An Evaluation of Retirement Preparation: The Needs Program Considerations, Modes and Models, and Program Effectiveness

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AN EVALUATION OF RETIREMENT PREPARATION:
THE NEEDS, PROGRAM CONSIDERATIONS, MODES
AND MODELS, AND PROGRAM EFFECTIVENESS

by
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VITA

The author, Sara Krause Shevitz, is the daughter of Guilda (Warshawsky) Krause and Sydney Arthur Krause. She was born May 8, 1942, in Detroit, Michigan.

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Her work experience has varied. She has been a group worker at a community center, a Montessori teacher, a play therapist in the pediatric ward of a hospital, and a nursery school teacher.

She was married in May 1965 and has two children.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACKNOWLEDGEMENTS</td>
<td>ii</td>
</tr>
<tr>
<td>VITA</td>
<td>iii</td>
</tr>
<tr>
<td>Chapter</td>
<td></td>
</tr>
<tr>
<td>I INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>Purpose</td>
<td>1</td>
</tr>
<tr>
<td>Related Literature</td>
<td>3</td>
</tr>
<tr>
<td>Limitations of the Study</td>
<td>5</td>
</tr>
<tr>
<td>Definitions of Terminology</td>
<td>6</td>
</tr>
<tr>
<td>Theoretical Framework</td>
<td>12</td>
</tr>
<tr>
<td>II THE NEED FOR RETIREMENT PREPARATION</td>
<td>22</td>
</tr>
<tr>
<td>Maintenance Factors That Affect Primary Needs</td>
<td>23</td>
</tr>
<tr>
<td>Demographics</td>
<td>23</td>
</tr>
<tr>
<td>Financial</td>
<td>25</td>
</tr>
<tr>
<td>Health</td>
<td>28</td>
</tr>
<tr>
<td>Housing and Transportation</td>
<td>30</td>
</tr>
<tr>
<td>Motivational Factors That Affect Psychological Growth</td>
<td>33</td>
</tr>
<tr>
<td>Attitudes toward Retirement</td>
<td>33</td>
</tr>
<tr>
<td>Attitudes Concerning Leisure in Retirement</td>
<td>42</td>
</tr>
<tr>
<td>Employer Attitudes toward Retirement Preparation</td>
<td>47</td>
</tr>
<tr>
<td>III GENERAL PROGRAM CONSIDERATIONS</td>
<td>49</td>
</tr>
<tr>
<td>Goals of Retirement Preparation</td>
<td>50</td>
</tr>
<tr>
<td>The Different Approaches of Programs</td>
<td>52</td>
</tr>
<tr>
<td>Individual Versus Group</td>
<td>52</td>
</tr>
<tr>
<td>Limited, Intermediate and Comprehensive Programs</td>
<td>54</td>
</tr>
<tr>
<td>Informative and Affective Approaches</td>
<td>56</td>
</tr>
<tr>
<td>Specific Program Considerations</td>
<td>60</td>
</tr>
<tr>
<td>Age of Participants and Program</td>
<td>60</td>
</tr>
<tr>
<td>Commencement</td>
<td>60</td>
</tr>
<tr>
<td>Eligibility and Recruitment</td>
<td>62</td>
</tr>
<tr>
<td>Time and Place</td>
<td>64</td>
</tr>
</tbody>
</table>
CHAPTER I

INTRODUCTION

Purpose

This thesis is designed to provide a compilation of studies and materials concerning retirement preparation and the issues related to it. A theoretical framework will also be established, with emphasis on the theories of Abraham Maslow and Frederick Herzberg, and this framework will be utilized throughout this paper.

The first chapter will include an introduction incorporating the reasons for preparing this thesis, related literature pertaining to this study, study limitations, definitions of terminology, and a theoretical framework supporting the need for retirement preparation.

Chapter II will include an explanation of the various factors which may contribute to the need for retirement preparation. These factors range from the very basic survival needs to those affecting psychological growth and development.

A discussion of general program considerations is
included in Chapter III. Program goals, approaches and more specific program considerations, such as program timing, participants' age, program eligibility, program duration, the size and composition of group programs are all discussed. Program content is also described.

Chapter IV will include a description of the types of programs in existence today as well as specific examples of those programs.

The effectiveness of retirement preparation programs will be discussed in Chapter V.

A summary, conclusions and suggestions for further research will be discussed in Chapter VI.
Related Literature

The period known as retirement has become a very significant time of life, just as the importance of preparing for retirement has become a crucial issue. Much of the literature supports the need for planning; however, there is no existing work which comprehensively covers retirement preparation and the issues related to it.

Two annotated bibliographies compiled by Kelleher and Quick (1974) covering the literature from 1965-1974 and by Migliaccio and Caire (1981) covering the literature from 1974-1980 discuss the issues of retirement planning, the actual programs, and the evaluation of retirement programs. These are limited, however, as a result of their bibliography status and to the extent that there still remain other unmentioned resources which are included in this research paper.

Furthermore, some of the studies mentioned in this thesis do, in fact, contain information pertinent to many of the sections of this paper (Ash, 1966; Bolton, 1976; Bowman, 1975; Hunter, 1980; and Lumsden, 1978); however, these studies are designed to generally only focus on one specific program approach as it applies to
the needs of employees. They do not provide across-the-board coverage of retirement preparation as does this thesis. For the most part, the preponderance of material collected for and incorporated in this paper is often only applicable to one or two sections of this thesis.
Limitations of the Study

In compiling information for this thesis, it has become apparent that there are two major limitations:

(1) There is very little information written about the various retirement preparation programs in use today. Programs are often referred to in general terms and rarely are there specific examples given of the actual process and content of programs.

(2) Research concerning program effectiveness is limited. A more general approach is often studied and written about, such as the individual versus the group approach, or informational approach versus a more psychological program approach. Rarely are specific models examined, providing information about the effect of these programs on participants.
Definitions of Terminology

Retirement: Robert Atchley (1977b), a noted gerontologist and specialist in the field of retirement, states that

retirement refers to a situation in which an individual is employed less than full-time or year-round and in which he or she receives a retirement pension. Households are considered retired if retirement pensions represent their major source of income. (p. 164)

Preretirement period: It is described by Atchley as including "a remote phase, in which retirement is seen by the individual as a vaguely positive something that will happen someday, and a near phase, in which individuals orient themselves toward a specific retirement date" (p. 154).

For other terminology referring to program models and approaches, some of James H. Lynch's definitions appearing in his paper (1979a) titled "Preretirement Education: Issues in Nomenclature and Methodology" will be used in describing a number of terms employed repeatedly in this paper.

Program: "Program refers to the conceptual world at issue" (Lynch, p. 124). It involves the planning publicity, identification of participants, recruitment, delivery design and evaluation. It is the actual event (Lynch, p. 124).
Model: The model is the delivery design. It involves the relationship between the learner and the learning experience.

Model is a term we have come to apply to a recognizable methodological arrangement - a lecture model, for example, or a reading model. Every pre-retirement education program embraces a participant model as a delivery vehicle (Lynch, p. 125).

Process: Process deals with "techniques, and patterns of techniques, for introducing, developing, and promulgating information" (Lynch, p. 125). Processes differ specifically and consequentially in the postures they establish for the learner within the educational experience itself. In this regard, what we see are certain dominant orientations (presentation, for example) which develop certain consequent postures among participants (speaker/audience postures, in this case). The writer's term for these orientations and postures is process-mode; this concept collects the characteristic process feature(s) and the related postural quality. A presentation/audience mode, then, is easily recognized as one of the most traditional forms; here it is designated by its dominant informational technique (presentation) and the associated participant posture (audience). (Lynch, pp. 125-126).

Content: Content often follows specific patterns. It is the essence of the program or the topics to be covered. Often the content of preretirement education programs is similar; the differences can be seen in the process (Lynch, p. 126).
People in our society perceive retirement in different ways. It may be a welcomed change; it may also be a potentially difficult and disruptive period. Workers with monotonous and uncreative jobs, with frustrating and pressured work experiences, those in poor health or with jobs demanding hard physical labor may relish the thought of retiring to a more sedentary, unstructured, non-demanding way of life. Work for these people may have produced few, if any, personal rewards and retirement is often greeted with a sense of relief. From a more positive point of view, some look upon retirement as a time to more fully pursue interests and hobbies in leisure life that were not possible in the years devoted to work and family.

Those who view retirement with fear and anxiety do so for a number of reasons. Many feel that they need not retire, that they are still productive, contributing workers who are accomplishing as much or more than any younger person who might replace them. For them, age is an inaccurate measure of a person's ability to be productive.

There are even some workers who view their pending retirement as life's end -- a nonfulfilling, isolating, meaningless period that leads to old age,
physical deterioration and inevitable death. In our youth and work-oriented society, it is little wonder that people who reach retirement often feel useless. The prospect of having to face the possibility of a considerably reduced income and the loss of friends and status related to work all contribute to a heightened sense of concern about the future.

Retirement as a specific time of life really did not become established until the creation of the Social Security Act in 1935. In spite of the fact that many years have passed since the Act's inception, it appears that retirement still remains as unclearly defined and ambiguous as it was when the Act was created. Workers know that retirement looms somewhere in the future, but rarely do they invest the time and effort to either plan or explore the options that are available to them. Nor are people necessarily aware that their time spent in retirement is expanding and therefore will require even more attention and preparation than in the past.

Three major trends have created a need to examine retirement and its ramifications more closely: a significant increase in the average length of life, a dramatic increase in the number of older people in our society and
the soaring cost of living.

Robert Butler (1975) suggests that

There are now well over twenty million people over 65 years of age in the United States, comprising 10 percent of the population. A population explosion of older people has been under way for a number of decades, and the elderly are now the fastest-growing group in the United States. Between 1960 and 1970 the aging increased by 21 percent, compared with an 18 percent increase among those under 65.

Every day 1,000 people reach 65; each year 365,000. More than 70 percent of the 65-and-over age group in 1970 entered that category after 1959. With new medical discoveries, an improved health-care delivery system and the presently declining birth rate, it is possible that the elderly will make up 15 percent of the total population by the year 2000.

(p. 16)

In spite of the recent rise in the mandatory retirement age to seventy, there still remains a large portion of the working population who will opt to retire early. Yet it is possible, given the above anticipated statistics, that early and on-time retirees may be living as long as fifteen to twenty-five years after they retire, thus creating new and additional pressure on them to prepare for and improve the quality of life during retirement.

As a result of the general trend toward skyrocketing prices, prereitirees will need to more carefully examine their financial future in retirement. Our overburdened Social Security System and public and private pension funds may, in fact, no longer suffice as a
single source of support for daily living. Wise savings and investments, good health care and medical insurance coverage, and early planning seem to be some of the key factors in preparing for what may be a financially burdensome time of life. Thus, to really meet the needs of retirement, it is becoming increasingly important to begin thinking and planning well in advance of this period.
Theoretical Framework

In developing a theoretical framework for this thesis, it is generally believed that man has the ability to find intrinsic value in and satisfaction throughout life. Often there are obstacles along the way that may prevent or modify the attainment of these goals, but if man desires, he may achieve continued self-improvement and growth.

Although retirement is often described as a time when personal development draws to a halt, this is not so; it is believed that man can find self-gratification, respect, and growth during this period. Since man has certain basic needs which must be met to make life comfortable and meaningful, many of which are met by his work, prior thought and preparation for retirement will be necessary to satisfy these needs once retired.

Man has always sought the meaning of life. It is believed by many that it is only through his own personal endeavors and accomplishments that he can find true satisfaction and a reason for his existence. This view is supported by both Viktor Frankl and Carl Rogers who perceive man as having an inner strength, a kind of uniqueness, and the ability to grow and to achieve the good life. It is through man's personal
strivings and accomplishments that it is possible to find fulfillment and a meaningful kind of existence.

Often work provides the milieu in which it is possible to feel a direction and a sense of purposefulness and to find self-satisfaction and expression. In our society, work is a recognized and accepted way to achieve success. From almost the beginning of the life cycle, emphasis on the work ethic and education, primarily geared to preparation for a job, are stressed. In a sense, the majority of people in our country spend approximately 2/3's to 3/4's of their life devoted to preparation for work and the actual work itself. Thus, it is not unlikely for those who are nearing retirement to often feel at a loss and unable to cope with what they feel is the likelihood of a life with little meaning and with few, if any, personal rewards.

Yet as Frankl and Rogers imply, attainment of a meaningful and purposeful life develops from our inner strength or what is invested of ourselves in our endeavors. Certainly, this ability exists in almost everyone and it could be said that personal fulfillment can be achieved under any circumstances or conditions and need not be limited to one particular aspect of a person's life, such as work.
Consider the possibility that ten plus years may be spent in retirement and that this period is in many ways very different than the previous life stages. For the first time, people are left without a planned or clearly defined future - no family to raise and support, no structure or direction derived from work - in a sense, the true test of man's inner strength and resources.

If as Rogers (1961) suggests, the achievement of the good life is a life of "psychological freedom to work in any direction" (p. 187), then, perhaps, retirement, unlike work, represents a period of life that is, in a sense, most conducive to this freedom of movement. In other words, rather than representing an end to one's period of self-fulfillment, retirement provides the best environment for stimulating the good life. For the first time, people are offered large blocks of unplanned time to which they bring years of experience, knowledge, and wisdom. With proper preparation for the retirement period, these qualities can be strengthened, and the groundwork laid for a future with substance and meaning.

Both Frankl's and Rogers' existential view of man and their belief in man as an unique, evolving,
growing person lends an optimistic and encouraging perspective on life and man's search for meaning. It is important to note that this view places no age limitation on man's ability to develop and be productive. Growth occurs throughout the life cycle, it is an ongoing process nourished by a willingness and an openness to form new relationships and to seek satisfying experiences. Thus, this process does not end when work ends. It continues into the period of retirement, a potentially stimulating and fruitful time of life, if the problems sometimes associated with this period are understood and proper planning is undertaken.

Yet, there are obstacles or life changes that may, at least, temporarily impede the growth process. As has been noted earlier, retirement can be a potentially difficult transition period which can interfere with this process and may also trigger a crisis situation requiring physical and psychological adjustment. In a sense, similarities can be found in this period as in other life stages to those expressed by Erik Erikson. It is his belief that at each stage of personality development a potential crisis situation exists due to a perspective change which may either produce healthy or unhealthy personality characteristics (Erikson, 1980, pp. 51-107).
Erikson specifically states that there are eight stages of personality development. They are basic trust versus basic mistrust, autonomy versus shame and doubt, initiative versus guilt, industry versus inferiority, identity versus diffusion, intimacy and distantiation versus self-absorption, generativity versus stagnation, and integrity versus despair and disgust (Erikson, pp. 57-105). These characteristics are all related and occur in sequence and must be met and mastered at specific early age periods (Erikson, pp. 54-57). In other words, each stage of development is a product of a particular set of circumstances or an environmental influence which often creates a "radical change in perspective" (Erikson, p. 57) which can affect the growing personality to the extent of creating healthy or unhealthy characteristics.

However, it is believed by this author that Erikson's personality characteristics are not necessarily permanent. That psychological growth or stagnation can occur throughout the life cycle; thus, it is felt that Erikson's childhood theory of personality growth need not be limited to early development but may also be applicable during any period of transition or crisis. Certainly, retirement typifies one of the more
difficult transition periods in life. Therefore, many retirees facing the realities of retirement may find that this adjustment creates a loss of identity and confidence and feelings of doubt, stagnation, and despair. In a sense, they are assuming many of the unhealthy personality characteristics that Erikson's theory of child development implies.

Yet, retirement preparation can often provide a way to ease this potentially difficult situation and often lends support and help to influence the growth of the more healthy personality characteristics. In other words, for many of those who view retirement from a negative perspective, retirement preparation may produce a more positive outlook, thus creating a situation which is more conducive to the development of a healthy, realistic and satisfying retirement.

