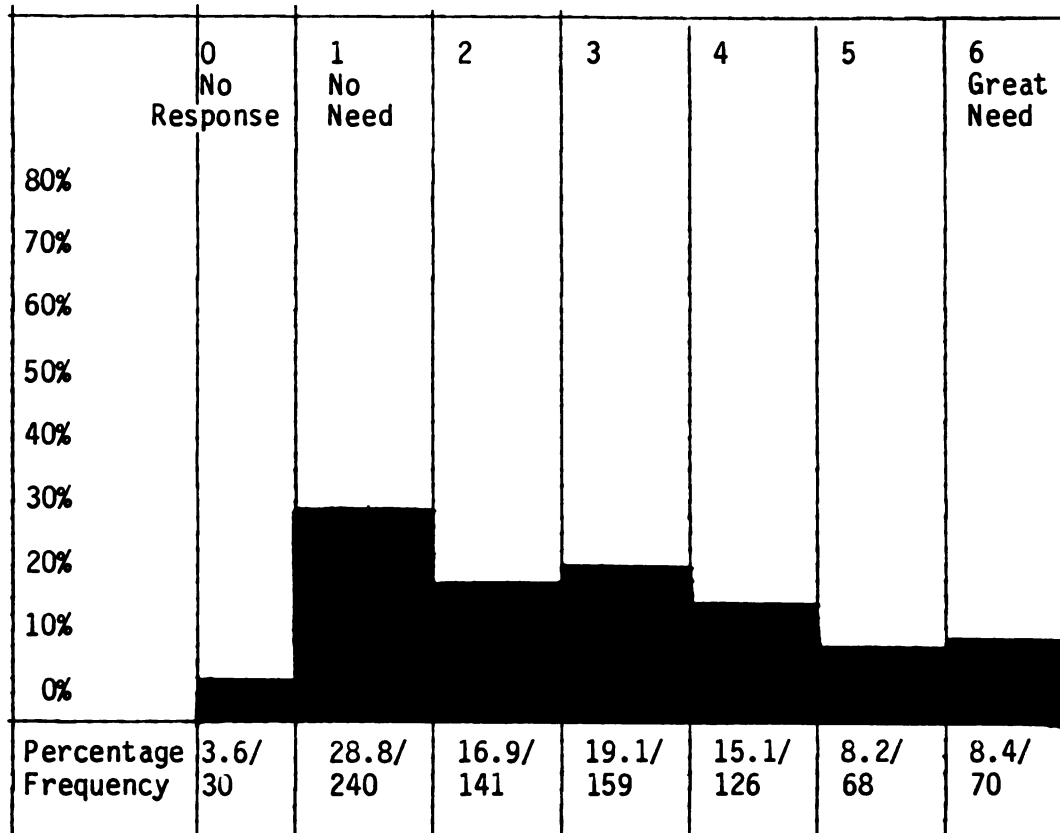
Table 36. Need Item #40 "Change in residence."  
(Living Arrangement)



Item 41, "Dealing with limited physical mobility" received a strong response from those answering the questionnaire. Only 28.8 percent thought it to be of "no need" (Table 37). In contrast, five hundred sixty-four women considered it to be of importance. Seventy individuals (8.4%) indicated this physical facet of retirement to be of "great need."

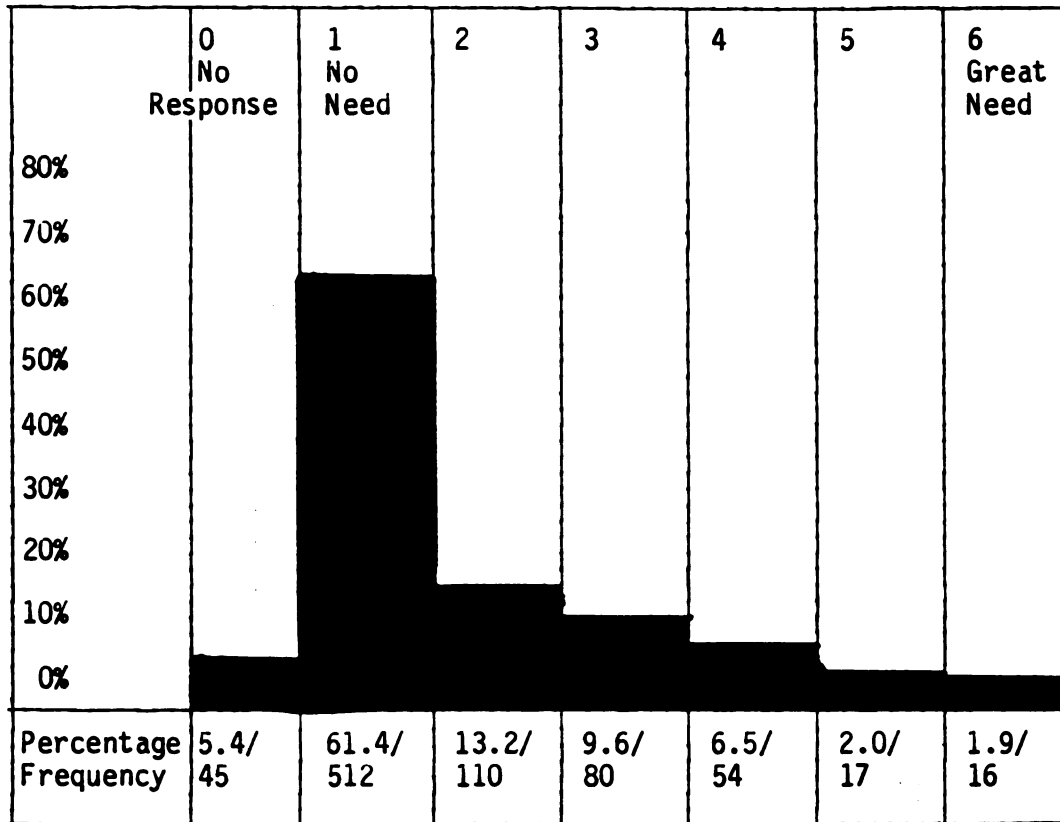


Table 37. Need Item #41 "Dealing with limited physical mobility."  
(Physical)



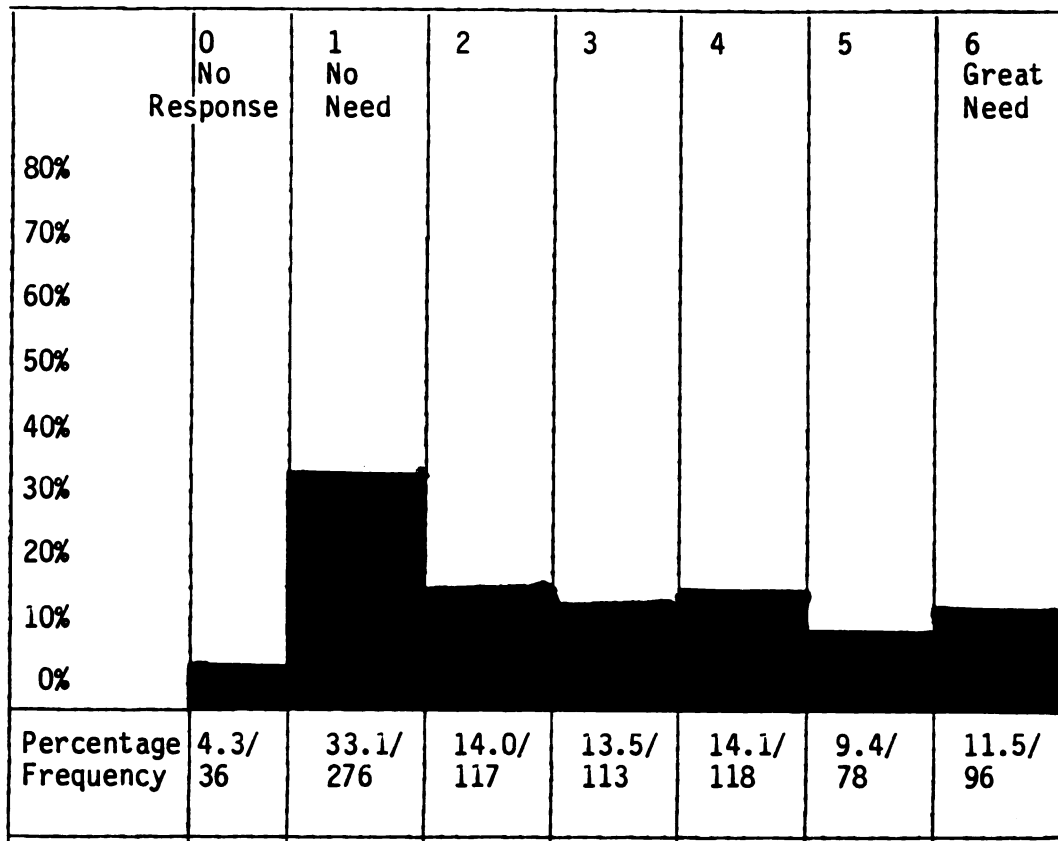
The social need, item 45, "Adjusting to loss of role in neighborhood or civic community" received a response of need from less than one third of the women religious. The results of Table 38 indicate that five hundred fifty-seven respondents listed it as "no need" or "no response" while only two hundred seventy-seven registered it as a concern. Less than two percent (1.9%) revealed this adjustment to be a "great need" in their lives.

Table 38. Need Item #45 "Adjustment to loss of role in neighborhood or civic community."  
(Social)



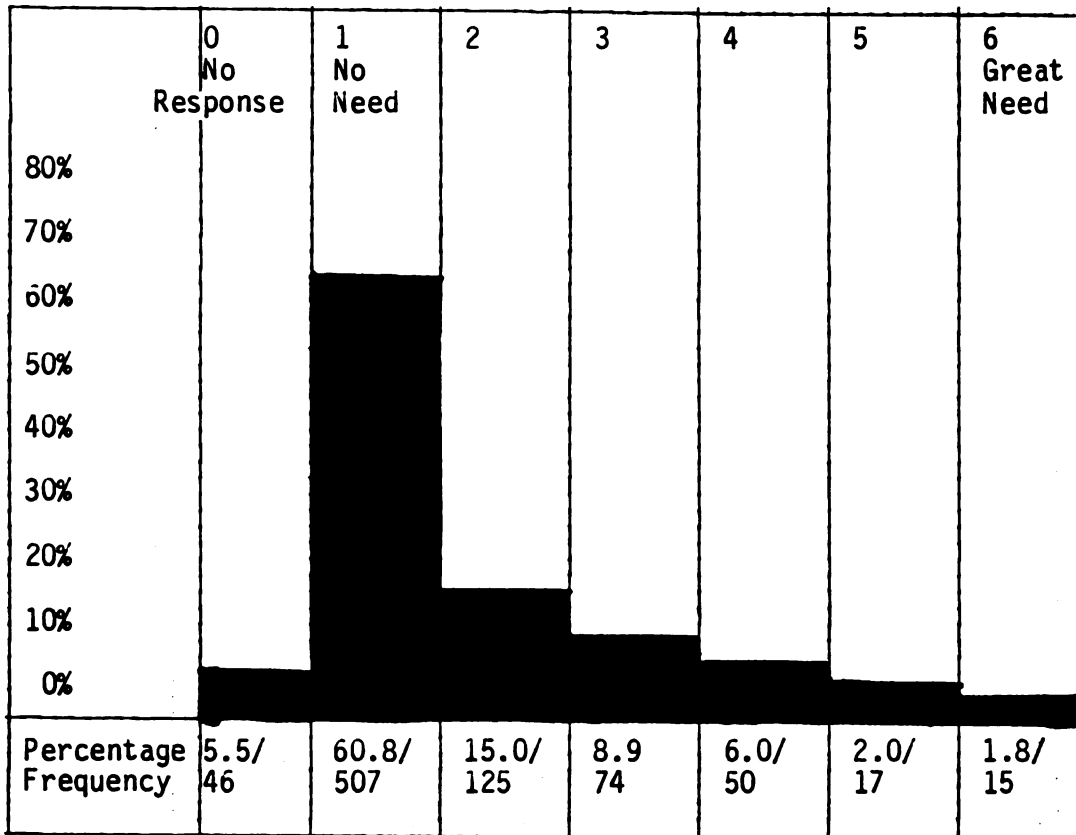
"Accessibility in transportation, need of mobility", item 48, emerged as a retirement facet which held importance to these women religious. As shown on Table 39, only 33.1 percent considered it to be a "no need" item. Sixty-two percent found this mobility need an item to give some attention. Nearly one hundred of the participants (96) saw this as being of a "great need" for them.