It appears that retirement preparation can provide a foundation for those who seek a sense of purposefulness and fulfillment beyond work and, also, it offers alternatives and a way to ease the potential crisis of the transition from work to retirement. To this point, the focus of attention has been on Frankl's and Rogers' general view of man and his needs and how these beliefs relate to retirement, a potentially disruptive period
of life, and retirement preparation. However, it is Abraham Maslow and Frederick Herzberg who focus on man's specific needs which must be met throughout life, including retirement, in order for man to survive, to grow, and to find a meaningful existence.

Both Maslow and Herzberg suggest that there is a development of a hierarchy of the need states of man which generally fit into two categories; the primary or basis needs and the higher order social-ego needs.

Maslow (1954) describes the most basis needs as the physiological and safety needs (pp. 35-43). Herzberg (1966) refers to these as biological drives stemming from man's "animal disposition, referred to as the Adam view of man" (p. 56). These are "centered on the avoidance of loss of life, hunger, pain, sexual deprivation, and on other primary drives" (Herzberg, p. 56).

Maslow (1954) describes his second set of needs as love, affection, and belongingness, the esteem needs, and the self-actualization needs (pp. 43-46). Herzberg (1966) refers to these needs as the Abraham view of man (p. 56). This is man's need to seek a stimulating and satisfying life, similar to Rogers' good life. It "is man's compelling urge to realize his own potentiality by continuous psychological growth" (Herzberg, p. 56). And although Herzberg's theory, at this
point, becomes more cognitively oriented, the ultimate result is the same as Maslow's. For as Herzberg explains, man's final need is that of "real growth" (p. 68) which is the ultimate growth experience or what Maslow terms self-actualization.

Herzberg also suggests that two factors affect man's adjustment. The hygiene or maintenance factors are the environmental aspects of man's life and only affect him insofar as his comfort level or biological drives are concerned. These factors are not satisfiers, but mainly serve as more extrinsic rewards (Herzberg, pp. 75-77). In a work situation, Herzberg suggests that examples of these factors would be "company policy and administration, supervision, interpersonal relations, working conditions and salary" (p. 77). However, the motivators or the task factors lead to true satisfaction. At work, examples of these factors would be "achievement, recognition, work itself, responsibility and advancement" (Herzberg, p. 77). Herzberg states that "they provide the psychological stimulation by which the individual can be activated toward his self-realization needs" (p. 78).

Clearly, both Maslow and Herzberg indicate a duality of man's needs and each of these sets of needs
are affected by different factors. The hygiene or environmental factors have impact on the basic biological needs of man. And the motivators, as Herzberg calls them, are the task-oriented factors which provide man with the impetus to pursue his more advanced, psychological needs for growth.

With these theories in mind, it is not difficult to understand why work often provides the milieu in which man's needs are met. For it is in this setting that both the hygiene and motivational factors clearly exist and, therefore, it is possible to fulfill the survival and psychological needs.

Yet in retirement, these factors are not always so clearly visible. And still it is necessary for man to find a way to have his needs met. That is why retirement preparation can provide the basic tools for creating the framework which will help lead to a secure and purposeful future in retirement. Early planning is imperative to meet both the primary and social-ego needs during a considerably lengthy time period which may involve a greatly reduced income, the possibility of failing health, changing living conditions, psychological stress, and large blocks of unstructured, unplanned time. Essentially, retirement preparation
may, in fact, help lay the foundation for the environmental and motivational factors to exist in retirement which will then provide a setting for the nurturing and support of man's overall needs.

Thus, the theories of Frankl, Rogers, Erikson, Maslow, and Herzberg provide the theoretical groundwork for the following discussion of the various aspects of retirement and retirement preparation: (1) the need for retirement preparation; (2) for whom programs would be valuable and the objectives and implementation of programs; (3) the scope of existing programs; and (4) program effectiveness. Each of these four sections is in some way touched by a general overall view of man, but is also particularly affected by the dual view of man presented by Maslow and Herzberg. It is the intent of this writer to place emphasis on Maslow's and Herzberg's theories to stress the importance of the maintenance and motivational factors on the basic lower order needs and the social and ego needs throughout this paper. It is strongly felt that these dual needs, at times, exist side by side and that they both must be considered in preparing for retirement. If proper planning does take place, it is believed that these needs can be satisfied.
CHAPTER II

THE NEED FOR RETIREMENT PREPARATION

In examining the need for retirement preparation, a pattern evolves. A two-dimensional need system appears to play a role in the need to establish retirement preparation programs. The maintenance or hygiene factors, which Herzberg discusses, affects the basic survival needs brought on by aging and the limitations associated with it: health care, financial planning and housing arrangements. These become primary concerns prior to and during retirement.

Also contributing to these concerns and in many ways of equal importance are Herzberg's motivational factors which affect the needs of belonging, self-esteem and self-actualization or psychological growth discussed by Maslow and Herzberg. These factors appear to have an impact on one's attitudes and the desire to remain active and useful during retirement.
Maintenance Factors That Affect Primary Needs

Demographics

Perhaps, the greatest contributing factor to the need for and interest in retirement preparation has been the growing numbers of people age 65 and older, and the fact that people are living longer. For as the Chicago Tribune report "Growing Old in America" (Gaines, Moseley, Recktenwald, Hanes, Gorman, Fritsch & Powers, 1978) demonstrates:

In 1900, Americans 65 and over . . . numbered 3 million, or just 4 percent of the population. Today, numbering nearly 23 million, they constitute nearly 11 percent of the population, and the percentage is rapidly rising. (p. 2)

Furthermore,

life expectancy at birth has increased by about 25 years since 1900. Then a person could expect to live 47 years; today, the average is 72 years (77 for women, 68 for men). The average age for Americans, 29 today, is expected to be 41 in the year 2000. (p. 2)

In addition, Bowman (1975) suggests that "there are 42 million or so more people of the ages 45 through 64" (p. 1). Thus, it is not so surprising to discover that "in 1980, the total number of Americans 60 years and over surpassed the first time the total number of children up to age 10 or youths from 11 to 19" (HDS, 1981, unpaginated); moreover, "the older population group is increasing much faster than the children and youth groups" (HDS, unpaginated).
Obviously, the elderly population is and will continue to have a statistically significant impact on life today and in the future. For as Rix (1979) explains "what is really significant is the rapid increase in the percentage of the very old - 75 and 85-plus" (p. 783). Given these findings, it is not unusual to discover that with advancements in health and medical care for many people 65 and over today, "life expectancy is 16 more years; 14 for men and 18 years for women" (MOSCH, 1980, p. 2).

It is conceivable that retirees may have as much as 1/4 of their life to live in retirement.

In addition to the above statistics, there has been a decline of labor force participation rates over the course of the century for older males. As Butler (1975) suggests "in 1900 close to two-thirds of older men were still working, but today this has been reduced to one-fourth . . . . In 1972 only about 16 percent of all persons over 65 were known to be in the labor force" (p. 68). This decline is, in part, due to

the result of a change in the occupational composition of the populations (United States and Canada). Agricultural and self-employment - much more characteristic of the economy of the past - enabled older workers to reduce their work loads and/or the number of hours worked and still remain in the labor force. (Rix, pp. 780-781)

 Unfortunately, this does not seem a viable choice today. In
fact, the trend toward early retirement until very recently has been on the upswing. However, it is expected that the inflationary economy and the rising cost of pension plans may create a reverse effect on early retirement.

It does appear, though, that retirement is becoming a significant way of life in our society today and that it will continue to be even more so in the future. "The ratio of active workers to retired citizens is 6 to 1 today. If current trends continue, it will be 3 to 1 by the year 2030" (Gaines et al., p. 57).

The rapidly increasing elderly population and the growing numbers of retired people is having a tremendous impact on retirement today and certainly will in the future. As a result of this, prior preparation for retirement will require more time and attention than in the past to meet the more long-term, diverse needs of our growing elderly population.

Financial

One of the most pressing and primary concerns of the majority of retirees is declining income. To the dismay of many, their retirement income is often 1/4 to 1/2 of their working income (Butler, 1975, p. 66). Furthermore, about 15% of persons age 65 and over have incomes below the poverty level; many others subsist on marginal incomes, or in near-poverty. A reason for such widespread
destitution is the fact that the fixed incomes of many older people continuously fight a losing battle against the American inflationary economy. Those with little or no savings are most vulnerable to these rising costs. In some cases, limited earnings have resulted in inadequate savings and meager retirement benefits. (MOSCH, 1980, p. 2)

Furthermore, income is also affected by the fact that retirement is often not voluntary and that older people generally have more difficulty finding new jobs. For in most cases,

nearly all of those over 70 face compulsory retirement and many persons over age 40 face age discrimination in hiring. Once forced into retirement and locked into unemployment, older people are without opportunities to improve their economic situation. (MOSCH, 1980, p. 2)

Some support may be found in private pension plans, since the spread of these plans has supplemented Social Security income for many Americans and brought the average replacement income at retirement to 50 percent or more for some. But well over half the working force still has no private pension coverage.

Among the elderly, one out of 12 couples and one of every four single or widowed persons live almost exclusively on Social Security. The system keeps more than 12 million of the nation's 22 million elderly above the poverty level. (Gaines et al., p. 52)

However, it appears that even this system is becoming outmoded and overburdened.

A few years ago, the ratio of workers to social security beneficiaries was 4 to 1; today, the ratio is 3.2 to 1; by the year 2030, the ratio will approach 2 to 1. An increasingly smaller number of workers supports an increasingly larger number of beneficiaries. (Butler, 1977, unpaginated)
Significant alterations will have to be made in the system and, perhaps, more importantly, older people may have to consider later retirement and better, long-term money management planning to financially survive retirement.

For it is often sound financial information that can be the key to alleviating some major concerns. In a survey by Morrison (1975) of male hourly wage earners, it was found that respondents do not perceive a relationship between their current income and future income needs or their future expected pension benefits. So they have no sound basis for planning for income adequacy in retirement. ... it is possible that many employees do not realize how present income relates to public and private retirement benefit accruals, and, moreover, may not appreciate the pervasive influence of current standards of living on expectations for life in retirement. This finding requires serious attention by retirement counselors. (p. 140)

It is also important to understand that retirement can bring a change in disposable income, job-related economic benefits such as consumer discounts, medical and life insurance, or housing allowances; and job-related expenditures for items such as transportation, clothing, and equipment. These factors may balance out to produce little change in financial resources or there can be a substantial change. The key factor is usually the degree to which earnings are replaced by pensions, Social Security, annuities, and the like. (Atchley, 1979, p. 49)

It is also possible that as the elderly population increases and many of the elderly live longer, the financial burdens will become even more pressing. For it is probable that the oldest of the old, who may be the most frail and
sick, will require more extensive health care, social services, and institutionalization and, therefore, be the most costly age group to maintain (Rix, pp. 783-784). Thus, it seems that financially the older elderly may become more of a burden as time passes, creating even a greater need for sensible long-term monetary planning.

Thus, financial preparation prior to retirement is imperative to adequately meet the basic needs of daily living in retirement.

Health

The myths surrounding aging and poor health after retirement seem to proliferate and often it is felt that planning ahead for good health is a futile endeavor. Physiologically, changes do exist; yet, "95 percent of the elderly manage to live outside institutions, and 81 percent enjoy sufficient health to be able to move about independently" (Gaines et al., p. 4).

Often limitations and health problems do increase with age, but some people age more rapidly than others, and there are no clear-cut age guidelines as to when the aging process proves to be a health care problem.

Many people are ignorant about the way to keep themselves mentally and physically fit, and they are poorly informed about preventive medicine, particularly in the areas of nutrition and exercise.
Research studies commissioned by the President's Council on Physical Fitness and Sports (Clarke, 1977) indicate that older adults are basically unfit. Only 39% aged 70 or older seem to pursue a systematic program of exercise. (Cited in Crase and Rosato, 1979, p. 369)

The sedentary life, often encouraged by societal aging myths, can accelerate physiological and mental deterioration.

Proper nutrition can also become a major problem for many elderly. Often lack of knowledge about food preparation and a balanced diet as well as a meager income can contribute to improper nutrition. Dietary changes, particularly to enhance digestion and elimination, are all important considerations for the elderly (Gaines et al., p. 41). Prior knowledge of a nutritionally balanced diet and the adherence to it can improve the chances of having a healthier retirement.

Furthermore, since "the elderly account for more than 25 percent of the nation's annual $140 billion health care expenditure" (Gaines et al., p. 25) and since "heart disease, strokes, and cancer are the major killers of the old, accounting for 65 percent of the deaths in the 65-and-over category" (Gaines et al., p. 26), it is imperative that prospective retirees become familiar with Medicare and Medicaid benefits long before they become eligible. Private health insurance plans to supplement Medicare also need to be considered well in advance of retirement.
It is encouraging to note that the number of people retiring voluntarily as a result of poor health seems to be on the decline.

About two thirds of the wage and salary workers who retired between 1958 and 1963 did so voluntarily, and this proportion is increasing. Among those who retire voluntarily, however, poor health has been by far the major reason given historically. This factor can be mitigated somewhat by a less physically demanding occupation. Despite its importance in the past, however, health seems to be declining as a factor influencing the decision to retire. (Atchley, 1977b, p. 149)

However, once retired, poor health plays a major part in the determination of retirement satisfaction and morale. Those who are unhealthy generally have a negative outlook about life in retirement (Barfield & Morgan, 1978, p. 21; Price, Walker, & Kimmel, 1979, p. 242; Thompson, 1973, p. 344). Therefore, prior knowledge of preventive care and maintenance of one's health may help to make retirement a more satisfying experience and also provide a more positive feeling of physical and mental well-being.

Housing and Transportation

Housing and transportation are also areas of concern prior to and during retirement. They are greatly influenced by both an individual's health and financial situations. Housing and transportation are considered together because the location chosen to live often determines the access to facilities needed and the ability to maintain independence.
Nearly 40 percent of all elderly heads of households do not own an automobile. And many who do own cars are taken off the roads - unfairly, . . . because of difficulties in getting insurance.

The lack of a car makes many of the elderly heavily dependent on public transportation that usually is not geared to their special needs. (Gaines et al., p. 61)

Often public transportation is not routed to the facilities that the elderly frequently utilize, such as doctors' offices, activity centers, and visits to friends.

Furthermore, public carriers are often not physically designed with the elderly in mind. Many physically disabled elderly find it difficult to maneuver in and out of public vehicles.

With the possibility of physical mobility decreasing, it becomes increasingly important for older people to consider where they are going to live.

Where and how older people live can be the single most important factor in their lives after retirement. Simply stated, the physical and social environment exerts a major impact on the attitudes and sense of well-being of men and women. (Riker, p. 112)

For many, there seem to be a number of alternatives which require some exploration. In a study by Toseland and Rasch (1978), it was determined that characteristics of a community were found to be more important predictors of community satisfaction than psychosocial or demographic variables. That is to say that "satisfaction with the
physical safety of the community, recreational facilities, health care facilities, and individual dwelling units were all important predictors of community satisfaction" (Toseland & Rasch, p. 400).

It appears that older people need security and privacy, yet also require some source of recreation within accessible boundaries. Prior knowledge of future living needs in retirement as well as housing and community facilities and resources are essential in planning for this time of life.

Thus, it becomes apparent that there are many maintenance factors affecting the basic survival needs which will require prior attention in preparing for retirement. A prior commitment to planning ahead for a financially sound, healthy retirement in which some thought has been given to retirement housing near accessible facilities may help to enhance life in retirement.
Motivational Factors That Affect Psychological Growth

In developing the need for retirement preparation, it is necessary to include and to examine the motivational factors which affect psychological needs and which play an important role in providing older people with a satisfying and rewarding retirement.

The second part of this section is devoted to Maslow's social-ego needs and Herzberg's needs requiring psychological growth as they are influenced by motivational factors and as they apply to the establishment of a need for retirement planning.

To begin, two major areas seem to require attention and often are the cause for difficulty in retirement. They are: prior views or attitudes toward retirement; and the structuring of free time in retirement or how a person becomes a leisure participant.

Attitudes toward Retirement

It is common knowledge that attitude often affects a person's perception of and/or adjustment to life. If, in fact, society in general takes a negative view of certain aspects of life, this only serves to influence and heighten a person's reactions to certain situations. One of the most pervading and erroneous societal attitudes concerns aging and its ramifications. Although the concerns of
aging often affect people in their middle years, the term retirement and its preconceived consequences, to many, is often looked upon as the termination of life (Monk, 1971, p. 351). Unfortunately, people still believe in the formerly-held attitude that

individuals retired only when they were incapacitated or too old to work. The myth that this is so persists. To be retired, think many younger people, is to be aged. To be aged is somehow obscene; it is a disease to be avoided. (Bradford, 1979, p. 107)

We live in an age-devalued society where it is important to maintain a youthful image (Miller, 1973, p. 26). When workers consider retirement, it is difficult not to accept this prevailing attitude and the social stigma attached to it and, therefore, they reject any possibility of leading a productive and satisfactory life in retirement. In a sense, this attitude becomes a self-fulfilling prophecy (Atchley, 1977b, p. 143; Hall, 1980, p. 206, Miller, p. 21).

The cultural myth also persists that work is the most meaningful experience in a person's life and, thus, often people are only able to define themselves in terms of their work (Atchley, 1977a, p. 14; Havighurst & Shanas, 1953, p. 81; McDaniel, 1977, p. 344; Rix, p. 782; Streib and Schneider, 1971, p. 39). Consequently, upon retirement, many people feel that their skills and abilities become essentially obsolete (Lumsden, 1978, p. 375; Maddox, 1968,
p. 364; (MOSCH, 1980, p. 3) and, therefore, they feel worthless. For retirement is the only role in which contributions to society are not expected. Much of the retirement literature demonstrates that unending leisure and diminishing mental and physical abilities are generally expected of older persons. Retirement is thus viewed as a life phase without the need for personal control and/or significant social contributions. (Hall, p. 203)

Time invested in work and the preparation for it has made it difficult for people to adjust to the thought of retirement and to even view it favorably. Once retirement becomes a reality, it often appears that retirees are generally regarded as a group of people who are unimportant and part of an unrecognized, faceless society (Riker, p. 103). This attitude can create feelings of apathy and inadequacy (Bradford, pp. 104-105; Butler, p. 72). For many, the fears and anxieties become so heightened that retirement appears as a constant reminder of one's own mortality (MOSCH, 1980, 1980, p. 3; Monk, p. 350); thus, to some, to retire is to die. Obviously, these myths have had a profound detrimental effect on the development of a satisfying retirement. Certainly, it would seem that exposure to retirement preparation programs that disspell the myths of aging and retirement may help to alleviate some of the misconceptions concerning retirement.

Other factors also influence attitudes toward retirement.
Keeping in mind that attitudes toward retirement are often closely related to personal income and health, it appears that those people with high life satisfaction (Manion, 1974, p. 33; McPherson & Guppy, 1979, p. 261) and job satisfaction (Johnson and Strother, 1962, p. 423) would be more likely to think about retirement and make definite plans for it (McPherson & Guppy, p. 261; Manion, p. 33). They would also view retirement with a favorable attitude (Johnson and Strother, p. 423; Manion, p. 33; McPherson & Guppy, p. 261).

Just as there appears to be a certain group of people who look positively upon the retirement experience, there are also those who have a negative point of view. Those who miss their jobs or who were committed to their work seem to look negatively upon retirement (Glamser, 1981, p. 28). Furthermore, those workers at the higher end of the economic scale who not only make more money, but whose work provides extra financial meanings, such as status, respect and personal gratification, are less likely to want to retire than workers with lesser skills and on a lower socio-economic level who just regard work as a way of making a living (Atchley, 1977b, p. 150; Fillenbaum, 1971, p. 245; Friedman & Havighurst, 1954, p. 170; Kasschau, 1974, p. 45; Palmore, 1965, p. 6). Often workers at the lower end of the economic scale find retirement a relief from the structure and/or monotony of the job. Work for
them is not the central organizing force of their life, as it is for the self-employed, upper echelon businessmen, professionals, and academics (Fillenbaum, p. 247). It would seem that prior exposure to the many options available in retirement might make the transition from work to retirement more palatable for this latter group.

Clearly, different studies produce inconsistencies in what, in fact, does affect retirement attitudes and more research will have to be done in this area to find a program approach that will effectively meet the varying needs of prospective retirees.

Other issues also influence the way some people perceive retirement. For many, it appears that retirement grows less attractive the more imminent it becomes (Ash, 1966, p. 98; Bourque & Back, 1977, p. 672; Ekerdt, Bosse', & Mogey, 1980, p. 233). Often this is caused by a lack of knowledge and planning for this period, and the fact that retirement becomes more of a reality. Two studies (Glamser, 1976, p. 107; Lumsden, 1978, p. 380) support these views and indicate that an accurate preconception of retirement enhances pretirement attitudes.

In a study by Price et al. (1979) examining retirement satisfaction of early and on-time retirees, it was found that there were few, if any, differences between the groups, except in one particular area. The
early retirees tended as a group to fare less well in retirement than on-time retirees. But the differences were minimal for respondents who retired voluntarily and marked for respondents who retired non-voluntarily. (Price et al., p. 243)

Those who retired non-voluntarily often did so for negative or unexpected reasons, such as poor health, and were unprepared for an extended period of retirement. Furthermore, added social pressure implying that, perhaps, retirement came "too early" (Price et al., p. 243) sometimes aggravated this situation even more. Clearly, non-voluntary retirement seems to be a factor in producing dissatisfaction in retirement and, perhaps, if preparation is begun early enough, it may ease the trauma of adjusting to a premature retirement.

One of the most informative and comprehensive studies concerning the needs and attitudes of pre- and post-retirees was completed in the 1950's by Gorden F. Strieb and Clement J. Schneider (1971).

One of the major findings demonstrated that a person's prior attitude concerning retirement, rather than "the mode of retirement (administrative or voluntary)" (p. 162), determines satisfaction in retirement and with life in general.

In addition, pre- and post-retiree data indicated that preretirees generally over-estimated the adverse effects of retirement, particularly in terms of older age
identification (p. 106) and satisfaction with life or psycho-health (p. 115). For the most part, retirees in this study did not think of themselves as old because they were retired nor did they feel less satisfied with their life after they retired.

This was further supported by data which indicated that most retirees felt that retirement was good for them while a much lower percentage of those who continued working expressed similar feelings (p. 144).

Thus, it appears that retirees are much more satisfied with retirement once it becomes a reality. So in planning for this period, it is possible that anticipation of the negative effects of retirement can be modified by prior knowledge of the positive benefits derived from retirement.

Furthermore, the findings of the Streib and Schneid study also indicate that although the more maintenance-oriented factors like reduction in income and health factors had little effect on retirees (p. 163), the motivating factors such as orientation to the retiree role, orientation to work, and feelings about one's economic position have a definite effect on one's acceptance or rejection of the retiree role. (p. 150)

These results have been demonstrated in other studies (Ash, p. 97; Atchley, 1977b, p. 150; Fillenbaum, p. 245; Friedman &
Havighurst, p. 170; Kasschau, p. 45; Lumsden, p. 380; McPherson & Guppy, p. 258), as well.

Thus, it appears that not only will retirement preparation programs need to cover the more maintenance-oriented needs, but will also have to address the motivational factors affecting the social ego needs.

Generally, there exists a desire on the part of employees for retirement programs (Fitzpatrick, 1978, p. 187; Kalt & Kohn, 1975, p. 180; Morrison, pp. 136-141). Yet, it appears that those who have a negative view of retirement generally are unwilling to plan for it (Ash, pp. 98-99; Johnson & Strother, p. 423; Kasschau, p. 46).

Therefore, it will be necessary in planning retirement preparation programs to consider this factor, for it would seem that the people who view retirement negatively, and as a result do not want to plan for it, probably would not avail themselves of a program even if it did exist. For these people, it may be necessary to first provide counseling services that stress coping and adjusting to life changes, including retirement, and then provide information designed to help people plan for retirement. For to disspell some of the existing overall negative attitudes toward retirement, Bradford (1979) suggests the individual must not only reject the concept of aging before the fact, he must also change his attitudes about himself, recognizing the particular
psychological and emotional needs which his work formerly satisfied but which he now (together with his partner) is obliged to satisfy himself. (pp. 107-108)

For as Bradford continues to explain "the answer to successful retirement seems to lie in self-understanding, a feeling of self-worth, and the will and ability to survive emotionally" (p. 108).

To this point, much emphasis has been placed on prior attitude toward retirement, yet there is one potentially difficult area of concern that is often not anticipated before retirement; marital stress. This is often caused as a result of the transition from work to retirement. This is a major life change which can upset the balance and routine of former years filled with clearly defined roles and responsibilities and with each spouse assuming a specific identity. Retirement significantly alters this process and often it is difficult for each spouse to understand the individual need for privacy and identity. "The turf-intrusion problem is typical of the mutually affecting strains that become especially stressful in retirement, when husband and wife find themselves spending much more time together" (Bradford, p. 107).

Fear of losing a masculine image is also a problem for many men in retirement, and this also tends to place pressure on a marriage. However, this need for identity
and self-worth can be diverted into socially acceptable channels (Bradford, p. 107) and prior planning may help to modify these feelings.

Marital difficulties can also become strained as a result of the realization that after all the years of leading separate lives, either at work or at home, retirement may become the time when a husband and wife find they have little in common, and therefore are at a loss to find shared interests or other things to enhance their marriage. If unresolved differences existed prior to this period, they can become major issues in retirement (Bradford, p. 107; Overs, 1977, p. 85).

It is felt that prior information of what may affect a marriage in retirement may help to alleviate some of the potential problems before they arise.

Attitudes Concerning Leisure in Retirement

This section is not meant to be entirely separate from the preceding one, for it is often that particular attitudes affect a person's ability to adjust to being a leisure participant in retirement. However, in compiling information for this thesis, there appeared to be sufficient material concerning leisure in retirement to warrant a separate section.

Basically, our society is geared so completely to the work ethic that too much leisure or free time is viewed as bad, and often it is believed that people are
incapable of coping with large blocks of free time (Neu-linger, 1971, p. 292).

Granted, people are often unprepared for time usage in retirement, but as Stephen Miller (1968) suggests the problem of social adjustment faced by the leisure participant is apparently rooted in the lack of social substance (meaning) or cultural value of the majority of ways in which he might occupy his leisure time. In light of the values which are characteristic of the American pattern of life, the person who is now free to work should be socially able to overcome the problem by spending his leisure in some activity which holds meaning for him and is generally respected by others. If this were the sole dimension of the problem, then participation in systematized leisure groups would not only fulfill the social needs of the older person, but facilitate the development of a new social identity as well. However, the work which the person is ultimately free of is exactly that which has allowed him to justify leisure. (p. 369)

Employed people do not need to justify their leisure endeavors "since socially supportive factors, occupational identity, and the halo effects of labor operate on the social circumstances to do just that" (Miller, p. 369). The retired person operates without such support.

For example, the employed person occupied in leisure activity of some sort will, more often than not, be perceived by others as engaged in "recreation" whereas the retired person engaged in the same activity will be perceived as occupying his "free" time. In other words, the numerous activities in which the older person may participate, thereby reducing the degree of his social loss, may have no further cultural value than that they are "activity."

A career of leisure (play) is characteristic of the socially immature (children) or the socially super­annuated. For the aging individual, it can only serve to add to his social loss, negating any social benefits
that might be derived from remaining active by
serving to reinforce a definition of him as super­
annuated. (Miller, p. 369)

Given this general perception of older adults in
our society, it is not difficult to understand why many
of those nearing retirement or even some retirees asso­
ciate retirement with obsolescence and purposelessness
and with no need for significant social contributions
(Bowman, p. 2; CCRP, 1979, p. 4; Fitzpatrick, p. 185;
Hall, p. 203; MOSCH, 1980, p. 3). To further emphasize
this point, Streib and Schneider noted that preretires
over-estimated the negative impact of retirement upon
their feelings of usefulness (p. 126) and that once they
were beyond the first year of retirement, feelings of
usefulness seemed to be only a problem for a small pro­
portion of the study population (p. 161). Also, Ash
determined in his study of pre- and post-retirees at In­
land Steel that prior planning for leisure activity in
retirement did, in fact, affect the way retirees perceived
their free time. "One of the major problems cited by
retirees was lack of anything to do" (p. 99), but this
attitude seemed to be much more pronounced for those who
did not plan than for those who did.

From another point of view, the importance of plan­
ning for the productive use of leisure time can also be
seen as a form of preventive care from the possibility of
maladaptive behavior resulting from a period of life when some people feel aimless, useless, and time seems endless. Alcohol and drug abuse (Butler, p. 226; Overs, 1975, p. 36; Riker, p. 110) and an unusually high rate of suicide (Butler, pp. 227-8) are not uncommon occurrences for those aged 65 and older.

It appears that retirement also means an end to the formerly-held roles of creating and being responsible for children, a home, and a job (Miller, 1973, p. 21). The role shifts to a more undefined, seemingly meaningless one. The needs of people to feel useful, to belong, and to feel distinct (Kaplan, 1960, p. 409) can be found in new life endeavors in retirement. Leisure activity helps to fill the void. Self-respect and the feeling of belonging can be found in leisure pursuits, in part through the establishment of a group of retired friends who will accept full-time leisure as legitimate and, thus, help "to negate the stigma of implied inability to perform, if such a stigma exists" (Atchley, 1971, p. 16).

Thus, the structuring of time in retirement becomes a major concern for both pre- and post-retirees.

Time must be filled, somehow, to pass the day. Time can lead people into the dangerous wasteland of empty time, where no purpose is present to stir any interests or desire. If empty time recurs each day, the will and motivation to seek new interests dwindle. Boredom joins with apathy to reduce the job of living
and speed psychological if not physical deterioration. (Bradford, p. 106)

Work structures life; it creates a routine and even the "sheer passing of time seems to be an important value" (Friedman & Havighurst, p. 189). Therefore, prior thought and preparation for retirement will be necessary to create a daily leisure structure which will yield satisfactions similar to those found in work. For substantial evidence (Bradford, p. 106; Butler, 1977, p. 2; Hunter, 1980, p. 5; Miller, 1973, p. 3; Pfeiffer & Davis, 1971, p. 192) indicates that generally retired people lack the knowledge and skill to meaningfully utilize their free time. It seems that too much emphasis has been placed on the preparation for work and very little time spent on preparing for leisure.

In retirement, new patterns of activity serving as effective substitutes for work are imperative, so that a person is not just coping with free time, but using it for self-development (Lumsden, p. 378; Riker, p. 107). To further emphasize this point, Toseland and Sykes (1977) determined in a survey of participants and non-participants from a senior center, activity level proved to be the most important predictor of life satisfaction for both groups (p. 239).

Clearly, the structuring of free time and leisure
activity should be one of the major factors to be considered in preparing for retirement.

It is obvious that motivational factors also play an important role in affecting the way prospective retirees perceive retirement. Many societal myths contribute to negative feelings about retirement often before it becomes a reality. Prior knowledge of the retirement process and the possibilities of achieving a rewarding and useful life can be helpful in alleviating some of these misconceptions, thus possibly making retirement a more satisfying time of life.