Table 39. Need Item #48 "Accessibility in transportation, need in mobility."  
(Living arrangement)



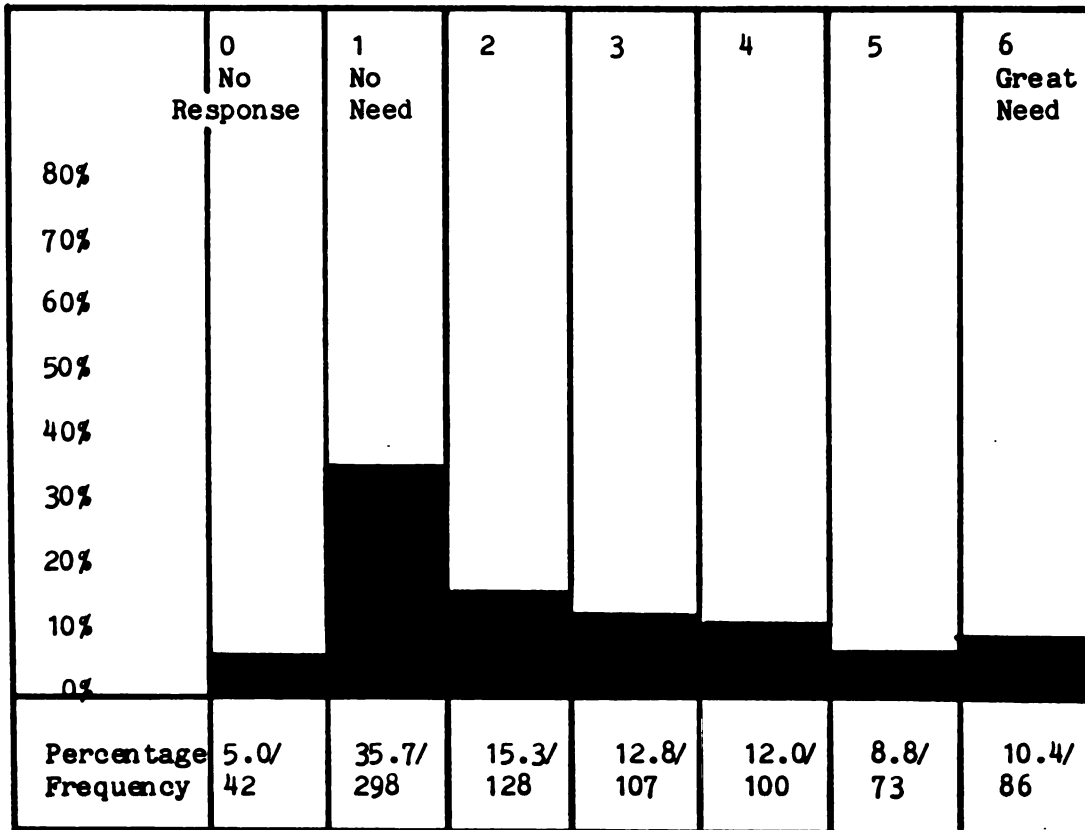
Over sixty percent of the respondents (60.8%) felt that need item 61, "Dealing with loss of parish contacts," was of "no need" (Table 40). Only 33.7 percent of the respondents found it an important matter for retirement.

Table 40. Need Item #61 "Dealing with loss of parish contacts."  
(Social)



Item sixty-four, "Selection of housing arrangements," was regarded by the women religious as being a matter for attention. More than ten percent of the women (86), as shown on Table 41, found it to be a "great need." Nearly five hundred (494) women religious scored it as having some intensity of need.

Table 41. Need Item #64 "Selection of housing arrangements."  
(Living Arrangement)



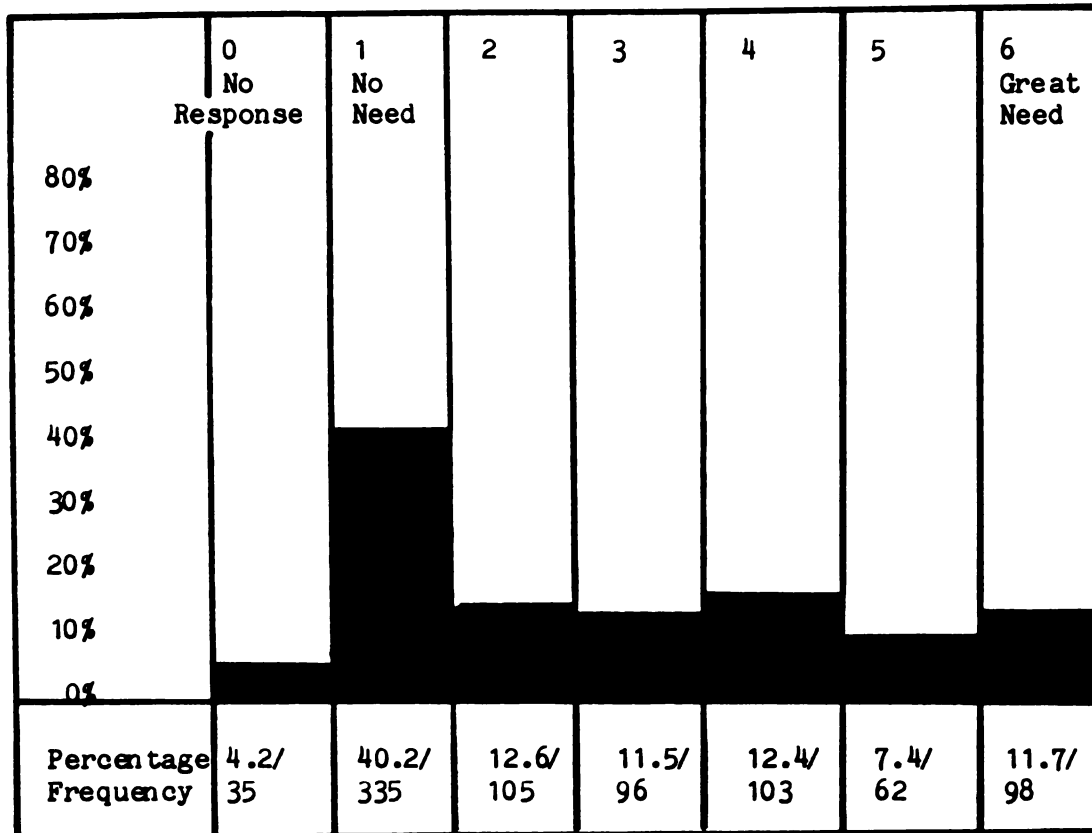
"Coping with hearing loss or blindness," item 65, was another physical retirement need which held major importance for many of the women religious as is seen on Table 42. Less than one-third of the respondents (32.7%) scored this in the "no need" category. Eleven percent of the respondents, on the other hand, saw that "coping with hearing loss or blindness" was a "great need" in retirement.

Table 42. Need Item #65 "Coping with hearing loss or blindness."  
(Physical)

	0 No Response	1 No Need	2	3	4	5	6 Great Need
80%							
70%							
60%							
50%							
40%							
30%							
20%							
10%							
0%							
Percentage Frequency	4.7/ 39	32.7/ 273	14.0/ 117	15.0/ 125	14.3/ 119	8.3/ 69	11.0/ 92

Nearly twelve percent of the respondents (11.7%) considered item 69, "Someone to trust, confide in," an area of "great need." It is recognized in Table 43 that although there was this high level of intensity for these nearly one hundred (98) women religious, more than forty percent (40.2%) designated this item to be of "no need."

Table 43. Need Item #69 "Someone to trust, confide in."  
(Social)



A second spiritual retirement need which was focused on by this group of women religious was found in item 75, from Table 44, "Choice in matters retreat or prayer style." Less than forty percent (37.3%) saw it to be in the "no need" classification while 21.1 percent, or over one hundred seventy-five, listed it as one of the two highest levels of need.

Table 44. Need Item #75 "Choice in matters of retreat or prayer style."  
(Spiritual)

	0 No Response	1 No Need	2	3	4	5	6 Great Need
80%							
70%							
60%							
50%							
40%							
30%							
20%							
10%							
0%							
Percentage Frequency	4.3/ 36	37.3/ 311	14.7/ 123	10.8/ 90	11.8/ 98	10.1/ 84	11.0/ 92

Item 76, "Handling the loss of neighborhood or parish social events" was indicated by the respondents as a very low level retirement need as observed in Table 45. Only fifteen women religious saw it as a "great need" while 65.8 respondents found it to be either one of "no need" or one given no response.



Table 45. Need Items #76 "Handling the loss of neighborhood  
or parish social events."  
(Leisure-time)

	0 No Response	1 No Need	2	3	4	5	6 Great Need
80%							
70%							
60%							
50%							
40%							
30%							
20%							
10%							
0%							
Percentage Frequency	5.6/ 47	60.2/ 502	15.7/ 131	9.5/ 79	5.4/ 45	1.8/ 15	1.8/ 15

The Extent of Agreement for Retirement Education

For each of the seventy-one retirement "need" items, on the questionnaire, respondents were asked to indicate their willingness to participate in a program of education or counseling if such were ever offered on the particular facet of retirement. The responses of the women religious are summarized on Table 46.

Table 46. Percentage of Multiple Responses for  
Questionnaire Items 77-147.

Facets of Retirement	R e s p o n s e		
	Yes	No	Undecided
Financial	26.6	62.5	10.9
Leisure-time	32.6	56.8	10.6
Living Arrangement	35.3	51.9	12.8
Physical	37.2	51.6	11.2
Psychological	33.9	54.0	12.1
Social	28.0	59.0	12.6
Spiritual	32.9	57.0	10.1

On any given facet of retirement, over fifty percent of the women religious surveyed indicated that they would not be interested in a program of education or counseling. Another ten (10.1) to thirteen (12.8) percent were undecided as to whether or not they would be willing to participate.

The topic of Physical need received the strongest support for program involvement with 37.2% (310 respondents) of the women religious indicating that they would like a program addressing such needs. Another two hundred ninety-four (35.3%) suggested they would be interested in matters dealing with Living Arrangement needs. Even the area of Financial need, which received the least degree of affirmation,

had 26.6% (222 respondents) of the women religious displaying interest in the subject.

In examining the effect of age on the response of the women religious as to their willingness to participate in educational or counseling programs focusing on retirement needs, an inquiry into the percentage of multiple responses is necessary. Table 47 presents this information.

Age appears to have a notable effect upon the responses of women religious as to their favorable attitudes toward such education programs. Women religious in the 56-60 age group exhibit the greatest willingness to participate in retirement programs. In each area of retirement need, from thirty-three (33.5) to forty-four (43.9) percent of the women in this age group expressed positive interest.

The age group least agreeable to participate in a program of retirement education or counseling is the 81 year old and older group of women religious. No more than 21.2% of these women would willingly participate in such a program.

This table also indicates that the area of greatest interest is in Physical need, followed by Living Arrangement concerns, and Spiritual needs. The areas of least interest came in Financial and Social needs.