Employer Attitudes toward Retirement Preparation

To this point, information concerning the maintenance and motivational factors affecting survival and growth needs of workers has been discussed to demonstrate the various areas of concern that will require attention in planning for retirement. However, this section of the paper would not be complete without some indication of how employers perceive the need for retirement preparation.

In a survey sponsored by the chief executive officers of some major corporations, called the Corporate Committee for Retirement Planning, "chief executive officers and personnel directors were surveyed separately, regarding their attitudes toward retirement planning"
(p. V). Generally, the survey documented a growing interest on the part of the employers to provide retirement planning programs for their employees (Fitzpatrick, 1980, p. 20).

The major concern reflected by the survey was the need for financial planning due to the impact of inflation on the perceived erosion of the pension dollar (CCRP, p. 65). This was closely followed by a feeling of social responsibility for the older worker on the part of the employer which was displayed, in part, by the implementation of retirement programs (CCRP, p. 15). Furthermore, it was felt that these programs would enhance relations, morale and productivity amongst the employees.

Thus, it seems that acknowledgment of the need for planning and/or programs prior to retirement exists not only for workers, but for the employers as well. Yet, it also appears, at least from the above-mentioned study, that often employers do not concede that the problems and concerns for preretirees go beyond the the basic maintenance-oriented factors. However, the data in this section seems to overwhelmingly support the idea that programs need to address both the maintenance and motivational issues to adequately meet the needs of prospective retirees.
CHAPTER III

GENERAL PROGRAM CONSIDERATIONS

This section of the paper includes four parts: the suggested objectives or goals of retirement preparation programs, the different approaches, the more specific program considerations and the suggested content designs of programs.

Each of these parts is in some way related to both the maintenance and motivational factors which affect man's need for survival and recognition. As the resulting data indicates, it appears that a whole spectrum of approaches, specific considerations, and program content are suggested for prospective retirees from the very minimum type of support to the long-term, comprehensive programs.
Goals of Retirement Preparation

One of the major goals of retirement preparation programs is to reinforce both the desire and ability of employees to plan ahead constructively (Ash, 1966, p. 99; City of Chicago, 1977, p. 1).

Furthermore, it is the goal of some programs to assist people who may lack the skills and know-how to anticipate and solve problems which may arise in retirement (Fillenbaum, 1971b, p. 35; Hunter, 1976, p. 4; Hunter, 1980, p. 5; Ullmann, 1976, p. 118). It is believed that programs can provide a sense of direction and control, which is so important in this transitional stage of life.

It is also felt that programs should provide participants with an understanding of the aging and the retirement process to help ease the anticipatory concerns for the future (Hunter, 1976, p. 4; Miller, 1973, p. 39).

Essentially, one of the most hoped for objectives of retirement preparation is a formulation of realistic life goals and expectations (Fillenbaum, p. 36; Kasschau, 1974, p. 49; MOSCH, p. 1; Monk, 1971, p. 349; Morrison, 1975, p. 142); a way of preparing for both the possibilities and pitfalls of a life in retirement (MOSCH, p. 1). In a sense, programs can provide a kind of cushioning effect, making the transition
from work to retirement less traumatic, both in terms of providing for basic needs and, at the same time, in preserving feelings of self-worth and dignity, which are often derived from work (Monk, p. 349; Hall, 1980, p. 203). For many, programs do attempt to demonstrate that similar life sustaining and enhancing rewards can be found in retirement.

It is also felt that psychological growth can be maintained if a retiree is prepared to replace the roles and satisfactions of work with other acceptable roles and satisfactions (Bowman, 1975, p. 4; Price et al., 1979, p. 244). Many alternatives are available, but often knowledge is limited and, thus, so is the process of selection. Retirement programs can provide choices; that is, options which will offer future retirees an opportunity to find a satisfying and productive life in retirement.

These sources generally indicate that the rationale of retirement preparation programs is to provide material which will stimulate and encourage thinking and planning for retirement. It seems that the ultimate goal of these programs will then be to improve the quality of life in retirement, helping to make it a successful and self-gratifying time of life (Fillenbaum, p. 36; Hunter, 1980, p. 5; Lumsden, 1978, p. 380).
The Different Approaches of Programs

Individual Versus Group

In the establishment of goals for retirement preparation, there has been much consideration given to the type of approach which would best serve prospective retirees. Beyond the individual resource type of approaches, such as miscellaneous reading materials including "how-to" books and/or planning manuals, two main types of approaches are utilized: the individual and the group approach.

The individual approach provides for one-to-one contact for the prospective retiree, usually with someone from the personnel department of the company sponsoring a retirement preparation program. This approach varies considerably from one brief meeting, basically providing information about a company's retirement policies, to more comprehensive, long-term counseling sessions.

The group approach can involve two or more people with or without a leader who organize to discuss retirement preparation issues. Groups vary from being loosely organized to highly structured. Many different types of techniques can be utilized and various topics can be covered at the meetings.
The findings indicate that the majority of companies which have retirement preparation programs rely almost exclusively on individual approaches (Ash, p. 99; Kalt & Kohn, 1975, p. 180; Lumsden, p. 384; Reich, 1977, p. 30). This is, in part, due to the establishment of in-house programs which are often limited in terms of numbers of individual meetings and material covered. However, individual approaches can and often do tend to meet the more diverse needs of employees and these approaches provide privacy, making it more conducive for employees to discuss personal concerns (Ash, p. 99; MOSCH, p. 17).

Recently, however, more interest by industry, educational and religious institutions, government agencies and private individuals has been shown in the group approach. This is partly due to the more established interest in, and a need for, retirement preparation programs to attempt to reach as many people as possible (Reich, p. 30).

It would appear that ideally both approaches could be effectively utilized. In fact, the literature from the Mayors Office of Senior Citizens and the Handicapped (1977) of the City of Chicago recommends that individual guidance, as well as
lectures and group discussions should be offered (p. 1). This view is further supported in a Drake Beam Morin, Inc. (1980) survey of companies, most of which offer retirement preparation programs. The survey data indicated that "whether group or individual meetings are effective for an employee depends on individual readiness and preference as well as quality of contact" (DBM, p. 2). Companies that did offer programs "dealt with this issue by offering a combination of both group and individual sessions with employees" (DBM, p. 2).

Thus, it appears that prospective retirees might best be served by programs that provided a flexible approach offering, if needed, both individual and group sessions to deal satisfactorily with the divergent needs of all workers.

Limited, Intermediate and Comprehensive Programs

As a result of the growing interest in the problems of retirement and the varying needs of prospective retirees, the scope of retirement preparation programs has changed over the years. The narrower programs generally are representative of the oldest, typical, more traditional approaches. These limited programs often consist of the distribution of printed literature and a personal interview involving less than five hours of the potential
retiree's time. These programs are generally initiated a year or less in advance of actual retirement (CCRP, p. 9; Lumsden, p. 384). Frequently, the narrower programs "do little more than explain the pension plan, the retirement timing options, and the level of benefits under various options" (Atchley, 1977b, p. 146). Occasionally, the aspect of health matters are discussed (Reich, p. 33). These programs are "characteristic of a smaller company, reflective of weak support from top management" (CCRP, p. 9). Various studies (Kasschau, p. 50; Lumsden, p. 383; Morrison, p. 135; Riker, p. 108) have indicated that the majority of programs in existence today are narrow in scope and mainly cover financial matters.

The intermediate programs not only include topics on financial matters, but also often offer advice in the areas of health, leisure, and legal affairs in retirement. The program generally includes the distribution of printed material and is often conducted in a group setting. The use of lectures, seminars and audio-visual materials involving discussion groups seems to be the format most often employed (CCRP, p. 37).

Recently, there appears to be evidence of growth in the more comprehensive programs with larger companies
providing the leadership (CCRP, p. 9). These programs not only include financial planning and topics on health and leisure, but also explore topics concerning physical and mental well-being, housing, interpersonal relations, and life planning (Atchley, p. 146; CCRP, p. 32). Programs such as these are characteristic of a large company, and reflects strong support from top management . . . . The program is started five to ten years in advance of retirement. Participants spend a minimum of fifteen hours in the program, and almost invariably enjoy the advantages of printed materials, audio-visual materials, lectures, and some sort of seminar discussion group. They are also likely to enjoy a social club for retirees, continuing contact from the company after retirement, and follow-up programs. (CCRP, pp. 9-10)

Obviously, the more limited programs would in some ways begin to lay the groundwork for creating a milieu in which workers can begin to think and plan for their survival needs. The more comprehensive programs would in all likelihood not only provide the foundation for the most basic needs, but would also stimulate and motivate workers to begin to prepare for their physical and psychological well-being and continued growth and development in retirement.

Informative and Affective Approaches

Basically, there are two ways of presenting the content of retirement preparation programs; the information
disseminating approach or the affective, attitudinal-based program. A combination of both approaches is also employed.

Those who advocate the informational, educational approach do so because they feel this is a way to provide relevant information that will foster a more realistic appreciation of retirement and provide a much improved basis for decision-making prior to retirement (Atchley, p. 165; Kasschau, p. 52; Morrison, p. 142). Advocates of this approach believe that employees may be resistant to partake in counseling or programs focusing on psychological adjustment because these approaches may be viewed as personally threatening. On the other hand, it is felt that these same workers might appreciate a more cognitively, objective-oriented program offering assistance on various subjects in planning for retirement (Kasschau, p. 52).

Those who believe in the affective, attitudinal approach feel that in order for potential retirees to be receptive to information concerning future planning, they must first explore their own feelings and attitudes (Bradford, 1979, p. 108; Lumsden, p. 382; Reich, p. 37; Riker, pp. 107-108). Attitudes toward retirement can interfere with the communication and the learning process (Bowman,
Furthermore, as has been noted earlier, one's perception of retirement often influences one's ability to adjust successfully to retirement (Lumsden, p. 382; Price et al., p. 244). Bradford (1979) believes that "successful retirement seems to lie in self-understanding, a feeling of self-worth, and the will and ability to survive emotionally" (p. 108). An affectively-oriented approach may provide the participants with some of the tools with which to stimulate these qualities.

There are also those who feel that both approaches can be combined with productive effects (Bolton, 1976; Hunter, 1980; Lumsden, 1978). Lumsden suggests that some companies have both retirement planning and counseling programs with the assumption that participants will have an accurate perception of retirement as well as a favorable attitude toward it (p. 380). Hunter also feels that a combination of the psychological and informational approach will enhance the quality of retirement living as well as provide realistic expectations for life in retirement (pp. 5-6). Furthermore, Bolton believes that by providing both informational content and human growth or psychologically-oriented material, participants can begin to integrate these concepts in terms of their own life situations; that is, a way of connecting or coordinating
information received with actions, thoughts and feelings (p. 552). The hoped-for results are that the learner will more fully comprehend retirement and its process (Bolton, p. 552) and will feel a sense of personal growth by being exposed to this type of program (Bolton, p. 554).

Ideally, it would seem that a combination of both the informational and affective-oriented approaches would best meet the varying needs of prospective retirees.
Specific Program Considerations

Age of Participants and Program Commencement

As with other aspects of retirement preparation programs, there seem to be varying opinions as to the most appropriate time for prospective retirees to begin the planning process.

Lumsden (1978) suggests delivering the practical content of a program a year or less in advance of retirement (p. 384). The Drake Beam Morin (1980) survey of companies with retirement preparation programs indicated that "forty-two percent offered programs within one year or less before retirement. The remaining 58% provided services earlier than one year and as early as 10 years before retirement" (p. 2). Other studies (Fuller & Redfering, 1976, p. 486; Morrison, p. 139) suggest that planning should begin two to five years prior to retirement. And, in a survey by the Corporate Committee for Retirement Planning (1979) of the Fortune 1000 companies, it was determined that in the more broad programs, 81% favor initiating a program at least five years in advance of retirement, with a third of these same respondents suggesting that programs should be started at least ten years prior to retirement (p. 42). "Among the companies with intermediate programs the margin favoring
an early start is smaller" (CCRP, p. 42). In companies with narrow programs "slightly more than half (55%) think­ing it should be at least five years, slightly less than half (45%) believing five years or less is sufficient" (CCRP, p. 45).

In the data collected for this paper, it appears that there is overwhelming support for programs to begin approximately ten years prior to retirement (Ash, p. 99; Bowman, p. 8; BNA, 1980, p. 3; Fillenbaum, p. 36; Hall, p. 207; "How to help," 1978, p. 137; MOSCH, p. 15; Reich, p. 32; Siegel & Rives, 1978, p. 97; Siegel & Rives, 1980, p. 186). For as Bowman (1975) found in the research conducted at the Pre-Retirement Planning Center at Drake University "the age group 56-57 has the greatest positive attitude towards retirement as a result of partic­i­pating in a pre-retirement planning program" (p. 8).

There are also those who advocate implementing pro­grams as early as fifteen to thirty years in advance of retirement (Fillenbaum, p. 36; Fitzpatrick, 1979, p. 88; Hall, p. 207; Kasschau, pp. 48 & 53; Kelleher & Quirk, 1974, p. 49). It is felt that these programs would accom­modate the varying planning needs of different age groups so that the areas of financial planning, non-work activity and the adoption of sound health care habits would all be
"effectively initiated during the middle years when it is time to conserve or even expand resources for the later years" (Kasschau, p. 48).

Obviously, the suggested timing of when to begin retirement preparation covers a broad spectrum of ideas. However, it would seem that to meet the varying needs of workers and to adequately contend with the increasing number of years in retirement, one year of advance planning would only provide the minimum of support for the very basic needs; whereas, each increasing year devoted to preparation for retirement would in all likelihood improve the overall quality of life during that period.

Eligibility and Recruitment

It is strongly believed that whether retirement preparation programs are individual or group-oriented, they should be voluntary (Ash, p. 99; Bowman, p. 9; DBM, p. 2; "How to help," pp. 137-138; Kalt & Kohn, pp. 180; Kasschau, p. 52; MOSCH, p. 15). This is founded on the belief that those who are forced to attend may feel threatened and resent the requirement and, thus, the chances of productive participation would be limited, at best (MOSCH, p. 15).

Generally, notification of the program commencement is done through a brief announcement and/or by personal
initiation either to an employee's place of work or home (Bowman, p. 9; Charles, 1971, p. 24; MOSCH, p. 15).

In explaining the program, it is suggested that emphasis be placed on the positive aspects of aging and that program attendance has no bearing on present or future retirement status (Hunter, 1980, p. 11; Raffel, 1980, p. 846).

It has been suggested that employees' spouses be either part or full-time participants in the programs, mainly because it is important that they both share in the planning for retirement and learn how they can support each other in making adjustments to a new way of life. (BNA, p. 3; Bowman, p. 9; DBM, p. 4; Fuller & Redfering, p. 485; Hunter, 1980, p. 12; Kalt & Kohn, p. 180; Kasschau, p. 52; MOSCH, p. 15; Pellicano, 1977, p. 235; Reich, p. 32; Siegel & Rives, 1980, p. 188).

However, this may present a problem if programs are offered during the day when working spouses are not available (Reich, p. 33).

The offering of retirement preparation programs and the reassurance that these programs can provide positive support for employees while at work, as well as the interest often shown in their present and future welfare by inviting spouses, seems to be one of the ways of
meeting many of the anticipated concerns of future retirees.

**Time and Place**

Retirement preparation programs can be offered at various times during the day or evening (Hunter, 1980, p. 15). Reich determined, however, that most companies schedule programs during the day (p. 33). And since most programs in existence today are still narrow in scope, this finding is consistent with that of the Corporate Committee for Retirement Planning whose survey data indicated that the overwhelming majority of limited programs were administered on company time (p. 44). Whereas, the majority of intermediate and broad programs were offered almost entirely during non-work time (CCRP, p. 44).