In viewing the effect of community membership on the response of the women religious and their willingness to participate in retirement education programs, a trend develops again. Table 48 presents the responses of the women religious by religious community.

Table 47. Percentage of Multiple Responses for  
Questionnaire Items 77-147 by Age

Facet of Retirement	Response	50-55	56-60	61-65	66-70	71-75	76-80	81 and over
Financial	Yes	26.8	33.5	31.1	23.0	20.6	27.4	15.9
	No	62.4	54.2	56.3	65.7	69.1	67.0	73.6
	Undecided	10.8	12.3	12.6	11.3	10.3	5.6	10.5
Leisure Time	Yes	34.8	36.5	36.2	31.0	27.5	30.8	18.7
	No	54.9	52.7	52.4	59.5	60.9	60.7	68.1
	Undecided	10.3	10.8	11.4	9.5	11.6	8.5	13.2
Living Arrangement	Yes	35.4	41.0	39.7	34.8	29.8	32.2	21.2
	No	52.2	46.3	47.0	52.4	54.1	60.0	66.9
	Undecided	12.4	12.7	13.3	12.8	16.1	7.8	11.9
Physical	Yes	39.2	43.9	42.5	35.0	30.4	34.5	17.8
	No	50.3	45.1	45.9	53.0	57.2	57.8	69.2
	Undecided	10.5	11.0	11.8	12.0	12.4	7.7	13.0
Psycho-logical	Yes	37.1	40.8	38.7	31.4	26.7	31.3	12.7
	No	51.5	47.6	49.3	56.7	59.8	58.1	72.4
	Undecided	11.4	11.6	12.0	11.9	13.5	10.6	14.9
Social	Yes	30.6	34.0	31.7	25.9	21.5	28.5	17.5
	No	57.0	54.2	53.5	61.6	64.8	61.7	72.1
	Undecided	12.4	11.8	14.7	12.5	13.7	9.7	10.4
Spiritual	Yes	32.3	41.1	35.5	30.1	29.9	29.9	20.2
	No	58.6	50.4	52.1	59.0	59.2	61.7	69.3
	Undecided	9.1	8.5	12.4	10.9	10.9	8.4	10.5

Table 48. Percentage of Multiple Responses for  
Questionnaire Items 77-147 by Community

Facets of Retirement	Response	Community A	Community B
Financial	Yes	28.4	21.1
	No	60.7	67.6
	Undecided	10.9	11.3
Leisure-time	Yes	32.9	32.0
	No	57.0	55.7
	Undecided	10.1	12.3
Living Arrangement	Yes	35.6	34.7
	No	51.7	52.0
	Undecided	12.7	13.3
Physical	Yes	37.0	38.0
	No	51.9	50.1
	Undecided	11.1	11.9
Psycho-logical	Yes	34.2	33.2
	No	54.3	53.0
	Undecided	11.5	13.8
Social	Yes	28.3	28.9
	No	59.3	57.5
	Undecided	12.4	13.6
Spiritual	Yes	33.2	32.3
	No	56.9	56.9
	Undecided	9.9	10.8

The women religious from Community A appear to be more disposed to retirement education than those from Community B. In five of the seven retirement need areas, a greater percentage of women from Community A indicated a willingness for a program. Only in the areas of Physical

and Social need did the membership from Community B surpass the percentage of support coming from Community A.

An interesting statistic appears in the category of Financial need. Whereas in all other categories the difference in the percentage of "yes" responses is one percent or less, here there is a 7.3% difference. Twenty-eight point four percent of the women religious from Community A favor such a program regarding finance, but only 21.1% of the membership from Community B indicate a positive response.

In examining the effect of the occupational status of women religious of their response to retirement education programs, Table 49 must be analyzed. The relationship between the responses of the full-time employee and the retiree is important.

In each facet of retirement need, the women religious who are in full-time employment are more positive regarding a program of retirement education than are the retirees. The greatest difference came in the area of Physical need, followed by Psychological need and Financial need. The one area in which their positive responses were most similar came in the need area of Living Arrangement.

Table 50 presents the percentage of multiple responses by career pattern. Looking at the relationships among responses by career pattern striking differences are evident.

Table 49. Percentage of Multiple Responses for Questionnaire  
Items 77-147 by Occupational Status

Facets of Retirement	Response	Full-time	Retiree
Financial	Yes	28.2	24.1
	No	59.8	66.8
	Undecided	12.0	9.1
Leisure-time	Yes	34.0	30.4
	No	55.2	59.1
	Undecided	10.8	10.5
Living Arrangement	Yes	36.0	34.6
	No	50.4	53.9
	Undecided	13.6	11.5
Physical	Yes	39.1	33.9
	No	49.1	55.8
	Undecided	11.8	10.3
Psycho-logical	Yes	35.7	31.2
	No	52.1	56.8
	Undecided	12.2	12.0
Social	Yes	29.4	27.1
	No	57.2	61.8
	Undecided	13.4	11.1
Spiritual	Yes	34.0	31.6
	No	55.8	58.4
	Undecided	10.2	10.0

Table 50. Percentage of Multiple Responses for  
Questionnaire Items 77-147 by Career Pattern

Facets of Retirement	Response	One Career	Multiple Careers Within one Career Cluster	Multiple Careers in More than one Career Cluster
Financial	Yes	19.1	24.4	27.9
	No	62.3	64.4	62.0
	Undecided	18.6	11.2	10.1
Leisure-time	Yes	27.7	32.7	33.1
	No	57.4	56.4	56.9
	Undecided	14.9	10.9	10.0
Living Arrangement	Yes	28.1	37.0	35.6
	No	50.6	50.6	52.4
	Undecided	21.3	12.4	12.0
Physical	Yes	31.0	38.9	37.4
	No	53.4	49.2	52.0
	Undecided	15.6	11.9	10.6
Psychological	Yes	24.3	34.9	34.7
	No	55.9	53.8	53.9
	Undecided	19.8	11.3	11.4
Social	Yes	24.7	28.9	28.6
	No	56.7	59.3	59.2
	Undecided	18.6	11.8	12.2
Spiritual	Yes	28.1	32.4	33.5
	No	56.1	58.2	56.8
	Undecided	15.8	9.6	9.7

The women religious who during their time in religious life held multiple careers in multiple career clusters possessed the greatest interest in receiving retirement education or counseling in the areas of Financial, Leisure-time, and Spiritual needs. The women religious



who worked in multiple careers within the same career cluster held the highest scores in the areas of Living Arrangement, Physical, Psychological, and Social need. The women religious who during their religious life held only one career position were the least supportive of retirement education and counseling. The fact that these women also had the highest percentage of "undecided" responses is worth noting. Over twenty-one percent (21.3) were undecided about their willingness to participate in a program focusing on Living Arrangement needs. Nearly twenty percent (19.8) indicated indecision on their part in becoming involved in a program that would focus on the Psychological retirement needs. The "undecided" responses are an important item upon which to focus. If those who are undecided about their participation in a program would choose to participate, that movement would increase the percentage of participation anywhere from 37.7 to 49.4 percent.

To study the effect of dominant career on the choice of responses of women religious to retirement needs, the examination of Table 51 is necessary. Again the facets of retirement which received the most support for an educational program were the areas of Living Arrangement and Physical need.

Table 51 statistics indicate that the women religious whose dominant career is in the field of education had a more agreeable attitude toward a retirement program than those in medicine/health careers and other careers. The women religious in education had a higher percentage of "yes" responses in six of the seven areas of retirement needs. The career group which displayed the least amount of support for a retirement education or counseling program was that of

the medicine/health grouping.

Table 51. Percentage of Multiple Responses for Questionnaire Items 77-147 by Dominant Career Cluster.

Facets of Retirement	Response	Medicine and Health	Education	Other
Financial	Yes	24.4	27.1	24.2
	No	62.5	62.1	62.5
	Undecided	13.1	10.8	13.3
Leisure-time	Yes	27.4	33.4	30.3
	No	60.8	56.1	57.9
	Undecided	11.8	10.5	11.8
Living Arrangement	Yes	32.7	35.8	34.5
	No	52.9	51.3	51.8
	Undecided	14.4	12.9	13.7
Physical	Yes	32.0	38.5	32.8
	No	56.4	50.2	56.0
	Undecided	11.6	11.3	11.2
Psychological	Yes	31.6	34.5	31.3
	No	56.3	53.3	56.0
	Undecided	12.1	12.2	12.7
Social	Yes	26.9	28.6	29.1
	No	62.0	58.5	58.8
	Undecided	11.1	12.9	12.1
Spiritual	Yes	27.6	33.7	30.9
	No	61.4	56.1	58.9
	Undecided	11.0	10.2	10.2

In answer to the statement "If, for retirement, you were to learn new hobbies or skills, which would you be most interested in learning?" 37 percent of the women religious indicated that they would be interested in learning about traveling. Over 30 percent (30.7) religious were interested in theological study. Nearly thirty percent (28.9) of the women were interested in preparing for volunteer activities, and almost 27 percent (26.9) were interested in a program of exercise as is seen in Table 52.

The respondents were given the opportunity to write-in a topic of special interest to them. Some of the additional topics listed in order of frequency were: computer programming and systems analysis, ceramics, foreign languages, watercolors, clowning, woodworking, arts and crafts, hair care, pottery, and guitar.

When asked, "Since your retirement may number 10-15-20 or more years in which you could be active would you consider a new role in any of the following ministries?", very definite responses were given. Of the nineteen roles presented, six of them received affirmation from thirty percent or more of the women religious.

Tutoring was the number one response. Four hundred of the respondents (48%) listed this as a possible retirement role. Nearly thirty-seven (36.8) of the women religious indicated an interest in working with the poor and needy. Almost the same percentage (36.7) were interested in a role where they could visit nursing homes. Involvement with Senior Citizens was of a personal interest to nearly three hundred of the women religious. Two hundred seventy-two (32.6%)

Table 52. Question 77. Learning Interests

Learning Interests	Absolute Frequency	Relative Frequency (Percent)
1. Traveling	309	37.0
2. Theological Study	256	30.7
3. Volunteer Activities	241	28.9
4. Exercise	224	26.9
5. Painting	149	17.9
6. Sewing	149	17.9
7. Crocheting	149	17.9
8. Swimming	147	17.6
9. Knitting	143	17.2
10. Music Appreciation	142	17.0
11. Gardening	140	16.8
12. Self-developing	139	16.7
13. Piano playing	139	16.7
14. Cards/games	131	15.7
15. Photography	109	13.1
16. Needle point	98	11.8
17. Writing	92	11.0
18. Typing	71	8.5
19. Floral design	71	8.5
20. Cooking	64	7.7
21. Driving	60	7.2
22. Baking	59	7.1
23. Biking	47	5.6
24. Printing	47	5.6
25. Story writing	45	5.4
26. Chalk drawing	44	5.3
27. Fishing	40	4.8
28. Camping	29	3.5
29. Dramatics	26	3.1

Table 53. Question 78. Future Work Role

Future Work Roles		Absolute Frequency	Relative Frequency (Percent)
1	Tutoring	400	48.0
2	Working with Poor, Needy	307	36.8
3	Visiting Nursing Homes	306	36.7
4	Involvement with Senior Citizens	296	35.5
5	Parish Ministry	272	32.6
6	Light, Part-time Secretarial work	250	30.0
7	Assisting in Public Libraries	160	19.2
8	Ecumenical work	148	17.7
9	Spiritual Direction	137	16.4
10	Helping Handicapped	115	13.8
11	Foster Grandparent Program	113	13.5
12	Research	107	12.8
13	Board and Civic Committee	97	11.6
14	Nutrition Programs	78	9.4
15	Writing for newspaper, magazine	74	8.9
16	Public Speaking	73	7.4
17	Jail Ministry	62	7.4
18	Red Cross Volunteering	61	7.3
19	Politics	52	6.2
20	Other	76	9.1

displayed an interest in parish ministry, while thirty percent were attracted by the possibility of performing light, part-time secretarial work. As is also indicated in Table 53, the remainder of role opportunities received significantly less support.