Generally, employees seem to prefer programs after work. Fitzpatrick (1978) explains that data indicates that only one in four employee respondents surveyed preferred to have a program during the normal working hours (p. 188). Furthermore, two out of three employees prefer to have the programs either in the evenings or on weekends (Fitzpatrick, 1979, p. 91).

It is generally agreed that programs should be offered in a well-lit, well-ventilated room with a comfortable, informal seating pattern for group meetings (Bowman, p. 8;
Hunter, p. 15; MOSCH, p. 16). It seems that most in-house programs take place in a training or conference room (Siegel & Rives, 1978, p. 97; Siegel & Rives, 1980, p. 188).

Individual counseling should be done in a similar smaller environment in complete privacy to foster confidence (MOSCH, p. 21).

For the most part, retirement preparation programs consist of seven to nine sessions, each about two hours long (Bowman, p. 7; MOSCH, p. 16; Reich, p. 32). Sometimes shared-time programming is utilized whereby program participation is arranged on the basis of one hour released time and one hour of the employee's time (Bowman, p. 7). Programs have also been offered in a two-full-days framework, but it is believed that these are not as effective since they do not provide time to think and analyze materials and information between sessions (Bowman, pp. 7-8).

The Corporate Committee for Retirement Planning's survey indicated that broad programs usually last fifteen hours, the intermediate programs last five to fifteen hours, and the narrower programs last only five hours or less (p. 44).

Program surroundings, scheduling and length are all important elements in stimulating a desire to plan for retirement.
Group Size and Composition

In working with groups, it is important to consider the size of groups as well as the background and occupational status of the participants.

There seems to be a general agreement that groups should include from fifteen to thirty participants (Bowman, p. 8; Hunter, p. 12; MOSCH, p. 15; Reich, p. 31). It is felt that groups containing less than ten are not economical and sometimes have difficulty maintaining a good level of participation (Bowman, p. 8; Hunter, p. 12). Groups larger than thirty may inhibit participation and interaction.

There seems to be differing opinions about group composition.

A study (Charles, 1971) examining a group differing in age, sex, education, occupation and personality who participated in a retirement preparation program indicated that "the uniqueness of individual or group characteristics does not suggest any need for differential treatment during sessions, or prior to that, any refinement of selection process or disposition into separate study groups" (p. 27). Even though, it was found that various identifiable groups did indeed have separate concerns and were affected differently by the experience (p. 27).
Reich's study (1977) indicated that most group programs include people of different occupational status (p. 33). However, it is felt that before offering a program, it may be necessary to examine the educational and occupational status of prospective participants to determine if there might occur great differences in effective presentation of material, discussion, and interaction (Hunter, p. 12; MOSCH, p. 16; Reich, p. 33).

Again, individual needs do play a role in the structuring of group programming.

Who Is Responsible for Programs

Hunter (1980) believes that the primary responsibility for programs rests with public education,

but that many elements of the community, including labor unions and industry, must make their proper contribution to the total effort by supplying facilities, funds, and leadership, by motivating participation, providing information, giving counsel, developing opportunities for retirement living, and by encouraging older people to avail themselves of the opportunities created for them by the community. (p. 10)

Hunter sees public education as having a responsibility of continuing education, as well as having the personnel with skills necessary to conduct programs (p. 10). Furthermore, new materials and techniques for programs can be easily developed in an educational environment (p. 10).

From another perspective, the Corporate Committee for Retirement Planning's survey noted that the primary
responsibility rests with the individual and then with
the corporation.

Generally, though, the data seem to indicate that
the majority of programs are offered through the personnel
departments (DBM, p. 4; Kasschau, p. 51; Siegel & Rives,
1978, p. 96; Siegel & Rives, 1980, p. 185) with advice
from the insurance benefit department (Siegel & Rives,
make no input into program design, and outside consultants
or packaged programs are rarely utilized" (Siegel & Rives,
1978, p. 96). There is a trend, however, toward the use
of outside consultants and packaged programs (Siegel &

Hopefully, as retirement and the concerns surround­ing it become more apparent, more interest and input into
the planning and preparing of programs from people of
various backgrounds as well as various institutions and
businesses will evolve.

Program History

The concept for retirement preparation programs
evolved in the early 1950's at the Universities of Michigan
and Chicago. In 1956, the University of Michigan, with
the guidance of Woodrow W. Hunter, offered its first pro­
gram to the Upholsters International Union ("How to
help," p. 137; Hunter, 1980, p. 1). Other programs were then created by companies and labor, but it was not until the early 1970's that program growth really began ("How to help," p. 137).

A more up-to-date evaluation by the Corporate Committee for Retirement Planning completed in 1979 determined that the broader, more comprehensive programs tended to be newer. Two-thirds of these programs had begun four years ago or less, with one-quarter in operation only less than a year. The majority of narrow programs were in existence for at least ten years. These programs were mainly concerned with financial planning and were uneffected by the more current rise in concern regarding the multi-faceted problems of retirement (CCRP, pp. 41-42).

As the acknowledged need for programs continue, more programs will proliferate and more results will be available. It would seem that the various approaches and program considerations in all likelihood will become more refined and sophisticated and, perhaps, more responsive to the varying needs of prospective retirees.
Content Designs of Programs

Retirement preparation programs vary considerably in their content. Generally, the narrower programs include only financial planning focusing on company-sponsored financial benefits and options and Social Security and Medicare (BNA, p. 3; CCRP, p. 34). The intermediate programs cover the above topics, but also include health, leisure, and legal questions (CCRP, p. 34). The broader programs not only include the above mentioned topics, but may also cover housing, options for post-retirement employment, the utilization of community resources, problems in personal relationships which attend retirement, and life planning (CCRP, p. 34). Topics such as death, sexuality, diet, exercise, changing roles, and continuing education may also be covered (Hunter, 1976, p. 9; Hunter, 1980, p. 16; Raffel, p. 846). Furthermore, Manion (1974) suggests more practical offerings, such as home, auto, and appliance repairs and programs in art appreciation, history, music and writing, as well as the behavioral sciences (p. 35).

To provide expertise for specific topic areas, resource people in the community can be used. Doctors, nurses, consultants in nursing home care, lawyers,
dieticians, social service workers, gerontologists, estate planners, bankers, representatives from Social Security and the Internal Revenue Service, educators, and retirees have all been suggested as possible resource people (Bowman, p. 7; Hunter, 1980, pp. 13-14; Kalt & Kohn, p. 180; MOSCH, p. 20; Reich, pp. 34-39).

Supplemental materials including hand-outs by resource people, in-house material covering company benefits, booklets and pamphlets discussing retirement issues, periodicals and monthly publications concerning life prior to and after retirement can all be used as an aid to retirement preparation programs (Bowman, p. 22; "How to help," p. 141; Hunter, 1980, p. 17; MOSCH, p. 20). A bibliography with local library literature can also be supplied.

Use of audio-visual materials, such as motion pictures, filmstrips, recordings and plays can be employed to stimulate discussion and create an atmosphere that encourages thinking about retirement (Bowman, p. 22; Hunter, 1980, pp. 17-18; MOSCH, p. 20).
Generally, the objectives of retirement preparation programs to stimulate thinking and planning in an attempt to improve the quality of life for the prospective retiree would influence both the maintenance and motivational factors affecting personal needs.

However, the approaches in achieving these goals are not necessarily applicable on both levels. Although individual or group programs and informational or affective programs or a combination of both could possibly satisfy all need requirements, a limited program as opposed to a broad program would in all likelihood not accomplish this task. A limited program would at best concern itself with only the very basic needs, but not with the desired needs of belonging, self-worth and self-actualization.

In formulating the specific program considerations, it would appear that a voluntary program, beginning at least ten years prior to retirement, offered after work with spouses attending, would be the most ideal approach in meeting the needs of participants.

Furthermore, a thorough and comprehensive coverage of topics using multi-resource people, audio-visual equipment, and printed hand-outs will in all likelihood help to stimulate and encourage participants to prepare for retirement.
CHAPTER IV

PROCESS MODES AND MODELS

To this point, a framework has been laid for the discussion of the various retirement preparation program models which are available today. Prior to this, it has been established that there are a multi-faceted set of needs which may require attention for those nearing retirement. Furthermore, to meet these needs, various program approaches and considerations have been suggested.

The main objective of this chapter will be to closely examine selected examples of specific program models. The relationship of the maintenance and motivational factors to these programs and how they meet the needs of participants will also be discussed.
Defining Process Modes and Models

James H. Lynch (1979a) has devised a system in which he has organized and defined seven different types of process modes. Since his descriptions include almost all of the modes currently in use, his definitions will be employed as guidelines for this paper.

The first process-mode is termed the individual/resource mode. Its model or method used for disseminating information is through planning manuals, "how-to" books, miscellaneous readings and audio-visual media for packages. Mainly, the programs are informal; that is, the distribution of planning guides and/or reading materials or the times available for the viewing of audio-visual packaged information may be given to employees for voluntary consumption. When programs become more formalized and scheduling takes place, then rudimentary programs are formed and, generally, these programs move into the presentation/audience mode (Lynch, p. 132).

The presentation/audience process-mode relies "almost fully on the traditional lecture, or expert speaker, technique for informational input, employing it without further involvement of the audience (except for the familiar question/answer feature)" (Lynch, p. 133). The input techniques used for the implementation
of these modes are "guest speakers and filmed presentations, single and multiple presenters and moderated panels, and serial lectures by a convening instructor" (Lynch, p. 133). It appears

the common characteristic of these techniques is the preponderance of one-way communication from the presenter(s) to the audience; a distinguishing corollary of that characteristic is the absence of communication among the audience members. (Lynch, p. 133)

This traditional mode can easily be implemented by a variety of people or organizations often because it does not require prior experience with preretirement education on the part of the organizer responsible for the program.

The unstructured and structured stimulus/discussion mode "involves direct informational input to a participant group small enough in size to carry on a discussion" (Lynch, p. 134). The groups may either be leaderless or may "be assisted by some employer representative or other convening person" (Lynch, p. 134). An untrained preretirement planner can convene programs in these modes, "assembling small groups of preretirees 'to discuss' information generated via numerous stimuli-written materials, films, videotapes, case studies, planning worksheets, and so on" (Lynch, p. 134). These programs

share a dominant informational technique (stimulus input) and an organizing participant posture (reactive discussion). Beyond these central and definitive commonalities, programs within this orientation
are the least formally consistent from one to another. Specifically, they range from unstructured, periodic "parlor" discussion groups (Lynch, p. 134) to highly structured programs.

The fourth process-mode is termed the multi-group workshop. This mode involves several small groups of participants, and it arranges process features for generating and promulgating information on both the intragroup and intergroup (workshop) levels. The full workshop replicates a community of shared interests and concerns, while the small leaderless discussion groups provide opportunities for establishing experientially the relevance and importance (in retirement planning) of such substantial matters as interpersonal communication, resource identification and use, mutual support systems, assistance in problem solving, and so on. The distinguishing quality of the mode is the shared, task-oriented participation in the information generating activities. (Lynch, p. 137)

The participants in these programs are, in a sense, resources, because they often share mutual attitudes, feelings, and concerns about their pending retirement.

The facilitated interaction group mode is derived "generally from applications of small-group process theory, especially as interpreted in the supportive, task-oriented interaction group" (Lynch, p. 139). This model is distinguished by the presence of a trained facilitator in a small group of participants (probably 6-12 members). Programs in this mode may address one such group, or they may involve several small groups in a workshop-like format. While stimulus input and presentation techniques are generally used, the emphasis is upon shared concerns and experience as a foundation for a mutually supportive, helping group process. (Lynch, p. 140)

To enhance self-awareness,
group activities direct attention toward pertinent attitudes, life-style issues, interpersonal matters such as communication, problem-solving skills and strategies, options and decision-making behavior, and perceptions of intrapersonal resources and goals. (Lynch, p. 140)

The seventh mode is termed "self-exploration." It is included in Lynch's list of process-modes as an ending or completion of the whole framework continuum. This model includes personal counseling, life planning, and other growth and developmental approaches (Lynch, pp. 131-132). Since it lacks specificity, it will not be discussed in further detail in this paper.

Lynch suggests that although he describes seven process-modes and models, the preponderance of the preretirement education programs can be methodologically located within just five of those listed, with both the individual/resource and self-exploration modes falling just outside of the concept of programming as Lynch defines it (p. 132).

It is also possible that different modes can be combined. Techniques can vary, yet each mode produces a "unique relationship between the learner and the educational experience" (Lynch, p. 132).

It appears that Lynch's framework and its progression from the most basic retirement preparation programs, the individual/resource mode, to the most advanced and intensive,
the self-exploration mode, involve many maintenance and motivational factors which in all likelihood will lend support to retirees' varying needs. However, it does seem that what has been described as the individual/resource mode mainly offers only a "bandaid effect" to the prospective retiree. Its form of presentation merely touches the surface of the basic need structure, whereas each successive process-mode moves closer to meeting man's overall needs, including those of real growth and self-development. The latter modes generally attempt to provide an education that integrates the instructural, intellectual, and psychological aspects for program participants, thus paving the way for preretirees to become more fully aware and expressive about their concerns and needs which pertain to the retirement preparation process as well as to more fully comprehend and plan for their pending retirement.

In an attempt to further explain how some of the different methodologies work, specific retirement preparation programs representing these process-modes which are currently in use will be described in detail in the following section.
Currently Used Modes and Models

Individual/Resource Mode

For many years, Retirement Advisors (1979) of New York, a company specializing in pre-retirement planning programs, has been offering an individual/resource type of program. The main thrust of this program relies almost exclusively on various kinds of publications to generally be distributed throughout a five to ten year period prior to retirement and also to be continued, if requested, after retirement. It is suggested that this program can be used alone, since those who devised it feel that effective literature is essential to a retirement planning program. However, it has also been suggested that these publications can be used to supplement material when either individual or group sessions are being conducted.

The program consists of four parts or series which work together in a sequential form, but each series can also be used independently or in combination with other parts of the series. All materials used in the program display the sponsoring organization's name so it receives full credit for offering the program.

The first step termed "Your Retirement Portfolio" includes eight booklets covering fundamental retirement
planning subjects, finances, health, housing, activities, family relations, attitude adjustments, legal affairs, and personal records. These are to be distributed once at the beginning of a program. It is believed that by reading these eight booklets, the program participants can get an overview or "head start" on various preretirement retirement subjects.

The second step includes the "Preretirement Booklet Series." These twelve booklets are to be issued quarterly over a three-year period beginning during the first year of program participation. It is felt that this series provides detailed information which complements the introduction provided by the portfolio. The subjects discussed are community resources, estate planning, frauds, healthful living, insurance, medicare, mental health, recreation, retirement, savings and investments, social security, and travel. Retirement Advisors claim that booklets are revised so that each topic includes the most current information. The booklets are sent to the employers for mailing to the employees. The employer's imprint can be displayed on the booklets to demonstrate their interest in the employees.

Retirement Advisors suggest as a third step the "Retirement Planning Advisor." This consists of a monthly newsletter which contains recent news on a variety of subjects concerning retirement. Some of the topics that may be covered are Social Security, Medicare, financial planning,
myths about aging, and volunteer opportunities. The letter continues until retirement.

The fourth step called "Your Retirement Advisor" is a monthly newsletter mailed to employees upon retirement. It begins with the first pension check and continues until pension payments end. Retirement Advisors suggest that this newsletter not only provides information, but demonstrates a continuing concern on the part of the employer whose logo is imprinted on the newsletter. Generally, the information offered is similar to that of the "Planning Advisor" and attempts to keep retirees up-to-date on current events applicable to their situation.