The women religious, when given an opportunity to list "other" roles which they felt were possibilities for their retirement roles, did not lack imagination. Nearly seventy additional roles were suggested. These roles included: live-in companion, reader for the blind, hospital chaplain, adult educator, hospice volunteer, home visitor, Sanctuary Movement worker, school consultant, grant writer,

marine biologist, computer software developer, babysitter, alcohol/drug counselor, English as a second language tutor, motel operator, para legal aide for poor, art therapist, book reviewer, and hospital volunteer.

Questionnaire item 79 was included in the listing as a check for internal validity. The respondents were asked to list, in order of importance, the seven retirement need areas for which they experienced a "need for additional information, aid, or education".

Table 54. Question 79. Order of Importance of Retirement Needs

Facet of Retirement	1st Choice	2nd Choice	3rd Choice	4th Choice	5th Choice	6th Choice	7th Choice	No Response
Financial	35	45	50	55	71	114	331	133
Leisure-time	33	49	80	93	131	201	124	123
Living Arrangement	126	108	114	101	129	101	25	130
Physical	66	201	129	158	85	44	24	127
Psychological	54	112	138	99	90	91	108	142
Social	24	98	124	142	144	111	54	137
Spiritual	400	108	74	52	36	22	29	113

When examining Table 54, the most obvious statistical statement is in the area of Spiritual need. Four hundred religious listed this as their first need, 108 listed it as second in importance, and 74 named it their number three concern. These 584 women represent seventy

percent of the women surveyed. The high level importance given to this need area does not coincide with the previous results. In the analysis of all other data, Spiritual needs ranked either fourth or fifth in intensity. In this very focused question, Spiritual need was listed as the need of greatest importance. This view is not consistent with the reality of the response from the seventy-one individual need items, nine of which focused on Spiritual need.

Aside from this one area, all other need areas were ranked by the women religious with a high level of consistency when compared to their responses to questionnaire items 7 to 76. By clustering the scores from columns one, two, and three on Table 54, the ranking was possible. Table 55 was produced for the remaining six categories.

Table 55. Summation of the First Three Position of Retirement Need

Facet of Retirement	1st Choice	2nd Choice	3rd Choice	Total	Order of Rank
Financial	35	45	50	130	6
Leisure-time	33	49	80	162	5
Living Arrangement	126	108	114	348	2
Physical	66	201	129	396	1
Psychological	54	112	138	304	3
Social	24	98	124	246	4

From the above table, a pattern extremely consistent with previous statistics emerges. Physical and Living Arrangement needs are listed

as the first and second most important needs in relationship to retirement education and counseling. Psychological remains third in importance as it has throughout the analysis. Social and Leisure-time needs were ranked fourth and fifth, with Financial need being shown as the least important. Reversing the process of examination, Table 56 reflects the responses of the women religious to their three least important retirement education concerns.

Table 56. Summation of the Last Three Positions of Retirement Need.

Facet of Retirement	5th Choice	6th Choice	7th Choice	Total	Order of Reverse Rank
Financial	71	114	331	516	6
Leisure-time	131	201	124	456	5
Living Arrangement	129	101	25	255	2
Physical	85	44	24	153	1
Psychological	90	91	108	289	4
Social	144	111	54	279	3

Again, a remarkably high degree of correlation is present. Financial need received the highest number of responses in the least important categories. Physical and Living Arrangement needs remained in the same order of importance. The only two categories to shift were Social and Psychological needs. This shift was minimal as the difference between the two scores was a mere ten responses. The consistency of the responses in all categories except Spiritual need is



very high.

### Favored Vehicles for Gaining Retirement Education and Counseling

Thus far the questions have been formulated to consider the intensity of retirement need in women religious the extent of their agreement to the essential elements of a retirement education program and the willingness of these women to participate in such a program. This final section refers to timing and the vehicle for disseminating retirement education programs; and the willingness of these women to participate in such programs.

Question eighty asks, "At what age did you first begin to think seriously about RETIREMENT in your own personal life?" The tabulation of the results in Table 57 indicates over fifty-five percent (55.3) of the women religious did not begin thinking seriously about retirement until after age 60.

Table 57. Question 80. Age at which respondent began thinking seriously about retirement.

Age of Retirement Planning	Absolute Frequency	Relative Frequency (PCT)	Cumulative Frequency (PCT)
No Response	74	8.9	8.9
Between 35-44	30	3.6	12.5
Between 45-54	136	16.3	28.8
Between 55-60	133	15.9	44.7
After 60	461	55.3	100.0
Total	834	100.0	

Over seventy-percent of the women religious indicated that they began to think seriously about their retirement after age 54. Slightly less than four percent (3.6) began to think about their retirement between 35 and 44 years of age.

When asked what age would be "the logical time for people to begin planning for retirement," the respondents' answers were significantly different. The incongruity is apparent when viewing Table 58.

Table 58. Question 81. Age at which respondents believe one should begin planning for retirement.

Age Preferences	Absolute Frequency	Relative Frequency (PCT)	Cumulative Frequency (PCT)
No Response	47	5.6	5.6
Between 35-44	96	11.5	17.1
Between 45-54	197	23.6	40.8
Between 55-60	274	32.9	73.6
After 60	220	26.4	100.0
Total	834	100.0	

The responses in Table 58 indicate that the women religious answering the questionnaire believe it is important to begin planning for retirement at an age that is younger than the age at which these same women, in reality, began retirement preparation. Nearly seventy percent of the religious felt it important to begin retirement planning

Table 59. Chi-square Test. Cross Tabulation of the Question  
#80 (age of thinking seriously about retirement) by  
#81 (time to plan for retirement).

Count		Between 35-44	Between 45-54	Between 55-60	After 60	Row Total
Row Percent						
Col. Percent						
Total Percent	0					
No Response	33 44.6 70.2 4.0	0 0 0 0	7 9.5 3.6 .8	14 18.9 5.1 1.7	20 27.0 9.1 2.4	74 8.9
Between 35-44	0 0 0 0	24 80.0 25.0 2.9	4 13.3 2.0 .5	1 3.3 .4 .1	1 3.3 .5 .1	30 3.6
Between 45-54	3 2.2 6.4 .4	25 18.4 26.0 3.0	77 56.6 39.1 9.2	26 19.1 9.5 3.1	5 3.7 2.3 .6	136 16.3
Between 55-60	1 .8 2.1 .1	22 16.5 22.9 2.6	38 28.6 19.3 4.6	58 43.6 21.2 7.0	14 10.5 6.4 1.7	133 15.9
After 60	10 2.2 21.3 1.2	25 5.4 26.0 3.0	71 15.4 36.0 8.5	175 38.0 63.9 21.0	180 39.0 81.8 21.6	461 55.3
Column Total	47 5.6	96 11.5	197 23.6	274 32.9	220 26.4	844 100.0

Raw Chi-Square = 560.10687 with 16 degrees of freedom. Significance = 0.

before age sixty-one. Only 26.4 percent felt retirement planning should occur after the age of sixty.

A Chi-square Test was applied to the frequency scores for the above two questions in order to determine whether the distribution of responses differs significantly. Table 59 presents the results of the cross tabulation. The raw Chi-square was equal to 560.10687 with sixteen degrees of freedom. There is a high relationship between the two statements as the statistical significance is zero.

The needs of the women religious may vary depending upon the amount of reading they have done and the extent to which they have received counseling in preparing for retirement. Table 60 shows that the women religious questioned received little or no consultation regarding retirement.

Table 60. Question 82. Discussions on Retirement

Consultation Scores	Extensively	Moderately	Briefly	Not at All
Family	4.0	9.4	22.5	57.2
Friends	7.6	18.1	31.3	36.8
Clergy	1.9	4.6	8.2	77.5
Work Superior	4.7	12.1	17.5	57.9
Legal Counsel	1.3	2.3	2.9	83.5
Religious Superior	7.4	14.5	25.4	45.4

If the women religious seek counsel, according to the respondents, they discuss retirement most often with their religious superior or friends. Rarely do they speak with legal counsel or clergy about retirement. For the most part, women religious speak only "briefly" or "not at all," to others about retirement.

In response to the question, "Have you read any literature on retirement?", only a little more than twelve percent of the women religious indicated they had done "much reading." Another twelve percent (12.8) reported they had not done any reading on retirement.

Table 61. Question 83. Amount of Retirement Literature Read

Literature Read	Absolute Frequency	Relative Frequency Percent
Much	102	12.2
Some	369	44.2
Very Little	236	28.3
None at All	107	12.8
No Response	20	2.4

A total of fifty-six percent of the respondents reported they had read "some" or "much" regarding retirement. Forty-one percent indicated they had read "very little" or "none at all" in the area of retirement preparation.

In order to determine the most acceptable agency or process by which retirement education could be disseminated, in Question 84 the women religious were asked to rate five different means of information dissemination. The results of this questionnaire item are presented in Table 62.

Table 62. Question 84. Dissemination of Information on Retirement

Dissemination Types	High	Average	Low	No	Undecided
Retirement Counseling Program sponsored by Employing Agency	188 22.5	261 31.3	100 12.0	73 8.8	165 19.8
Adult Education Courses in Community Centers	104 12.5	314 37.6	129 15.5	101 12.1	137 16.4
Extension Courses offered by colleges and universities	108 12.9	281 33.7	140 16.8	116 13.9	141 16.9
Special Programs specifically for Religious Women	459 55.0	206 24.7	49 5.9	27 3.2	59 7.1
Self-study Program	233 27.9	272 32.6	131 15.7	71 8.5	80 9.6

By far the preferred means of retirement education and counseling for women religious is a special program specifically designed for women religious. A total of eighty percent (79.7%) rated such a program "high" or "average". A self-study program was given the second highest degree of support. The least acceptable means of program dissemination was the college or university extension course. But even this area received support from nearly fifty percent of the women religious. No one area could be considered as a rejected vehicle for retirement education. It appears that the women questioned could be comfortable with several alternative forms of retirement education or counseling, but by far prefer a program developed specifically for them.

The eighty-fifth question proposed to present broad underlying principles for a retirement program of education. The women religious were asked if they would endorse a program which would plan to address each of the four principles. As can be seen in Table 63, the women religious highly supported each of the four concepts. Less than eight percent rejected the retirement concepts.

Table 63. Question 85. Endorsement of Preretirement Planning Programs

Program Principles	Yes	No	Undecided
Concept of Retirement	70.6	7.8	17.7
Basic Needs	77.3	5.6	12.5
Future Planning	74.7	5.6	14.4
Successful Transition	76.7	5.6	13.3

The women religious were also asked their reaction to a program of retirement education designed especially for them. Again, such a program was overwhelmingly favorable in their perceptions.

Table 64. Question 86. Reaction to a Personally Planned Retirement Program

	Frequency	Percentage	Cumulative Frequency
Highly Favorable	234	28.1	28.1
Moderately Favorable	156	18.7	46.8
Favorable	238	28.5	75.3
Unfavorable	87	10.4	85.7
Highly Unfavorable	68	8.2	93.9
No Response	51	6.1	100.0

As seen in Table 64, seventy-five percent of the women religious gave such a program a "favorable", "moderately favorable", or "highly favorable" response. Only 18.6 percent of the respondents found such an idea to be "unfavorable" or "highly unfavorable."

As an appropriate culminating question, the final question asked, was "Do you have any additional comments you would like to make about retirement?" The remarks of the women religious clustered into ten topic areas: positive responses, negative remarks, retirement as an individual experience, the need to keep on working, moving into retirement gradually, concerns regarding living arrangements, physical



concerns, importance of preretirement planning, specific program suggestions, and the appropriate time to plan for retirement.