As in all the four steps, Retirement Advisors encourages pre- and post-retirees to write to them to receive direct personal answers to questions.

Other supplementary booklets are also available.

Individual Counseling

Although Lynch did not include an individual retirement preparation program in describing process-modes and models and since these types of programs are often utilized, an example of one such program will be included to fully complete the list. The distinguishing feature of these modes is that it involves one-to-one contact between the participant and a program counselor. These are usually offered as in-house programs through the personnel department.
Since 1964, Inland Steel (Ash, 1966) has offered a preretirement counseling program to its employees. The program is designed "to reinforce the employee's desire and ability to plan ahead" (Ash, p. 99).

To obtain these objectives, the program is based on four principles. First, it is believed that employee involvement should begin early, generally ten years prior to retirement. Secondly, it is felt the program should be voluntary, since self-initiated responses generally bring greater benefits and satisfaction to participants. The third principle incorporates the individual counseling approach. And finally,

since the plant's warehouses and other facilities of the Inland Steel Company are widely dispersed across the United States, the program was designed to permit decentralized application of a uniform set of procedures and techniques. (Ash, p. 99)

One individual at each of the companies operated by Inland Steel is assigned the responsibility of the program. A detailed step-by-step counseling manual has been developed which includes interview guides, record and report forms, reading lists, counseling notes, samples of letters to employees and other administrative devices. A key tool that has been created for use in the program is an attractively designed program notebook called "Setting Sails for Security" which the prospective retiree is encouraged to fill out and add to periodically, to keep track of his earnings, his budget, state of his health, his family relationships, and his retirement plans as they evolve. (Ash, p. 99)

The program consists of five mains steps. Approximately ten years prior to retirement, each employee is sent
a letter which includes "the length of his service credit with the company" (Ash, p. 99) and an invitation to an interview with a counselor. At the same time, a retirement planning notebook is sent, as well as a reading list of retirement materials.

About five years after this initial introduction, a definite interview is scheduled. The interview session involves a discussion of administrative and legal matters, such as pension fund status. Employees are also encouraged to discuss retirement plans. Those who do not wish to talk about the future are given only the necessary information "to fulfill legal and administrative requirements" (Ash, p. 99). Those who are interested also receive "a monthly magazine containing material of interest to potential retirees" (Ash, p. 99).

The third step begins about a year prior to retirement. Three specific interviews are scheduled for the employee "to review current pension and other benefits, probable retirement date, retirement plans, as they have matured, and any other questions" (Ash, p. 99). Spouses and other employee family members are encouraged to partake in this process. Also, additional interviews can be arranged at the employee's request.

Sixty days prior to retirement, an interview session is held. For those who have not taken an interest in
planning, the session is devoted "to completing the administrative details of the termination of work" (Ash, p. 127). For those who have planned, this is the time to review and modify, if necessary, plans that have been considered over the last ten years.

The fifth step of the program involves post-retirement contacts "through special letters, annual reports, the company magazine, and visits" (Ash, p. 127).

Presentation/Audience Mode

The American Association of Retired Persons (1981) has devised a program called "Retirement Planning Lecture Series" which will be used as a specific example of Lynch's presentation/audience mode. This is a comprehensive package of materials which concentrates on program presentation, rather than on program development.

Eight topics are covered which provide basic information on planning for retirement, health and exercise, medical care and nutrition, housing choices, midlife roles, concepts of leisure, legal readiness, financial security, and estate planning. Each of these eight topics is presented in an one-hour lecture presentation delivered by an expert and followed by questions and answers. It is believed that a program can be effectively presented to as many as 50 to 500 participants.

Supplementary materials are offered to sponsoring
organizations to support the lecture series. An administrative manual includes a comprehensive guide for program presentation, step-by-step instructions and support materials, outlines for each lecturer, program promotion techniques and practical retirement planning policies and procedures. Participants' handbooks include informative guidebooks concerning eight topics covered in the lecture series, practical exercises associated with the eight topics in the series, bibliographies recommending other resource material, publications, and organizations that provide information about retirement planning. Also included is an offer of a free one-year membership to the Action for Independent Maturity, a division of the American Association of Retired Persons. One other supplemental feature to the lecture series is a sixteen-minute film titled "The Best Years of Your Life" which provides an introduction to the program. Training programs for administrators, support literature, regularly revised handbooks, promotion tools, such as posters, letters, etcera, administrative consultants, and newsletters are all materials suggested as possible added features to the basic lecture series.

Unstructured and Structured Stimulus/Discussion Mode

Since the unstructured mode involves only a more or less casual assembly of a small group to periodically discuss topics concerning retirement, this approach will not
be discussed in detail. However, since the structured/stimulus discussion modes seem to be so diverse in program styles and account for, along with the presentation/audience mode, "a majority of the activity in preretirement education today" (Lynch, p. 137), two programs will be described in detail.

The Pre-Retirement Planning Center at Drake University has devised a program booklet titled "How Pre-Retirement Planning Works" (Bowman, 1975) which provides a model for a structured/stimulus discussion mode. This is "a flexible action-oriented and experience based model" (Bowman, p. 6). The emphasis is on emotional as opposed to intellectual involvement which the Center feels is an important requisite for effective participation. It is believed that the purpose of this program "is to change negative attitudes and to cause the participants to become motivated to make intelligent and knowledgeable decisions" (Bowman, p. 6).

The program co-ordinator is responsible for organizing the program. Since this person is generally a part of the sponsoring organization, he or she may need only be familiar with the company's benefits and/or may seek other outside sources either within the company or the community for further expertise on the various subjects covered in the program.
The recommended meeting schedule is for seven weekly sessions totalling approximately ten hours. It is suggested that the group size be between 15 to 30 persons and that those who participate should be in the 50 to 65 age range. The program should be voluntary and, if possible, spouses should be invited to attend.

It is suggested that each session be conducted by a person with expertise on the subject being presented. It is important that this person be able to effectively stimulate each group participant so that they are able to derive meaning and understanding from the presented topics. Generally, material presentation is brief so that there is ample time for questions and discussion. It is at this point that the program co-ordinator may need to stimulate conversation by acting as a catalytic agent between the resource person and participants. It is felt that questions encourage discussion. Thus, participants are exposed to alternatives and differing views which will help them formulate their own ideas about retirement.

A seven session format is suggested. The first session is called "Planning for the Rest of your Life" It includes the myths about aging and retirement, statistics on retirement, basic needs, and how to effectively plan for retirement. Essentially, it is an introduction and orientation to retirement which includes information about the psychology of
aging. It is believed that the first session is the key to a successful program so that the established atmosphere must be informal, friendly and supportive. A program co-ordinator can conduct the first session.

The second suggested session is called "Retirement - the Way It Is". This includes information pertaining to the socio-psychological adjustment in retirement with emphasis on the rewards of work and leisure. Since habits, life styles, attitudes and feelings are discussed, it is recommended that an authority conduct this session who is knowledgeable about the "aging process and the socio-psychological problems encountered in the transition from preretirement into retirement" (Bowman, p. 14).

The third session involves estate planning. This session is intended to inform group participants about life insurance, wills, trusts, and income, and gift and inheritance taxes "and any other information considered relevant to legal and financial planning for one's retirement" (Bowman, p. 15). It is recommended that either a lawyer, a trust officer of a local bank and/or a person knowledgeable about insurance be chosen to conduct this session.

Social Security and Medicare are the suggested topics of the fourth session. Different aspects of Social Security are suggested for discussion, such as retirement, disability,
widow and death benefits. Also, a discussion of Part A, Hospital and Part B, Physicians fees of Medicare is also encouraged. A representative from a local Social Security office can be used as a resource.

It is suggested that Session V consist of a presentation concerning health, welfare and housing. This involves the physiology of aging, nutrition, health maintenance and potential health problems of aging. Criteria for selecting types of housing and places to live can be included. The sources for these sessions can be physicians, nurses, retirement home representatives or real estate agents knowledgeable about the needs of retirees.

Money management and consumer awareness are the suggested topics for the sixth session. Budgeting and fraudulent and deceptive practices are the topics generally included in this series. Home economists and consumer specialists, as well as attorneys from city or county offices, are all possible sources.

The seventh and last session can include material concerning continuing education and the use of leisure time. Often several speakers are required for this session and can generally be found through local volunteer bureaus or community service organizations. Adult education departments at community colleges and active retirees are potential sources.
It is suggested that at the first meeting program, participants should receive a preretirement planning packet which can include booklets, bibliographies, worksheets and other materials, so that the participant has some concrete evidence of the program experience. Handout materials to supplement the other sessions are also recommended.

The Drake University Pre-Retirement Planning Program offers organizations and companies a program in outline form. Obviously, flexibility can be used in evaluating the general needs of those participating in the programs as well as those needs of the sponsoring organizations. Alternatives may be considered and additional sessions added to the program.

Another example of a structured stimulus/discussion mode with a different type of approach is a program titled "The Retirement Planning Program for the 80's" (NCOA, 1980). It is, perhaps, one of the most recently formulated packaged retirement preparation programs organized by the National Council on the Aging with a consortium of major corporations and unions. The shared knowledge from these groups was used to explore the retirement education needs of employees. "The consortium organizations, among the most progressive in the employee field, provided funds, generated design specifications and actively participated in
developing and testing" (Fitzpatrick, 1980, p. 20). Once the developmental phase of the program was complete, the Corporate Committee for Retirement Planning, made up of various representatives from corporations, foundations, and charitable groups "provided additional resources to expedite packaging and production" (Fitzpatrick, p. 20).

One of the most important aspects of this packaged program is that it is designed to meet the varying needs of diverse groups. All levels of employees were involved in testing the program to be certain of program effectiveness for all types of workers. Although the program is designed for employees in their middle years, it can also be effectively used with employees ages 40 through their 70's.

The program is basically self-sufficient in that it does not require subject matter specialists, lectures or outside experts. All the expertise and required information is included in the program materials. The National Council on the Aging will either train prospective group leaders in a four-day session or will send a NCOA professional to conduct the retirement planning sessions. Materials can also be provided so that the sponsoring organizations can conduct programs with their own staff.

The program is organized into eight modules, each dealing with a separate topic. The eight-module package comes complete with all materials needed to
conduct the program. This includes the leader's guide, all audio/visual materials, games, exercises and case studies, participants workbooks, special bibliographies and many take-home materials. (NCOA, p. 6)

It is suggested that both employees and their spouses attend the program so that they can formulate and complete a personal retirement plan together.

A summary of the eight modules follows.

The first module includes life style planning. This model demonstrates that program participants do have the ability to control the planning of a satisfying life style in retirement. They learn that alternatives are available and that they are capable of creating new and different options for themselves. Group discussion, an audio/visual program, life style options games and planning exercises and checklists are used to stimulate discussion and involvement. The session lasts for 2-1/2 hours.

Financial planning is the topic of the second module. This is organized into three 2-1/2 hour simulation-based workshops. The sessions involve personal financial planning, such as organizing records, estimating expenses in retirement, and how much retirement income will cover, how to fight inflation, and investments and estate planning. Slide/tape programs are used to present the fundamentals. A workbook which parallels the workshop sequence, group
exercises and discussions are employed. Participants produce a long-range financial plan, taking into account inflation and their investment needs.

The third module covers various aspects of health. It explains the problems, myths and facts about health and aging. The planning for good health and preventive care is encouraged. An audio/visual presentation and an interactive and guided group discussion are employed to encourage preparation. One 2-1/2 hour session is the suggested presentation time of this module.

Interpersonal relations is the subject of the fourth module. Personal relations and expectations concerning relationships with others are explored through the use of audio/visual materials, group discussion, role-playing, and task oriented planning projects. It is believed that human relations can lead to emotional well-being and happiness and that the exploration of changes brought about by retirement, particularly among family members and friends, is an important aspect of retirement preparation. The recommended time for this session is 2-1/2 hours.

The fifth module includes information about community services. Material covering educational, recreational, cultural, social, business and health care facilities, as well as special services for the elderly, is utilized.
Group discussions and individual exercises are the main strategies used to provide information. This module involves a 1-1/2 hour presentation time.

Living arrangements provide the subject matter of the sixth module. Tools are provided for group participants to begin to make decisions about moving out of or remaining in current homes and communities. The importance of location upon mobility, social relationships, employment opportunities, health, leisure activities, community services, and taxes are all aspects of planning that are considered. An audio/visual presentation, group discussions and exercises, and small group activities are utilized to aid participants to plan for this aspect of their lives. This program lasts two hours.

The subject of the seventh module is leisure time, and the session lasts for 2-1/2 hours. Interactive group discussion, individual exercise and audio/visual materials are utilized to stimulate planning. Leisure sources and opportunities, as well as leisure options, are examined. The importance of fulfilling the self-esteem and social needs are emphasized.

The eighth and last module involves material concentrating on new careers in retirement. This explores attitudes and misconceptions about jobs and volunteer options.
in retirement. The identifying and evaluating of the need for work, part-time jobs, potential employers, and the ways to pursue work alternatives are all topics discussed in this schedule. Individual expectations are explored via group discussion and exercises. A personal new career plan is produced by each group participant. The program time is 2-1/2 hours.

It is believed that the module approach provides considerable flexibility in terms of presentation time and program content. The program can be presented once a week for a period of ten sessions or can be either condensed or spread out over a longer period of time. Furthermore, since the modules are individually effective, not all of them have to be used or they can be presented as an occasional refresher session. The program can be custom-made to include a company's logo on the workbook and other materials. Inclusion of the sponsoring company's goals, history and information about employee benefits are also suggested.

Multi-Group Workshop Mode

Lynch's "Integrated Discussion Model" (cited in Lynch, 1979a) is an example of the multi-group workshop mode.

The model is intended for use in time-concentrated formats, commonly arranged for a single two-day program of about 12 hours of instructional time.
Demonstrated variations have included two full-day sessions scheduled one week apart, and a series of four three-hour meetings weekly. A single leader can comfortably and effectively deliver a program of this type to as many as 50 participants, though, for variety and balance, a male-female co-facilitating team is normally preferred. While an underlying pattern of process elements is held constant from topic to topic (linkage, information, task discussion, group reporting, linkage), the design mixes a variety of activities in service to those elements: prior reading, in-workshop reading, mini lectures by staff, guest experts (regarding retirement benefits packages, for example, when with a single-employer group), individual paper-and-pencil exercises, small group discussion, special interest sub-group discussions (men's and women's groups for example), inter-group reporting, group reports to the workshop community and staff linkage commentary (interpretation, feedback, transition). (pp. 138-139)

The role of the small group activities is essentially the key to this approach. For it is in these groups that the prospective retiree becomes a resource by sharing personal attitudes, feelings and concerns with others in the group. Group attendees, therefore, become participants in an educational experience by which they develop and consider information in a task-oriented milieu. The work accomplished in the small group "is reinforced by the regular reporting of its deliberations to the full workshop" (Lynch, p. 138).

Facilitated Interaction Group Mode

In describing the facilitated interaction group mode, the selected example is called "Planning and the Third Age" developed by the Gerontology Program of the University of
Nebraska at Omaha under a contract with the Nebraska Commission on Aging" (Bolton, 1976, p. 551). This program has been devised for both preretirees and retirees as a way of providing

an educational experience integrating affective concerns with pre-determined information (content) needs. The program employs a multi-media content presentation format in conjunction with structured experiential learning exercises, thus allowing program users the ability of focus on facilitative strategies rather than content dissemination. (Bolton, p. 551)

No prepared curriculum is needed nor are consultants with specific expertise needed for planning or presentation, only a person qualified to facilitate a student-centered group learning situation is necessary.