The women religious who made positive responses wrote comments such as:

"Retirement has been a beautiful experience for me.

I love the freedom and leisure-time it has provided."

"After 50 years of teaching. . . I'm looking forward to retirement."

"I plan to enjoy it."

"I am going to retire this June and happy to say I have no fears or real concerns."

"At 82 I am very satisfied with my retirement. I am happy, contented and able to take care of myself. God has been good to me."

The negative comments followed these lines.

"I'm not ready to retire." (respondent between 71-75)

"I find it (retirement) lonely, boring and a loss of personal identity."

"A sister should be allowed to make her own decision regarding retirement and not forced into it."

"We, as a group, have been so concerned for so long about retirement. . . We've hashed it over until its boring. I find it divisive and dull."

"Religious communities seem to have a long road to travel before they lose the "custodial structure" of

retirement. For the most part, a sister is not diminished mentally, yet she is often treated like a child. Women of great personal capability sometimes find themselves in a situation where all decisions are made for them or announced to them. Collegiality goes out the window for the retired sister. The whole process, as structured, seems so unattractive. I will avoid it as long as possible. Then, in time, I can be 'warehoused'."

Several of the women religious stressed the point that retirement needs to be an individual experience. They commented:

"Retirement like any other experience depends on the individual."

"Different people need to retire at different ages in their lives. Even at age 55 one should be allowed to work out a way to retire."

"Retirement should be the decision of the individual if she has good health and sound mind like myself. . . I'm 76 years, feel 45 and act 20."

"It's (retirement) a very individual thing--my music will be my work and my prayer till the end."

"It (retirement planning) is a personal matter and should be a vital service given by consultation with our leadership."

Many of the women religious insist that the best way to handle

retirement is to continue working. They stated:

"Do not encourage Sisters to retire until they have reached their physical incapacity to work. . . they should keep going until they are no longer able to keep up with their daily physical duties."

"I'd rather wear out than rust out. I would rather live with wreckless abandon and die in action than linger even one year with others attending me."

"It's important to prepare to live rather than prepare to retire. As a retiree I would want to continue living as an intelligent, capable adult participating in life as much as I am capable."

"I am seventy-two years old. I have not retired as yet, and do not plan to do so for some time.

Can't we just grow old gracefully?"

"'Blast while you last' is not a bad motto."

Other religious stated that they felt the process of retirement should be gradual. They stated their viewpoint as:

"I think it (retirement) should be done gradually. Full-time to part-time work. More time with the Lord."

"I'm in my 78th year. A gradual decreasing of activities and responsibilities over a period of time helped me to adjust to old age. I still work five hours a day."

"I believe we should all retire gracefully, making use of our common sense as to how to use our time."

"I believe that Sisters in good physical and mental health should continue working as long as they feel able, gradually shortening their working hours to allow for more time for leisure activities."

"I don't think I'm afraid of retirement. I feel that it will be a gradual movement for me."

Numerous comments were given in regard to living arrangements.

Some of the specific needs which surfaced included:

"Intergenerational living is desirable."

"Allow Sisters to retire in the geographical area of their choice."

"I like our community's design for small group living for our retired Sisters."

"I would like to live with/near: 1) young people, 2) religious brothers who have also retired, 3) be close to places where I can be (a) useful, (b) able to attend cultural events, (c) know that transportation will be easily provided."

"Retirement for Sisters should be peaceful and secure, with personal privacy."

"Retired Sisters deserve a "Lazy Boy" chair with "padded" arms in their room."

The state of the retirees' health was the focus of several remarks. Decisions regarding retirement are influenced by the individuals' physical well being as is noted by the following comments:

"When I shall retire and what I shall do will depend on the state of my health as I reach the seventies."

"Personally, I was forced into retirement because of health reasons--accepted the cross, and have never questioned it."

"I think retirement depends on a person's physical condition and age."

"Retirement depends on health and individual needs. Give them something they can do, and make them feel their work is important to the whole project or institution."

"The retiree, if in good health, should be permitted to determine "when" she "should" retire. No pressure either stated or inferred."

Many remarks made by the women religious focused on the need for a preretirement education program. Comments included:

"It's (retirement) difficult for everyone to face, but outside help is definitely needed. We need a gentle nudge to think about retirement and to begin planning for it."

"Retirement preparation should begin early enough so that when it comes one will be prepared for it and can

move easily into it."

"Unless we start early to prepare we cannot leave off activity and assume leisure in an abrupt manner."

"Would like short program featuring information rather than indoctrination/patronizing emphasis."

"I would like to see some program set up for retirement. I live with some Sisters that cannot accept it, or feel if retired, should not be responsible to do anything--not even to answer a doorbell."

Specific suggestions and reactions were given on program development and presentation. Comments were made out of both positive and negative viewpoints. They include:

"I would like to see a Preretirement Program constructed to meet specific needs of women and men religious."

"Share experiences with people who have successfully made the transition is probably the best motivation I can think of."

"Good programs to provide a healthy attitude and positive reaction towards aging process."

"To be encouraged but not directed as I search out my needs for retirement."

"In my opinion, many congregations make the 'mistake' of putting younger women in charge of the development of 'retirement' programs who have not the practical

real life experience of dealing with the issues themselves."

"Any preretirement education program should be extended over many years. For when it is offered either we are not ready for it, or we are busy and unable to attend in the years it is given."

"Encourage personal independence at all times."

"Young people cannot tell old people how to retire. They have never experienced retirement."

"Because needs vary according to temperament, disposition and depth of spirituality, any one program would never fit everyone."

"The key is psychological readiness for change."

The final set of remarks focused on the time retirement preparation should take place. The following insights were given:

"The middle years are not too early for one to prepare psychologically for retirement. I wish I had."

"Our whole life should be a preparation for retirement. Our senior years are too late to start many of the activities sometimes planned for older people."

"I just feel that preparation for retirement is so necessary, and should begin in mid-forties or early 50's."

"Communities start too late to prepare Sisters for this phase of their life."

"That it (retirement) be considered earlier so one would have time to think about it. I had to make up my mind over night."

"I am 52 going on 36 and therefore haven't given serious thought of retiring for myself."

"I feel we should have some type of inservice (program) prior to retiring. It all seems to happen too quickly and we aren't ready."

"It would certainly be helpful to begin planning earlier than most of us do."

The selected comments cited above help to flesh out the statistics presented in this chapter. The remarks give affirmation to the data.

### Summary

The discussion of the findings in the chapter can be summarized as follows: eight hundred thirty-four women religious, age 55 and older, from two religious communities responded to this research effort. Sixty two percent of these women were in full-time employment, thirty-seven percent were retirees and the majority of them were employed in the fields of education or health/medicine. Eight percent of these women religious held only one career during their time in religious life; eighteen percent held more than one position in the same career cluster; and seventy-four percent held more than one position in differing career clusters.

In studying the effect of career patterns on the retirement needs of women religious, statistics indicated no significant relationship



between this variable and the intensity of the responses of these women religious. Occupational status, on the other hand, formed a significant relationship with the need intensity of women religious. The religious who were in full-time employment exhibited significantly higher levels of intensity of need than did the women religious in retirement.

There was no significant relationship between the intensity of retirement need and the dominant career held by women religious. Age was also not a significant variable in the study of the relationship of the responses of the women religious to retirement need.

The final variable, community, showed a significant relationship when viewed in terms of the responses to retirement need. Community A outscored Community B in all seven categories of retirement need.

A check of the internal consistency of responses was made by the insertion of question 79. There was total agreement between the two sets of results, except in the area of Spiritual need.

On any given facet of retirement, over fifty percent of the women religious surveyed indicated that they would not be interested in a program of education or counseling. This does not, however, indicate a lack of interest in such a program, for over 80% saw such an experience as "favorable." It is rather, an indication of the diversity of needs of these women religious.

The area of Physical need received the strongest support for program involvement, followed closely by Living Arrangement needs. Financial need was of least importance to the respondents.

The younger women religious held more favorable attitudes toward a

program of education or counseling with the membership of Community A more interested in such activity than Community B members. In each facet of retirement need, the women religious who are in full-time employment were more positive regarding a program than retirees. It was also the women religious who during their time in religious life held multiple careers in multiple career clusters that appeared most favorable to the idea of a program focused on these retirement needs. And the women religious in the field of education had a more agreeable attitude toward a retirement program than those in "health/medical" careers and "other" careers.

New hobbies or skills the women religious were interested in learning about were many and varied. Travel, theological study, volunteer activities, and a program of exercise received greatest support. Tutoring, working with the poor, Senior Citizens projects, parish ministry, and light, part-time secretarial work led the list of possible new roles for retirement.

The age at which most of the women religious questioned began thinking seriously about retirement was after 60. However, nearly seventy-percent felt it important that a person should begin retirement planning before that age. Most religious responded that they spoke to others only "briefly" or "not at all" regarding retirement concerns.

By far, the preferred means of retirement education and counseling for women religious was a special program specifically designed for women religious. The least acceptable means of program dissemination was the college or university extension course.

Finally, seventy-five percent of the women religious gave the idea

of a retirement education program a "favorable", "moderately favorable", or "highly favorable", response. Only 18.6 percent of the respondents found such an idea to be "unfavorable" or "highly unfavorable."

## CHAPTER V

### SUMMARY, CONCLUSIONS, IMPLICATIONS, RECOMMENDATIONS

The rationale for this study was based, first, on a lack of research on aging and retirement in the life of women religious. Secondly, the study was grounded on the premise that prior to the establishment of an educational program on retirement for women religious, sufficient need must be present.

#### Summary

The primary purpose of this study was to determine the effect of career patterns upon the intensity of retirement need as viewed by women religious. Secondly, it sought to establish the level of interest these women have in programs of education or counseling which would address many of the varied facets of retirement.

Researchers studying retirement have found that retirement attitudes have been shown to be affected by such variables as income level, educational attainment, and the level of the occupational structures. The studies dealing with the concepts of retirement and aging in relation to women religious indicate the retirement experience to be negative and threatening. Although few in number, studies, in general, have shown significant relationships between career patterns and adjustment to retirement. No research was found which correlated

career pattern to the adjustment of women religious in retirement. This study was conducted, then, to expand the base of understanding regarding the retirement needs of women religious especially as affected by career pattern.

A constructed instrument of eighty-seven items was sent to 1163 women religious from two religious communities. Eight hundred thirty-four women, age 55 and older, responded with complete, or nearly complete questionnaires.

The overall rate of response on the questionnaire was better than seventy-five (75.6) percent. There are many conclusions which may be drawn from this high percentage of response. The possibility that the topic of retirement is a timely one is the main conclusion. The fact that retirement is an area which the respondents seem to find of particular personal interest is another. A third conclusion which can be drawn is that many respondents are sensitive to the fact that the researcher would need a good percentage of return and wished to be accommodating.

The statistical measures used for analysis included: frequency of responses and the equivalent percentage, the multivariate analysis of variance and covariance program known as the SPSS MANOVA, the Chi-square test, and the multiple response test.

In studying the effect of career pattern on the retirement needs of women religious, statistics indicated no significant relationship between this variable and the intensity of the responses of the women religious. Occupational status, on the other hand, formed a significant relationship with the need intensity of the respondents.

The religious who were in full-time employment exhibited significantly higher levels of intensity of need than did the women religious in retirement.

There was no significant relationship between the intensity of retirement need and the dominant career held by women religious. Age was also not a significant variable in the study of the relationship of the responses of the women religious to retirement need.

The final variable, community, showed a significant relationship when viewed in terms of the responses to retirement need. Community A outscored Community B in all seven categories of retirement need.

The area of Physical need received the strongest support for program involvement, followed closely by Living Arrangement needs. Financial need was of least importance to the respondents.