This particular program is offered in a two-hour weekly session for 10 weeks. The basic topics covered are similar to those of other programs already discussed; however, it is the format or mode which distinguishes this approach from others. In a sense, it is related to Lynch's "Integrated Discussion Model" with the differences apparent in the use of facilitators and the time-presentation formats.

Each segment of the program combines what is termed "human growth activities, content units, and integrating experience exercises" (Bolton, p. 552).

The sessions begin with human growth activities.
These activities are mainly designed to "provide introspective interpersonal growth and understanding," (Bolton, p. 552) in a sense, a way for each participant to identify and examine their own personal behavior. The approach is also a way "to facilitate group unity and interaction, essential aspects of producing an effective, proactive learning environment" (Bolton, p. 552). Emphasis in this segment of the program is on self-exploration and learning, rather than on cognitive retirement-oriented issues.

Human growth activities are always followed by the content component unit which addresses specific aspects of retirement planning. These consist of ten separate units, all of which include, if desired, recorded cassette tapes, some of which are accompanied by slides, making it possible for the facilitator to present the material without prior preparation. Outlines and transcripts of the materials "are included to allow for flexibility in case the facilitator" (Bolton, p. 552) invites a guest speaker or prefers to prepare the content component part of the two-hour segment on his or her own. These units last for 20 to 30 minutes. Each component is written by a person with expertise in the field; however, all the components are designed to give only a general overview of a particular subject and its
relationship to retirement. The primary purpose of this type of presentation is to stimulate the participants "to explore in depth the aspects of a particular topic in their personal context" (Bolton, p. 552).

The content component of each unit is followed by an integrating activity. This is where the learning group becomes "its own primary learning resource" (Bolton, p. 552). Through a facilitator-guided discussion, the integration process takes place for participants. They begin to relate personal experiences to the topic material. In a sense, the information derived from the content component of the program is processed into actions, feelings and thoughts. For the group to accomplish this, the facilitator assumes the role of guide, keeping the group from straying from the subject and providing an opportunity for all participants to experience group process.

The integrating activity thus represents the culmination of each unit. The foundation for group interaction built in the human growth activities merged with the information imparted in the content components are brought together in an "operationalizing of intention" during the integrating activities. (Bolton, p. 552)
The above-mentioned models demonstrate specifically the variety of retirement preparation programs available today. Almost all of the models are based on highly developed methodological concepts, yet the pragmatic applicability of the individual resource mode, individual counseling modes similar to the ones described by Ash, the presentation/audience mode, and the unstructured and structured stimulus mode in terms of staffing, time constraints, and participant numbers often make these modes easier to administer and, therefore, they are more commonly utilized.

Perhaps as the recognition that the need for retirement preparation programs becomes more pronounced, more time will be devoted to providing support for the development and implementation of programs which are comprehensive both in their approaches and content to meet the more basic survival needs and the socio-ego needs of prospective retirees.

The recent formulation of the "packaged programs," like the one developed by the National Council on the Aging, may, in fact, fulfill some of the more practical, immediate needs of program participants and the sponsoring organizations as well. The presentation of packaged programs often involves only a limited number of company
personal and a minimum of pre-training; usually the programs are complete with all the necessary materials and can be offered to a substantial number of participants. Furthermore, participants are offered a broad spectrum of topic coverage in an often thoroughly researched program with input from specialists who are knowledgeable about employee benefits, retirement preparation and aging. Yet, because these programs are so new, it is too soon to establish their impact. It might just be, however, that the packaged programs might provide a milieu which offers support, encouragement and guidance for prospective retirees of different backgrounds with varying needs to prepare and plan for retirement.
THE EFFECTIVENESS OF RETIREMENT PREPARATION PROGRAMS

The recent growth of retirement preparation programs has provided researchers with a broader base to study program effectiveness. Although there has been much written supporting the need for programs, there has been very little evidence documenting program effectiveness. It would seem that this is attributable to the relatively recent interest in and the growth of programs. It seems that the majority of programs in use today, particularly the older ones, are often company devised and oriented, therefore not only creating a fragmentation of programming, but also creating pragmatic types of programs more attuned to the sponsoring company's needs. Given these circumstances, it generally makes it more difficult to study and compare program effectiveness.

To this date, no definitive studies have explored the long-term impact of retirement preparation programs on retirees. Most of the available data concern the more immediate effects of programs, such as disseminating information, changing attitudes, and facilitating planning for the future.
Program Effectiveness

Some studies indicate that retirement preparation programs have made a significant impact on adjustment in retirement (CCRP, 1979, p. 70; Hunter, 1980, p. 20; Mack, 1958, pp. 201-202; Miller, 1973, p. 79; Palmore, 1977, unpaginated). It appears that those who participate in programs have higher adjustment scores than those who do not (Miller, p. 79; Palmore, p. 4).

It has also been suggested that retirement preparation has an impact on retirement satisfaction as well. In a survey by IBM's personnel staff (IBM, 1981), it was determined that nine out of ten IBM retirees felt that they were satisfied with retirement (IBM, p. 191). Those most satisfied of this group appeared to be the ones who had done the most retirement planning (IBM, p. 192). This response was, in fact, due to IBM's retirement counseling program which is presently being expanded as a result of suggestions offered in the survey (IBM, p. 195).

Although these findings seem encouraging, it is necessary to keep in mind that they cannot be examined in insolation. Other variables may also influence retirement adjustment, such as income, health, type of work prior to retirement and the reason for retirement.
Many researchers seem to agree that retirement preparation programs do provide information that can become the impetus for planning as well as for becoming actively involved in preparing for retirement (Bolton, 1976, p. 554; Bowman, 1975, p. 24; Charles, 1971, pp. 26-28; "How to help," 1978, pp. 137 and 141; Hunter, 1980, p. 20; Kasschau, 1974, pp. 48 and 55; Mack, 1958, pp. 199-202; Olson, 1981, p. 182; Reich, 1977, p. 40). Increased activity toward such things as investment strategy, preparing wills, examining health insurance, planning for future housing needs and leisure-time activities are often the result of programs (Charles, p. 26; "How to help," p. 137; Reich, 1977, p. 40). However, Charles has indicated that a decrease in planning may also occur if there is sufficient information supplied by the program to obviate further preparation (p. 26).

As to whether retirement preparation programs affect participants' attitudes and feelings toward retirement, there appear to be some differing points of view. Kasschau (1974) suggests that programs "should emphasize the planning function rather than a counseling objective" (p. 52), since, for the most part, it was determined that attitude change is not generally affected by programs (pp. 46-47). This view is also supported in other studies.
(Glamser & DeJong, 1975, p. 598). Kasschau suggests that realistic planning offered by retirement preparation programs should "help to develop reasonable expectations about retirement living" (Kasschau, p. 48). Generally, Kasschau believes that concrete and objective goals of a planning-oriented program will prove to be less threatening than a counseling-oriented program to an overall group of participants (Kasschau, p. 52).

Similar findings are suggested in "A Guide for Program Planners" (Bowman, 1975) offered by the Pre-Retirement Planning Center at Drake University. The guide implies that although programs often show evidence of significant activity involvement in preparing for retirement, it has been demonstrated that sustained positive attitude change between program participation and retirement is unlikely (Bowman, p. 24).

Lumsden (1978) suggests a differing view in the sense that he feels one's prior attitude toward retirement is crucial to adjustment in retirement (p. 380). Thus, although he concedes that programs which emphasize planning are helpful, he feels that programs must also include material that will foster positive attitudes about retirement and the aging process, for it is also the "affective and preconceptual conditions which are
also known to influence the individual's successful adjustment to retirement" (Lumsden, p. 384).

Some researchers (Bolton, p. 554; Charles, p. 26, Hunter, p. 20; Mack, pp. 199-202; Manion, 1976, p. 121; Morrow, 1981, p. 250; Reich, p. 41) have verified that certain retirement preparation programs provide an opportunity for participants to explore their feelings and attitudes about retirement as well as helping in the area of planning, and that it is these programs that produce the most desirable effect during retirement. It was felt that personal growth and improvement and self-perceived personal confidence and self-worth resulted from exposure to these programs (Bolton, p. 554; Charles, pp. 26-27; Mack, pp. 201-202; Reich, p. 41). Thus, attitude changes and a more positive self-evaluation were the beneficial effects derived from participation in the more psychologically-oriented programs (Charles, p. 27).

Yet, there still may also be a need for more individual counseling to meet the personal needs of prospective retirees. A recent study by Morrow (1981) of members of a midwestern university who ranged in employment status from clerical and skilled trade positions to faculty members, and who had available to them an individual retirement counseling program and a biannual structured stimulus/
discussion type of program, brought to light an interesting result. Although "program participants reported significantly higher general attitude toward retirement scores and greater feelings of perceived retirement preparation adequacy" (Morrow, p. 250) than non-participants, the "individual outlook attitude measure failed to yield a significant difference between participants and non-participants" (Morrow, p. 250). Thus, this appears to indicate that there may very well be a "need for more individualized counseling to help participants cope with unique needs and programs" (Morrow, p. 250).

Other factors also influence program effectiveness. To determine the differences and similarities in program effectiveness of an individual briefing program and a group discussion program, a study was undertaken by Glamser and DeJong (1975). The individual briefing session only involved one session in which the company's retirement benefits were discussed and booklets describing retirement planning, income, health, and leisure activities were distributed (Glamser & DeJong, p. 596). The group discussion program involved "eight meetings held over a 1-mo. period with sessions lasting approximately 90 min. (sic) each" (Glamser & DeJong, p. 596). A variety of topics were covered in this program. Using a control group
for comparing data, the study determined that participants in both programs had positive reactions. Not only did they feel that the program was helpful in preparing for retirement, but they also felt that they would recommend the program to others. Generally, however, the "group discussion program was more effective than the individual briefing session" (Glamser & DeJong, p. 600). This was particularly true in the areas of "imparting retirement knowledge which is retained by participants" (Glamser & DeJong, p. 598), reducing feelings of uncertainty about the future, increasing a sense of preparedness for retirement, and involvement in actively planning for the future (Glamser & DeJong, pp. 599-600). It must also be noted that "neither program was very effective in changing attitudes" (Glamser & DeJong, p. 598), although it was determined through pre- and post-tests that the prevailing participant attitude was mildly positive, so that changes would probably not be achieved as a result of program participation (Glamser & DeJong, p. 598).

Through the use of questionnaires, a longitudinal update six years later of the above-mentioned groups was undertaken by Glamser (1981b) to evaluate the more long-term effects of the individual and group discussion programs. The data from the two groups plus a control
group indicated that generally the programs had no long-term effects on retirement adjustment, nor did the programs seem to affect the adjustment period; that is, the three groups took about the same length of time to adjust to retirement. Only the group discussion participants indicated a slightly higher level of reaction in the area of preparedness for retirement (Glamser, pp. 247-248).

Thus, the data seem to indicate that "there is little evidence that retirement preparation programs have a significant impact on the subsequent retirement experience of participants" (Glamser, p. 248). Yet, because the previous study provided positive evidence that participants felt better and more prepared after being in the program and that they wanted the company to provide programs for employees, Glamser suggests that, perhaps, "the true value of retirement preparation programs may lie in the help that can be provided when it is needed -- during the pre-retirement stage" (Glamser, p. 249). Thus, it might be necessary to evaluate program effectiveness more from the immediate preretirement support programs may offer participants than from the more long-term effects programs may have during the period of retirement. Also, it might be that program participation just might give the pre-retiree a head start in planning and sufficient peace
of mind to be in a better position to make the transition from work to retirement.

From another point of view, two studies (Siegel & Rives, 1978; Siegel & Rives, 1980) have examined certain trends in retirement preparation programs and the effectiveness of corporate retirement counseling programs on both the prospective retiree and the employer. The earlier study (Siegel & Rives, 1978), involving a survey of manufacturing firms, indicated that financial planning proved to be the most emphasized element of programs (p. 97). Other areas given attention by many of the firms surveyed were "medical/hospital benefits and new tax regulations" (Siegel & Rives, p. 97). Some minor amount of time was provided for discussion of housing and leisure planning, "second career planning and changes in diet" (Siegel & Rives, p. 97). Thus, it appears that generally the focus of these programs is on the lower order needs with little or no attention given to the more socio-ego needs of prospective retirees (Siegel & Rives, p. 98). However, companies surveyed seem to recognize the need for improved programming and indicated that they wanted to make, at least, four changes: spend more time on leisure planning, encourage spouse attendance, change from a lecture format
to discussion groups, and provide more supplementary literature about retirement (Siegel & Rives, p. 97).

Although it is recognized that programs are helpful to employees,

companies have some difficulty in expressing any direct program benefits. Though only a minority responded to this question, several companies see their programs as enhancing the company image and expediting early retirement. Less than five percent of the firms mention any type of morale or productivity as a direct benefit. (Siegel & Rives, p. 97)

The same researchers (Siegel & Rives, 1980) later surveyed retirement counseling effectiveness in service firms and, at the same time, collected follow-up data on the manufacturing firms examined in the earlier study. By comparison, the service firms generally proved to have a higher percentage of programs as well as projected plans to initiate programs in the future (Siegel & Rives, p. 188).

It is interesting to note that the service companies surveyed indicated, as did the manufacturing firms, that programs are still "perceived by companies to benefit retiring employees to a far greater degree than they directly benefit the company" (Siegel & Rives, p. 189).

Similar suggestions by service firms to those reported in the earlier survey were made concerning program improvements. However, two additional changes were proposed:
the implementation of individual counseling sessions and the use of retirees as resources in program sessions (Siegel & Rives, p. 189).

It has been suggested by the authors that, perhaps, the use of the more psychologically-oriented retirement preparation programs in service firms not only will provide the motivation to increase productivity, but may also create a better relationship between the employee and the customer (Siegel & Rives, p. 189). In other words, support and encouragement from employers through the use of retirement counseling programs that focus on the ego needs may not only stimulate and inspire employees to begin the process of preparing for their retirement, but may also help to improve their present working conditions and, thus, have an overall positive impact on their working relationships as well (Siegel & Rives, pp. 189-190).

Results similar to these were generated by the Corporate Committee for Retirement Planning's survey of chief executive officers and personnel directors of Fortune 1000 companies regarding their attitudes toward retirement preparation. Of the companies surveyed, only a minority of the companies actually have a program, with a wide majority of those without them
believing that programs should be implemented (CCRP, p. 8). However, retirement preparation programs are generally not a high priority for the bulk of companies surveyed (CCRP, p. 19).

Moreover, inflation seems to be the greatest impetus in creating an interest in and the development of retirement education programs. The majority of companies surveyed believe that programs and planning are needed to help employees be financially prepared for retirement (CCRP, p. 15). This is closely followed by the belief that corporations are now feeling more of a sense of social responsibility toward the older worker (CCRP, p. 15).

Generally, the companies that do offer programs, which range from the very narrow to the very broad, feel that their employees are satisfied with their experience in the program. Those companies are more positively inclined to believe that employees find the education to be of considerable value, whereas, as the programs become more narrow, so do the positive value employers feel their employees are deriving from participation (CCRP, pp. 45-46).

When surveyed about their own satisfaction with the programs, again, those companies with broad programs felt more satisfied with their formats than do the companies which offer minimal programs (CCRP, p. 46).
Among the perceived benefits and, perhaps, some of the actual ones of the retirement preparation programs offered by those surveyed are: "first, improved relations with employees; second, improved morale and productivity; third, the fulfillment of social responsibility toward retiring workers" (CCRP, p. 8) and fourth, the enhancement of the corporate image (CCRP, p. 16).