In each facet of retirement need, the women religious in full-time employment were more positive regarding a program of education or counseling than were retirees. The women religious who during their time in religious life held multiple careers in multiple career clusters appeared most favorable to the idea of a program focused on the retirement needs highlighted in the study. The women religious in the field of education had a more agreeable attitude toward a retirement program than those in the "health/medicine" careers and "other" careers.

New hobbies or skills the women religious were interested in learning about were many and varied. Travel, theological study, volunteer activities, and a program of exercise received greatest support. Tutoring, working with the poor/needy, Senior Citizen

projects, parish ministry, and light, part-time secretarial work led the list of possible new roles for retirement.

The age at which most of the women religious questioned began thinking seriously about retirement was after 60 years of age. However, nearly seventy-percent felt it important that a person should begin retirement planning before that age.

By far, the preferred means of retirement education and counseling for women religious is a special program specifically designed for them alone. The least acceptable means of program dissemination was the college or university extension course.

Finally, seventy-five percent of the women religious gave the idea of a retirement education program a "favorable", "moderately favorable", or "highly favorable" response. Only 18.6 percent of the respondents found such an idea "unfavorable" or "highly unfavorable".

### Conclusions

As a result of the data analyses reported in this study, the following conclusions are derived:

1. Career pattern is not a significant factor in determining the retirement needs of women religious.
2. Women religious in full-time employment show greater retirement needs than the religious retirees.
3. The dominant career of women religious is not an indicator of retirement need intensity.
4. Women religious from the age of 50 to 60 evidence

the highest level of retirement need with the women religious from 56-60 showing the greatest level of need.

5. Women religious from different religious communities hold differing levels of retirement need.
6. Community A members in full-time employment, had an uncharacteristically high financial need score, particularly those women in the health/medicine field.
7. Living Arrangement, Physical, and Psychological retirement need areas are considered the most important aspects of retirement to women religious fifty years of age and older.
8. The Financial need area is seen as the least important retirement need area by most women religious.
9. Although most women religious state that Spiritual need is their number one retirement need, in reality, the Spiritual facet is one of the least intensely felt retirement needs.
10. The majority of women religious exhibit a high degree of acceptance for a program of retirement education or counseling.
11. Most religious women desire to have the religious community sponsor the retirement education programs they attend.
12. Women religious from the field of education are more agreeable to retirement programs than those from any other professions.
13. The younger women religious are more interested in retirement programs than older religious. The women 56



to 60 years of age are the most willing to participate in such programs.

14. Members from Community A indicate an even greater interest in retirement programs than Community B.
15. In general, women religious have, in the past, received little or no consultation regarding retirement.
16. Religious women believe retirement planning should begin before the age of 61.
17. Travel, theological studies, and preparation for volunteer work are the most frequently selected choices for leisure-time activities.
18. Tutoring, working with the poor/needy, visiting nursing homes, Senior Citizen activities, parish ministry, and light, part-time secretarial work are the most often chosen possibilities for future retirement roles.

#### Implications for Religious Communities of Women

Based on the analyses presented in this study, several significant implications for religious communities of women emerge. The following implications are surfaced for viewing by the leaders of religious communities.

1. Religious communities can expect a high degree of support for their conducting programs of retirement education and counseling.
2. The focus of retirement programs should be on the women religious between the age of 55 and 60.

3. Because of the extremely high intensity of retirement need of those women religious 50-55 years of age not in full-time employment, special help should be given to them. These women are most likely not employed because of physical, mental, or professional inadequacies.
4. Religious communities will need to heighten their concerns in regard to wholesome and supportive living conditions. More alternative styles of living will need to be considered.
5. The manner in which the financial obligations of the retirees is handled must be changed as is evidenced by the higher financial need level of the younger women religious.
6. The focus of retirement programs should be modified to include travel, theological study, and preparation for future work roles with the poor/needy and elderly.
7. Because of the differing levels of need among religious communities, shared retirement education and counseling programs may not be as beneficial as independently operated programs.
8. The physical and psychological needs of women religious as topics to be addressed in retirement programs would be appreciated by the women religious surveyed.

#### Recommendations for Future Studies

The following recommendations are made as a result of the findings of this study:

1. A replication of this study using other religious communities

of varying size, geographical location, ministry, and life styles should be made. Such an effort would eliminate any biases that may have occurred due to the limited number of subjects in this study, and assist in establishing the instrument's validity.

2. Consideration should be given to the amount of retirement education and counseling already received by women religious and the intensity of their retirement needs.
3. A comparative study of existing retirement education and counseling programs for women religious should be conducted to determine their effectiveness in lowering the individual's intensity of need.
4. Research should be designed and conducted to determine the relationship between the self-concept of women religious and the intensity of their retirement needs.
5. Consideration should be given to the level of formal education, job satisfaction, and attitude toward aging on the intensity of retirement need.
6. Research should be conducted to investigate the similarity or differences in the need level or specific need before and after participation in a program of retirement education or counseling.
7. A study should be conducted to see if the responsibility of aging parents has an effect on the need intensity level or specific needs of women religious.
8. Research should be conducted to investigate the influence

"cause for retirement" has on the intensity and type of retirement needs.

9. The same study should be conducted using an alternative measure by other evaluators to establish validity of the instrument.
10. A similar study should be conducted to determine the retirement needs of men religious and diocesan priests.

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## APPENDIX



May 6, 1984

Dear Sister,

I am presently a doctoral candidate at Michigan State University. I am writing to ask you for your assistance and participation in my disseration study of the retirement needs of women religious.

The purpose of this study is to learn what the needs of women religious are as they move into retirement and to see if these needs differ according to an individuai's career pattern.

I am calling upon the women religious of two Michigan based communities for help in this project. This questionnaire is being sent to all members of these communities who are fifty-years-of-age and older and of good physical and mental health.

This project is not being directed by your religious community. It is an individual research project. I have, however, received the support and encouragement of leadership in your community. It was as a result of communication with your community that I received your name and address.

I hope you will participate in this project. I will be extremely helpful to me in completing my study.

Please take a few minutes today or tomorrow to complete the questionnaire. Answer all of the items on the questionnaire. Please do not sign your name. It is important that the results reflect the anonymous opinions of all involved.

Return the questionnaire in the enclosed self-addressed and stamped envelope no later than May 14, 1984.

Thank you in advance for your cooperation and help.

Sincerely,

Sister Marla Ann Yeck RSM

## QUESTIONNAIRE

I. General Information

1. Your present age is: \_\_\_\_\_ (50-55)  
 (CHECK ONE) \_\_\_\_\_ (56-60)  
 \_\_\_\_\_ (61-65)  
 \_\_\_\_\_ (66-70)  
 \_\_\_\_\_ (71-75)  
 \_\_\_\_\_ (76-80)  
 \_\_\_\_\_ (81-85)  
 \_\_\_\_\_ (86-90)  
 \_\_\_\_\_ (91-95)  
 \_\_\_\_\_ (Over 95)
  
2. Your community motherhouse is in: (CHECK ONE)  
 \_\_\_\_\_ The diocese of Lansing  
 \_\_\_\_\_ The archdiocese of Detroit
  
3. Your educational background: (CHECK EACH ONE THAT APPLIES TO YOU).  
 \_\_\_\_\_ Some high school or less  
 \_\_\_\_\_ Finished high school  
 \_\_\_\_\_ Some college work  
 \_\_\_\_\_ Obtained bachelor's degree  
 \_\_\_\_\_ Some courses in graduate school  
 \_\_\_\_\_ Obtained master's degree  
 \_\_\_\_\_ Additional graduate study  
 \_\_\_\_\_ Doctoral degree
  
4. Your occupational status: (CHECK ONE)  
 \_\_\_\_\_ Full-time employment...receive full salary  
 \_\_\_\_\_ Part-time employment...receive some salary  
 \_\_\_\_\_ On sabbatical  
 \_\_\_\_\_ Full-time volunteer  
 \_\_\_\_\_ Part-time volunteer  
 \_\_\_\_\_ Between ministries...presently unemployed  
 \_\_\_\_\_ Retired
  
5. Your ministerial career: (SINCE ENTERING RELIGIOUS LIFE, LIST THE MINISTRIES YOU HAVE BEEN INVOLVED IN. PUT A ONE (1) IN FRONT OF YOUR FIRST OCCUPATION, A TWO (2) BY THE NEXT, AND SO ON).

After each occupation, give the approximate number of years you spent in that position.

If you held two jobs at the same time, such as a teacher and church musician, check the dominant position held at the time.

Occupations in Medicine  
and Health

Hospital Administration  
Registered Nurse  
Nurse Supervisor  
Pharmacist  
Technician  
Therapist  
Dietitian  
Nurse Educator  
Medical Records  
Medical Librarian  
Physician/Surgeon  
Patient Representative  
Laboratory Aide  
Nurse Aide  
Patient Visitor  
Other \_\_\_\_\_

Occupations in Education

Adult Education Teacher  
Religious Education Teacher  
High School Teacher  
Elementary School Teacher  
College/University Educator  
Special Education Teacher  
Early Childhood Educator  
Tutor/Teacher Aide  
Grade School Administrator  
High School Administrator  
College Administrator  
Substitute Teacher  
Religious Education  
Coordinator  
Other \_\_\_\_\_

Occupations in Religion and  
Theology

Arch/Diocesan Administrator  
Pastoral Care Administrator  
Youth Minister  
Sacristan  
Christian Service Coordinator  
Minister of Prayer  
Pastoral Associate  
Chaplin  
Director of Parish Programs  
Liturgist  
Campus Minister  
Jail Minister  
Spiritual Director  
Formation Team Member  
Religious Community Government  
Retreat Director  
Church Musician  
Choir Director  
Other \_\_\_\_\_

Occupations in Administrative  
Specializations

Accountant  
Bookkeeper  
Purchasing Agent  
Billing Clerk  
Payroll Manager  
Public Relations Manager  
Personnel Administrator  
Attendance Officer  
Development Officer  
Executive Director  
Alumnae/Alumni Director  
Sponsorship Coordinator  
Staff Development  
Consultant  
Communications Director  
Administrative Secretary  
Secretary  
Typist  
Switchboard Operator  
Receptionist  
Other \_\_\_\_\_

Domestic Service Occupations

Hostess  
 Cook  
 Driver  
 Housekeeper  
 Laundress  
 Seamstress  
 Other \_\_\_\_\_

Occupations in the Arts

Artist, Commercial  
 Artist, Fine Arts  
 Photographer  
 Writer  
 Musician  
 Other \_\_\_\_\_

Miscellaneous Professional,  
Technical and Managerial  
Occupations

Counselor  
 Psychologist  
 Case Worker  
 Residential Home Director  
 Speech Pathologist  
 Media Specialist  
 Editor  
 Researcher  
 Gift Shop Manager  
 Lawyer  
 Other \_\_\_\_\_

Occupations in Museum,  
Library and Archival  
Services

Librarian  
 Archivist  
 Curator  
 Other \_\_\_\_\_

6. What was your last full-time career? \_\_\_\_\_
7. If you were to describe your predominant occupational role in life, what would it be? \_\_\_\_\_

II. Retirement

Listed below are several concerns expressed by persons of retirement age. They have found the need for help in one or more of these areas of concern.

Please read each item below. At the left, mark the degree of need you, personally, feel for the stated item. Mark at the 0 if you experience no need or concern about this item as it relates to you in retirement. Mark 1 if you have a mild concern, and so on, up to 5 if it is a great need or serious concern to you. At the right indicate the willingness you might have to participate in a program of education or counseling if it were ever offered to you on this particular facet of retirement.

No Need	!	!	!	!	!	!	Great Need				
8.	0	1	2	3	4	5		Adjustment to loss of pro- fessional relationships.	Yes	No	Undecided
9.	0	1	2	3	4	5		Handling boredom.	Yes	No	Undecided
10.	0	1	2	3	4	5		Living only with older persons.	Yes	No	Undecided
11.	0	1	2	3	4	5		Concerns regarding senility.	Yes	No	Undecided
12.	0	1	2	3	4	5		Budgeting limited funds.	Yes	No	Undecided
13.	0	1	2	3	4	5		Loss of membership in church organizations.	Yes	No	Undecided
14.	0	1	2	3	4	5		More free time than know how to use.	Yes	No	Undecided
15.	0	1	2	3	4	5		Loss of life-long friends.	Yes	No	Undecided
16.	0	1	2	3	4	5		Lack of Responsibility.	Yes	No	Undecided
17.	0	1	2	3	4	5		Coping with change.	Yes	No	Undecided
18.	0	1	2	3	4	5		Need for privacy, personal space.	Yes	No	Undecided
19.	0	1	2	3	4	5		Decreased work capacity.	Yes	No	Undecided
20.	0	1	2	3	4	5		Preparation of a will.	Yes	No	Undecided
21.	0	1	2	3	4	5		Lack of spiritual direction.	Yes	No	Undecided
22.	0	1	2	3	4	5		Lack of opportunities for travel.	Yes	No	Undecided
23.	0	1	2	3	4	5		Weakened family relationships.	Yes	No	Undecided
24.	0	1	2	3	4	5		Need for decision-making skills.	Yes	No	Undecided

No Need	!	!	!	!	!	!	Great Need			
25.	0	1	2	3	4	5		Using anger effectively.	Yes	No Undecided
26.	0	1	2	3	4	5		Unpleasant living conditions.	Yes	No Undecided
27.	0	1	2	3	4	5		Coping with minor ailments.	Yes	No Undecided
28.	0	1	2	3	4	5		Financial dependency.	Yes	No Undecided
29.	0	1	2	3	4	5		Fear of facing the termination of life.	Yes	No Undecided
30.	0	1	2	3	4	5		Need for daily tasks, routine.	Yes	No Undecided
31.	0	1	2	3	4	5		Loss of contact with younger persons.	Yes	No Undecided
32.	0	1	2	3	4	5		Coping with worthlessness.	Yes	No Undecided
33.	0	1	2	3	4	5		Lack of accomplishment.	Yes	No Undecided
34.	0	1	2	3	4	5		Need for change in climate.	Yes	No Undecided
35.	0	1	2	3	4	5		Drug or alcohol dependency.	Yes	No Undecided
36.	0	1	2	3	4	5		Limited travel funds.	Yes	No Undecided
37.	0	1	2	3	4	5		Inability to attend church functions.	Yes	No Undecided
38.	0	1	2	3	4	5		Decreased social life.	Yes	No Undecided
39.	0	1	2	3	4	5		Lack of social recognition.	Yes	No Undecided
40.	0	1	2	3	4	5		Negative attitude toward aging.	Yes	No Undecided

No Need	!	!	!	!	!	!	Great Need			
41.	0	1	2	3	4	5		Coping with loneliness.	Yes	No Undecided
42.	0	1	2	3	4	5		Problems with change in residence.	Yes	No Undecided
43.	0	1	2	3	4	5		Limited physical mobility.	Yes	No Undecided
44.	0	1	2	3	4	5		No funds for leisure-time activities.	Yes	No Undecided
45.	0	1	2	3	4	5		Decreased opportunities for participation in liturgy.	Yes	No Undecided
46.	0	1	2	3	4	5		Lack of material for projects in arts in crafts.	Yes	No Undecided
47.	0	1	2	3	4	5		Loss of role in neighborhood or civic community.	Yes	No Undecided
48.	0	1	2	3	4	5		Losing prestige.	Yes	No Undecided
49.	0	1	2	3	4	5		Need for motivation.	Yes	No Undecided
50.	0	1	2	3	4	5		Difficulties in transportation, loss of mobility.	Yes	No Undecided
51.	0	1	2	3	4	5		Need for balanced diet.	Yes	No Undecided
52.	0	1	2	3	4	5		Lack of money for apparel and upkeep.	Yes	No Undecided
53.	0	1	2	3	4	5		Uncertainty of life.	Yes	No Undecided
54.	0	1	2	3	4	5		Need for new skills for second career.	Yes	No Undecided
55.	0	1	2	3	4	5		Infrequent contacts with other people.	Yes	No Undecided
56.	0	1	2	3	4	5		Lack of purpose.	Yes	No Undecided
57.	0	1	2	3	4	5		Fear of being "shelved".	Yes	No Undecided

No Need	!	!	!	!	!	!	Great Need			
58.	!	!	!	!	!	!		Need for safety and security of residence.	Yes	No Undecided
	0	1	2	3	4	5				
59.	!	!	!	!	!	!		Knowledge of biological aspects of aging.	Yes	No Undecided
	0	1	2	3	4	5				
60.	!	!	!	!	!	!		Inability to purchase gifts for family and friends.	Yes	No Undecided
	0	1	2	3	4	5				
61.	!	!	!	!	!	!		Inability to choose confessor.	Yes	No Undecided
	0	1	2	3	4	5				
62.	!	!	!	!	!	!		Choosing volunteer activities.	Yes	No Undecided
	0	1	2	3	4	5				
63.	!	!	!	!	!	!		Loss of parish contacts.	Yes	No Undecided
	0	1	2	3	4	5				
64.	!	!	!	!	!	!		Little satisfaction in life.	Yes	No Undecided
	0	1	2	3	4	5				
65.	!	!	!	!	!	!		No personal security.	Yes	No Undecided
	0	1	2	3	4	5				
66.	!	!	!	!	!	!		Difficulties in selecting housing arrangements.	Yes	No Undecided
	0	1	2	3	4	5				
67.	!	!	!	!	!	!		Coping with hearing loss or blindness.	Yes	No Undecided
	0	1	2	3	4	5				
68.	!	!	!	!	!	!		No money for "extras".	Yes	No Undecided
	0	1	2	3	4	5				
69.	!	!	!	!	!	!		Lack of spiritual reading material.	Yes	No Undecided
	0	1	2	3	4	5				
70.	!	!	!	!	!	!		Lack of cultural activities.	Yes	No Undecided
	0	1	2	3	4	5				
71.	!	!	!	!	!	!		Need for someone to trust, confide in.	Yes	No Undecided
	0	1	2	3	4	5				
72.	!	!	!	!	!	!		Cultural rejection.	Yes	No Undecided
	0	1	2	3	4	5				
73.	!	!	!	!	!	!		Setting reasonable goals.	Yes	No Undecided
	0	1	2	3	4	5				
74.	!	!	!	!	!	!		Inaccessibility of services or shopping.	Yes	No Undecided
	0	1	2	3	4	5				



No Need	!	!	!	!	!	!	Great Need			
75.	0	1	2	3	4	5		Concern over personal appearance.	Yes	No Undecided
76.	0	1	2	3	4	5		Need for increased personal money.	Yes	No Undecided
77.	0	1	2	3	4	5		No choice in matters of re-treat or prayer style.	Yes	No Undecided
78.	0	1	2	3	4	5		Loss of neighborhood or parish social events.	Yes	No Undecided

79. If, for retirement, you were to learn new hobbies or skills, which would you be most interested in learning? (CHECK NO MORE THAN FIVE).

SEWING	BIKING
KNITTING	PHOTOGRAPHY
CROCHETING	COOKING
PIANO PLAYING	TRAVELING
CARDS/GAMES	DRIVING
GARDENING	CAMPING
CREATIVE WRITING	FISHING
TYPING	BAKING
SWIMMING	MUSIC APPRECIATION
OIL PAINTING	PRINTING
CHALK DRAWING	FLORAL DESIGN
STORY WRITING	NEEDLE POINT
VOLUNTEER ACTIVITIES	THEOLOGICAL STUDIES
SELF-DEVELOPMENT	DRAMATICS
EXERCISE ROUTINES	OTHERS _____

80. In the list below are specific areas related to retirement. In the order of importance, list your need for additional information, aid or education.

1 is most important. . . to . . . 7 as least important

☐ Financial  
☐ Leisure-Time Activities  
☐ Living Arrangement  
☐ Physical Well-being  
☐ Psychological Adjustment  
☐ Social Relationships  
☐ Spiritual Well-being

### III. Preretirement Education and Retirement Planning Opportunities

81. At what age did you first begin to think seriously about RETIREMENT in your own personal life? (CHECK ONE)

- ☐ Between 35 and 44 years of age.  
☐ Between 45 and 54 years of age.  
☐ Between 55 and 60 years of age.  
☐ After 60.

82. I believe the logical time for people to begin planning for RETIREMENT should be: (CHECK ONE FOR EACH STATEMENT).

1) Between the ages of 25 and 34 years.  
☐ Yes ☐ No ☐ Undecided

2) Between the ages of 35 and 39 years.  
☐ Yes ☐ No ☐ Undecided

3) Between the ages of 40 and 44 years.  
☐ Yes ☐ No ☐ Undecided

4) Between the ages of 45 and 49 years.  
☐ Yes ☐ No ☐ Undecided

5) Between the ages of 50 and 54 years.  
☐ Yes ☐ No ☐ Undecided

6) Between the ages of 55 and 59 years.  
☐ Yes ☐ No ☐ Undecided

7) Between the ages of 60 and over.  
☐ Yes ☐ No ☐ Undecided

83. I have discussed my retirement with:

- |                                     |             |            |         |            |
|-------------------------------------|-------------|------------|---------|------------|
| 1) members of my family.            | Extensively | Moderately | Briefly | Not at all |
| 2) close friends.                   | Extensively | Moderately | Briefly | Not at all |
| 3) clergyman.                       | Extensively | Moderately | Briefly | Not at all |
| 4) a superior in my work situation. | Extensively | Moderately | Briefly | Not at all |
| 5) legal counsel.                   | Extensively | Moderately | Briefly | Not at all |
| 6) religious superior, team member. | Extensively | Moderately | Briefly | Not at all |
| 7) no one, but intend to.           |             |            |         |            |

84. Have you read any literature on retirement? (CHECK ONE).

- ☐ Much  
☐ Some  
☐ Very little  
☐ None at all

85. If a Preretirement Program for preparing older people for retirement were constructed, how would you rate these means of disseminating information on retirement through such a planned program? (CHECK ONE FOR EACH STATEMENT).

1) Through Retirement Counseling Programs sponsored by your employing agency, (Institution, Organization or Diocesan Office).

☐ High ☐ Average ☐ Low ☐ No ☐ Undecided

2) Through Adult Education Courses in Community Centers.

☐ High ☐ Average ☐ Low ☐ No ☐ Undecided

3) Through Extension Courses planned and conducted by colleges and universities.

☐ High ☐ Average ☐ Low ☐ No ☐ Undecided

4) Through a Special Program to meet the specific needs of a group of Religious Sisters.

☐ High ☐ Average ☐ Low ☐ No ☐ Undecided

5) Through a Self-study program with Study Guides for Reading and Self-Improvement through literature on Retirement and related subjects, such as Old Age, Housing, Adjustment, Health, etc.

☐ High ☐ Average ☐ Low ☐ No ☐ Undecided

86. In general, would you endorse a Preretirement Education Program (such as Senior Sisters Vacation Retreat or Focus On The Future) which would be planned to:

1) Provide a concept of retirement and its responsibilities for the potential retiree.

☐ Yes ☐ No ☐ Undecided

- 2) To meet basic needs of persons preparing to retire, namely, psychological, physical, sociological, spiritual and environmental needs.

☐ Yes    ☐ No    ☐ Undecided

- 3) To encourage further planning on an individual basis.

☐ Yes    ☐ No    ☐ Undecided

- 4) To prepare the potential retiree for a more successful transitional experience.

☐ Yes    ☐ No    ☐ Undecided

87. If such were available to you, what would be your personal reaction to some form of a planned program which would prepare you for retirement? (CHECK ONE)

☐ Highly favorable  
☐ Moderately favorable  
☐ Favorable  
☐ Unfavorable  
☐ Highly Unfavorable

88. Do you have any additional comments you would like to make about retirement?

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## Saint John's Hospital and Health Center

April 9, 1984

Sister Marla Yeck  
4333 W. Willow  
Lansing, MI 48917

Dear Sister:

I am responding to our telephone conversation of last week. I wish to verify the verbal permission for you to use the printed questionnaire which is part of the information collected for my dissertation;

*"A study of the expectation of members of a religious community and lay professional women on retirement as a basis for planning a pre-retirement education program."*

Should there be additional information which you would want, please do not hesitate to contact me. I wish you much success in your project.

Sincerely,

*Sister Eugene Teresa*

Sister Eugene Teresa, S.C.L.

SET/llm

Appendix 5. Frequency and Percentage Scores for Retirement Needs

Need Item	N=834	0	1	2	3	4	5	6						
		No Response	No Need					Great Need						
6. Adjustment to loss of professional relationships.	27	3.2	394	47.2	150	18.0	111	13.3	72	8.6	44	5.3	36	4.3
7. Handling boredom.	27	3.2	510	61.2	133	15.9	68	8.2	54	6.5	26	3.1	16	1.9
8. Living with people of varying age.	21	2.5	376	45.1	136	16.3	118	14.1	94	11.3	41	4.9	48	5.8
9. Concerns regarding senility.	36	4.3	306	36.7	187	22.4	124	14.9	91	10.9	46	5.5	44	5.6
10. Budgeting limited funds.	29	3.5	378	45.3	147	17.6	117	14.0	92	11.0	34	4.1	37	4.4
11. Coping with the loss of membership in church organizations.	36	4.3	484	58.0	134	16.1	90	10.8	50	6.0	26	3.1	14	1.7
12. Using free time profitably.	34	4.1	442	53.0	128	15.3	80	9.6	84	10.1	32	3.8	34	4.1
13. Understanding the loss of life long friends.	29	3.5	338	40.5	156	18.7	123	14.7	106	12.7	46	5.5	36	4.3
14. Dealing with the lack of responsibility.	34	4.1	351	42.1	156	18.7	107	12.8	101	12.1	51	6.1	34	4.1
15. Coping with change.	25	3.0	292	35.0	178	21.3	141	16.9	113	13.5	46	5.5	39	4.7
16. Coping with the lack of privacy, personal space.	33	4.0	293	35.1	104	12.5	105	12.6	104	12.5	89	10.7	106	12.7
17. Adjusting to a decreased work capacity.	28	3.4	305	36.6	172	20.6	136	16.3	102	12.2	58	7.0	33	4.0

# Appendix 5(Continued)

Need Item	N=834	0		1		2		3		4		5		6	
		No	Response	No	Need	No	Response	No	Need	No	Response	No	Need	No	Response
18. Preparation of a will.		55	6.6	603	72.3	91	10.9	44	5.3	21	2.5	12	1.4	8	1.0
19. Arranging for spiritual direction.		35	4.2	317	38.0	132	15.8	126	15.1	112	13.4	53	6.4	59	7.1
20. Opportunities for travel.		27	3.2	280	33.6	124	14.9	118	14.1	133	15.9	77	9.2	75	9.0
21. Strengthening family relationships.		36	4.3	426	51.1	27	15.2	90	10.8	88	10.6	31	3.7	36	4.3
22. Decision-making skills.		36	4.3	371	44.5	144	17.3	118	14.1	103	12.4	38	4.6	24	2.9
23. Using anger effectively.		38	4.6	286	34.3	170	20.4	128	15.3	111	13.3	59	7.1	42	5.0
24. Managing unpleasant living conditions.		27	3.2	240	28.8	149	17.9	149	17.9	136	16.3	63	7.6	70	8.4
25. Coping with minor ailments.		23	2.8	322	38.6	221	26.5	136	16.3	86	10.3	30	3.6	16	1.9
26. Coping with financial dependency.		32	3.8	372	44.6	153	18.3	116	13.9	93	11.2	36	4.3	32	3.8
27. Understanding the fear of facing the termination of life.		29	3.5	270	32.4	183	21.9	128	15.3	110	13.2	68	8.2	46	5.5
28. Need for daily tasks, routine.		37	4.4	393	47.1	143	17.1	90	10.8	86	10.3	48	5.8	37	4.4
29. Contact with younger persons.		28	3.4	347	41.6	132	15.8	103	12.4	111	13.3	61	7.3	52	6.2
30. Developing a positive self-concept.		36	4.3	321	38.5	159	19.1	120	14.4	102	12.2	51	6.1	45	5.4

Appendix 5 (Continued)

Need Item	N=834	0	1	2	3	4	5	6						
		No Response	No Need					Great Need						
31. Understanding feelings of a lack of accomplishment.	34	4.1	320	162	19.4	128	15.3	106	12.7	52	6.2	32	3.8	
32. Change in climate.	33	4.0	467	56.0	117	14.0	92	11.0	63	7.6	30	3.6	32	3.8
33. Coping with drug or alcohol dependency.	37	4.4	652	78.2	75	9.0	29	3.5	21	2.5	12	1.4	8	1.0
34. Adequate travel funds.	33	4.0	345	41.4	134	16.1	100	12.0	101	12.1	55	6.6	66	7.9
35. Dealing with the inability to attend church functions.	31	3.7	486	58.3	129	15.5	76	9.1	64	7.7	26	3.1	22	2.6
36. Coping with a decreased social life.	30	3.6	422	50.6	150	18.0	99	11.9	79	9.5	35	4.2	19	2.3
37. Understanding the lack of social recognition.	33	4.0	410	49.2	151	18.1	99	11.9	86	10.3	34	4.1	21	2.5
38. Improving ones attitudes toward aging.	29	3.5	291	34.9	178	21.3	133	15.9	106	12.7	57	6.8	40	4.8
39. Coping with loneliness.	30	3.6	305	36.6	157	18.8	127	15.2	101	12.1	59	7.1	55	6.6
40. Change in residence.	30	3.6	304	36.5	141	16.9	114	13.7	129	15.5	54	6.5	62	7.4
41. Dealing with limited physical mobility.	30	3.6	240	28.8	141	16.9	159	19.1	126	15.1	68	8.2	70	8.4
42. Balancing funds for leisure-time activities.	30	3.6	359	43.0	141	16.9	119	14.3	91	10.9	58	7.0	36	4.3



# Appendix 5 (Continued)

Need Item	N=834	0	1	2	3	4	5	6						
		No Response	No Need					Great Need						
43. Opportunities for participation in liturgy.	33	4.0	385	46.2	127	15.2	100	12.0	90	10.8	44	5.3	55	6.6
44. Material for projects in arts and crafts.	37	4.4	457	54.8	97	11.6	94	11.3	77	9.2	38	4.6	34	4.1
45. Adjustment to loss of role in neighborhood or civic community.	45	5.4	512	61.4	110	13.2	80	9.6	54	6.5	17	2.0	16	1.9
46. Adjustment to a loss of prestige.	37	4.4	471	56.5	122	14.6	92	11.0	60	7.2	38	4.6	14	1.7
47. Need for motivation.	37	4.4	424	50.8	137	16.4	102	12.2	72	8.6	35	4.2	27	3.2
48. Accessibility in transportation, need of mobility.	36	4.3	276	33.1	117	14.0	113	13.5	118	14.1	78	9.4	96	11.5
49. Need for balanced diet.	30	3.6	364	43.6	103	12.4	96	11.5	100	12.0	64	7.7	77	9.2
50. Sufficient money for apparel and upkeep.	35	4.2	384	46.0	107	12.8	98	11.8	99	11.9	54	6.5	57	6.8
51. Dealing with uncertainties of life.	36	4.3	306	36.7	161	19.3	130	15.6	107	12.8	52	6.2	42	5.0
52. New skills for second career.	39	4.7	372	44.6	100	12.0	103	12.4	107	12.8	60	7.2	53	6.4
53. Adjusting to infrequent contacts with other people.	31	3.7	377	45.2	132	15.8	124	14.9	97	11.6	44	5.3	29	3.5
54. Purpose in life.	38	4.6	475	57.0	131	15.7	64	7.7	57	6.8	35	4.2	34	4.1
55. Understanding the fear of being "shelved".	31	3.7	389	46.6	144	17.3	97	11.6	81	9.7	58	7.0	34	4.1

Appendix 5 (Continued)

Need Item	N=834	0	1	2	3	4	5	6						
		No Response	No Need					Great Need						
56. Safety and security of residence.	29	3.5	352	42.2	143	17.1	91	10.9	93	11.2	58	7.0	67	8.0
57. Knowledge of biological aspects of aging.	32	3.8	334	40.0	155	18.6	125	15.0	99	11.9	43	5.2	46	5.5
58. Coping with inability to purchase gifts.	33	4.0	445	53.4	131	15.7	109	13.1	61	7.3	31	3.7	24	2.9
59. Arranging choice of confessor.	34	4.1	430	51.6	138	16.5	85	10.2	73	8.8	30	3.6	44	5.3
60. Choosing volunteer activities.	44	5.3	411	49.3	135	16.2	112	13.4	73	8.8	34	4.1	25	3.0
61. Dealing with loss of parish contacts.	46	5.5	507	60.8	125	15.0	74	8.9	50	6.0	17	2.0	15	1.8
62. Adjusting to decreased life satisfaction.	45	5.4	357	42.8	166	19.9	112	13.4	92	11.0	41	4.9	21	2.5
63. Personal security.	39	4.7	386	46.3	136	16.3	108	12.9	84	10.1	40	4.8	41	4.9
64. Selection of housing arrangements.	42	5.0	298	35.7	128	15.3	107	12.8	100	12.0	73	8.8	86	10.3
65. Coping with hearing loss or blindness.	39	4.7	273	32.7	117	14.0	125	15.0	119	14.3	69	8.3	92	11.0
66. Money for "extras".	36	4.3	402	48.2	123	14.7	110	13.2	88	10.6	30	3.6	45	5.4
67. Securing spiritual (reading) material.	35	4.2	432	51.8	115	13.8	98	11.8	72	8.6	44	5.3	38	4.6
68. Cultural activities.	43	5.2	326	39.1	111	13.3	116	13.9	129	15.5	56	6.7	53	6.4
69. Someone to trust, confide in.	35	4.2	350	42.6	102	12.4	98	11.8	103	12.4	62	7.4	58	11.8

Appendix 5 (Continued)

Need Item	N=834	0	1	2	3	4	5	6
		No Response	No Need					Great Need
70. Understanding cultural rejection.		51 6.1	414 49.6	137 16.4	100 12.0	69 8.3	41 4.9	22 2.6
71. Setting reasonable goals.		42 5.0	340 40.8	134 16.1	119 14.3	107 12.8	56 6.7	36 4.3
72. Accessibility of services or shopping.		35 4.2	341 40.9	134 16.1	90 10.8	125 15.0	58 7.0	51 6.1
73. Improving personal appearance.		35 4.2	354 42.4	138 16.5	102 12.2	104 12.5	58 7.0	43 5.2
74. Increased personal money.		41 4.9	413 49.5	128 15.3	105 12.6	81 9.7	30 3.6	36 4.3
75. Choice in matters of re-treat or prayer style.		36 4.3	311 37.3	123 14.7	90 10.8	98 11.8	84 10.1	92 11.0
76. Handling the loss of neighborhood or parish social events.		47 5.6	502 60.2	131 15.7	79 9.5	45 5.4	15 1.8	15 1.8

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