Since retirement preparation programs are still the exception rather than the rule, the actual beneficial results of programs for both employers and employees remain sketchy. However, as in the Siegel and Rives studies, the Corporate Committee for Retirement Planning determined from their survey that there appears to be an overall increased interest in programs and that the trend is toward the more comprehensive programs which "address themselves to the full range of problems currently perceived as typical of retirement" (CCRP, p. 9). Thus, these surveys also indicate a desire on the part of employers to provide programs which lend support to both the very basic needs and the needs for belonging, self-worth and gratification as well.

Jack Ossofsky (1980), the current Executive Director of the National Council on the Aging, also suggests that retirement planning programs benefit both the employer and the employee. He indicates that research
confirms employees who feel cared for by their employers tend to want to improve the quality of their performance at work (Ossofsky, p. 14). It is also believed that satisfied retirees give positive feedback both to the company workers and the community, thus improving the employer's image (Ossofsky, p. 14). Programs can also improve productivity and morale "by enabling employees to make fact-based decisions about when to retire, rather than staying on out of fear of retirement and the unknown" (Ossofsky, p. 14). Often programs can also "help employees and their families appreciate the full scope and value of the benefits provided by the employer" (Ossofsky, p. 14).

To this point, the data seem to demonstrate that there still remains much research to be done to determine retirement preparation program effectiveness for both the participants and the sponsoring companies. It seems that some studies do support the belief that programs do have an impact on adjustment and satisfaction in retirement. However, there are differing opinions as to whether a planning-information approach or a psychologically-oriented approach is more beneficial to participants. Although it has been suggested that certain programs have no long-term effects, it does appear, however, that
the more comprehensive programs involving a number of meetings do have an impact, at least, on the immediate concerns of prospective retirees. Also, even though the majority of companies surveyed still do not have programs, there seems to be a growing interest in and a trend toward the implementation of the broader programs which include a more psychological orientation. This is, in part, due to the benefits thought to be derived from programs by both participants and employers and the increasing recognition of the varying needs of those employees nearing retirement.
Specific Process-Mode and Model Effectiveness

Two studies (Tiberi, Boyack, & Kerschner, 1978; Lynch, McKenzie, Bettis, Straugh, & Scott, 1979) evaluate the program effectiveness of various process-modes and models on behavioral, informational and attitudinal change. These studies will be examined in this section.

A report published in 1978 by Tiberi, Boyack, and Kerschner discusses the varying degrees of effectiveness of four models upon behavioral, informational, and attitudinal change. The models included are the facilitated/interaction model (F/I), the semistructured stimulus/discussion model (S/D), the presentation/discussion model (P/A), and the individual/resource model (I/R), all of which have been defined in Chapter IV of this paper.

Questionnaires were used to compile data on the three attributes prior to program participation, at the completion of the last program, and "three months subsequent to the last program session/follow-up" (Tiberi et al., p. 360).

A total of 295 male and female participants, each of whom participated in one of the four model programs, representing business, industry and education, completed all data required for the study (Tiberi, et al., p. 358). A control group consisting of 66 participants from the
same backgrounds was also used.

Generally, it was determined "that the type of pre-retirement education program model does make a difference in affecting short-term (3 month) behavioral, informational, and attitudinal change" (Tiberi et al., p. 366). The F/I and S/D models are most effective in facilitating positive informational change (Tiberi et al., p. 366). Although attitudes were the most difficult to measure, the F/I and S/D models showed a positive change in the area of preretirement optimism (Tiberi et al., p. 367).

The P/A and I/R models showed some negative changes which the authors suggest may indicate

the inappropriateness of these models to transmit preretirement and retirement-related content. If retirement in our society is an emotionally loaded concept, then, a motive for these people to participate in a preretirement program is indicative of a need to express, share, and deal with the feelings and apprehensions concomitant with the retirement experience. A preretirement program that does not provide specific processes to work with these feelings and apprehensions will probably be perceived as frustrating and depressing. (Tiberi et al., p. 367).

In fact, "the P/A showed significant negative change" (Tiberi et al., p. 367) in specific areas involving emotional adjustment. It was felt by the authors that since the F/I and S/D models dealt with the process discussed above, they showed the most general positive change.

Thus, it appears that this study offers further
support for those who feel retirement preparation pro-
gramming should provide, at least in part, a way for
participants to deal with the potential prior concerns
and psychological ramifications often associated with
retirement.

In a similar study conducted by Lynch, McKenzie,
Bettis, Straugh, and Scott (1979), a questionnaire was
utilized as a pre-test, post-test, and post-test three
months after evaluation to determine the effectiveness
of three treatment modes on behavioral, informational
and attitudinal change.

One of the models studied, the unstructured infor-
mational model (UI), "uses guest lecturers and informal
reading-discussion models" (Lynch et al., p. 62). In
this model, the topics or issues are generally not
consistently linked, participation of the group is not
structured or guided, and the "content is tied to con-
ventional informational techniques -- such as the lecture
in the presentation series, or the written material in
the reading-discussion model" (Lynch et al., p. 62).

The two other treatment models utilized in this
study are the facilitated interaction (FI) group and the
multi-group (MG) workshop, both of which are described in
Chapter IV.
In all, 336 male and female subjects, with 58 in an added control group, from various occupational backgrounds completed the entire program which included participation in one of three treatment models and the three testing periods (Lynch et al., p. 69).

In general, the results indicated that formal, short-term pre-retirement education programs can influence attitudes, increase knowledge, and stimulate behavior relevant to preparation for the retirement transition. It has been shown that all of the program methods tested produce statistically significant treatment effect. (Lynch et al., p. 111)

However, there was differentiation among the educational methodologies employed in terms of their effectiveness.

The multi-group workshop method achieved the most consistently significant gains and "effects across all three attributes of interest -- behavior, information, and attitudes" (Lynch et al., p. 111). Although "MC tested the weakest in the information measures" (Lynch et al., p. 111), it still succeeded in achieving effectively significant results in the area of financial planning. "In the attitude measures, MG produced the only consistent pattern of gains, as well as the only statistically significant effects" (Lynch et al., p. 111). The authors feel that "with respect to the measurement of treatment effects, these findings for the MG treatment method constitute the major statistical findings of this study" (Lynch et al., p. 112).
Among the three treatment models studied, the unstructured information methods proved to be the weakest and to have the most mixed results. The UI produced negative effects in the areas of "emotionally toned psychological-adjustment index and the pre-retirement zest (attitude) index" (Lynch et al., p. 112) which is similar to the patterns found by Tiberi, Boyack, and Kerschner in the presentation/audience and individual resource models. UI produced the greatest effects in the area of financial planning behavior and information indexes.

The facilitated interaction method compared favorably with MG with "the overall patterns of gains in the behavioral and informational categories" (Lynch et al., p. 113). In the attitude category, the results were more mixed with one negative effect. Of the three methods tested, the FI group showed the most "positive gains over the control group in all the information measures" (Lynch et al., p. 99).

Other findings in this study suggest that structured group-education methods observed in the present study (the FI and MG types) appeared to engage participants more effectively than did the conventional, pedagogical methods -- as evidenced by sharp differences in retention/attrition rates. (Lynch et al., p. 113)
The authors also indicate upon evaluating the study data that extensive observation of short-term pre-retirement education programs suggests that their principle value lies in reducing confusion, enhancing awareness and personal integration, providing healthy perspective, and stimulating planning. Informational needs of the pre-retiree can be met only quite generally in the short-term program process . . . . Indeed, the evidence suggests that simple exposure to compartmentalized, pedagogical, "informational" events may serve to frustrate. (Lynch et al., p. 114)

For when the participants in this study were asked what was liked most about the program experience, they responded by indicating, in order of importance, group discussion and sharing with peers, enhanced awareness, staff attitudes and enthusiasm, and an open-exchange atmosphere and participant involvement (Lynch et al., p. 103). These are many of the processes and qualities found in the more affectively-oriented treatment methods, like the facilitated interaction modes, the multi-group workshop mode and even, at times, the semistructured stimulus/discussion mode.

Finally, this study also determined that program leaders trained to use these three approaches expressed almost unanimous "preferences for the small-group interaction and multi-group workshop models" (Lynch et al., p. 115).
Thus, the data from the Lynch and Tiberi studies appear to substantiate the belief that the type of retirement preparation programs utilized do affect short-term behavioral, informational, and attitudinal change. Furthermore, it seems that those programs which consist of the more motivationally-oriented approaches that stimulate and support group discussion, self-awareness and a sharing of feelings have a greater overall impact on participants than the more maintenance-oriented or pedagogical approaches to programming. So it seems that the prospective retirees can best be served by program sponsors who recognize that retirement preparation programs not only must provide an approach which meets the more immediate, lower order needs but that it is quite possible that these needs will remain only partially fulfilled if the needs for belonging, self-worth and dignity and self-actualization are not also acknowledged as being part of the retirement preparation process. Some evidence indicates that basic survival needs might be met at an informational level, but it would seem that to more fully comprehend and prepare for retirement, exposure to retirement education programs which combine both cognitive and affectively-oriented material would be the most effective in providing the
participant with a more integrated perception of the future.

Often, however, these programs are impractical for companies to implement without trained personnel who have some background and skills in counseling techniques. Furthermore, many employers are unwilling to invest the time, money and manpower needed to support such programs.

Perhaps, the more recently packaged programs hold the answer for those companies who want to offer retirement preparation programs. Obviously, given the only recent development of programs, more research will have to be done to determine the most appropriate and practical program approaches for employees with varying backgrounds and needs.

Although it appears that generally evidence is minimal supporting program effectiveness, it is encouraging to note that the programs currently in use seem to provide some immediate, short-term positive effects at a time when prospective retirees seem to need the support the most -- the period prior to retirement.
CHAPTER VI

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary and Conclusions

Clearly, countless variables contribute to the complexity of formulating and implementing retirement preparation programs that adequately meet the diverse needs of prospective retirees. Certainly, maintenance factors play a major role in affecting the very basic needs of preretirees. The rapidly growing elderly population and their increased longevity have contributed to the recognition that some kind of prior planning is a necessity in preparing for an expanded period of time in retirement. Furthermore, without prior planning, many retirees have had no way to cope with the soaring costs of goods and services today. They must somehow be made aware of the relationship between their working income and their retirement income far enough in advance of retirement to begin realistic planning and budgeting for their daily needs once they retire.

The maintenance of a long-term health care plan may also be a contributing factor to a satisfying retirement. Attention to mental and physical well-being
through proper medical care, sensible diet and physical exercise are all forms of preventative types of care that can and often do slow down physical and mental deterioration later on in life. Prior knowledge of private and public health insurance plans and benefits is also important in terms of having the best possible coverage during a time of life when health care expenditures can be the most costly.

Consideration and the understanding of alternatives for living arrangements are important factors in planning for retirement. Living in a community which offers transportation and accessible facilities and resources for older people can be reassuring, provide a sense of independence and improve the quality of life during retirement.

Motivating factors that affect socio-ego growth and development in retirement also need to be considered in preparing for retirement. Prospective retirees often need to understand that because they no longer work full-time, it is still possible to lead a productive, fruitful life and that feeling old and useless does not have to be synonymous with retirement.

Other factors, such as high life satisfaction, socio-economic level, the proximity of retirement, and
voluntary versus involuntary retirement may all affect retirement outlook and adjustment. Moreover, it seems that prospective retirees generally tend to overestimate the adverse effects of retirement and that prior attitude plays an important role in determining satisfaction in retirement.

Often, too, workers with a negative view of retirement are resistant to making plans and/or participating in programs that help prepare for this period of life. Consideration of this possibility will be needed in developing a plan on how to attract this type of worker to retirement preparation programs. Perhaps, too, individual counseling will be one of the ways to meet the needs of these potential retirees.

One often unanticipated problem in retirement is marital stress. Role transition and unstructured time usage may contribute to the tensions created by changes in old established patterns. Prior knowledge of this potential problem may provide a better understanding of difficult issues as they arise, thus possibly making it easier to confront and resolve differences.

Leisure in retirement is often perceived with anxiety by many prospective retirees. Since life for them frequently revolves around their work, large blocks of unstructured, non-committed free time in retirement
appears as though it may create a sense of aimlessness or purposelessness. Since, generally, workers are uneducated about meaningful use of free time, preparation and knowledge of leisure choices may help to alleviate some of these concerns.

Motivational factors can influence needs in retirement. Attitudes alone can affect a prospective retiree's perception of the future. More importantly, the tendency to exaggerate or misjudge life in retirement only serves to heighten concerns. Retirement preparation programs may help to disspell these often erroneous beliefs before they interfere with the retirement process.

Knowledge too of leisure alternatives including part-time or volunteer work, community resources and, perhaps, support for the development of some kind of leisure interest prior to retirement, can further create a cushioning effect during the transitional stage from work to retirement.

Yet, concerns about retirement are not only limited to prospective retirees. Employers are beginning to recognize that they too must provide reassurance and support, often in the form of retirement programming to lessen the pressures of those employees who may be
apprehensive about their future. However, as is often the case, program emphasis is placed on the maintenance factors, particularly those related to financial issues. The belief that other issues and concerns do exist, such as those affecting the socio-ego needs, have only recently been recognized as also being significant and as having an impact on retirement.

As a better understanding of the needs of those entering retirement emerges, program goals, as discussed in Chapter III, also begin to evolve and are formulated. These goals mainly consist of a realistic look at the retirement process, including both the potential problems and rewards which may exist during this period of life. Moreover, it is also the goal of many programs to provide participants with alternatives and suggestions as to how to prepare for retirement. Essentially, programs, in a sense, hope to offer the stimulus and impetus for prospective retirees to feel a sense of direction and control over their own future.

Differing views concerning program approaches for implementing goals also contribute to the complexity of formulating retirement preparation programs. The majority of programs in existence today consist of in-house, individually-oriented approaches mainly of a limited nature.
with emphasis on financial planning. With the more recent rise in the acknowledgment of the need for programming, more interest is being shown in group approaches produced by industry, governmental and educational agencies. Often these programs cover a broad range of topics, thus meeting a variety of needs of the prospective retiree. It is hoped that as more private and public institutions become involved in the study of preretirement issues, more programs will be developed and implemented. It would seem that as the understanding that the concerns of preretirees goes beyond the basic, primary need structure, more comprehensive programs will be designed to meet the whole variety of pertinent needs which seem to often be magnified prior to retirement.

Opinion varies over the issue of whether to employ an informational disseminating or affective, attitudinal-based approach. By themselves, each approach can be effectively utilized, yet it is believed that a combination of both approaches may produce the most rewarding results.

Divergent views also exist in terms of more specific program considerations. The suggested time of program commencement varies from a year or less to 15 to 30 years in advance of retirement, with the majority of data collected
for this thesis supporting programs which begin ten years prior to retirement. Although this may be the most prescriptive starting time, the question remains whether it is, in fact, sufficient. Certainly, it would seem that any program commencing less than ten years prior to retirement may begin too late to adequately prepare for financial security, health care and maintenance, and even the establishment of leisure patterns and activities. Programs beginning at least ten years or more prior to retirement which encourage and support a long range commitment to planning and preparing for retirement, particularly to the above-mentioned factors, seems more realistic.

There appears to be almost unanimous agreement that programs should be voluntary and that, if at all possible, spouses should attend. Certainly in making plans for the future, spouses need to be involved, since they play a significant role in preparing for and adapting to retirement.

For the most part, programs of a limited nature seem to be offered mainly on company time, whereas the more comprehensive ones are offered during non-work hours. Data indicates that employees generally prefer programs after work.

Group programs usually consist of seven to nine
sessions, each lasting about two hours. Sometimes they are offered in a two full-day framework as well.

Broad programs usually average fifteen hours in length, whereas the narrower ones generally last five hours or less. Thus, it seems that the more comprehensive programs are not only of longer duration, but also often take into consideration the preference of participants to meet during non-work hours, making it possible for spouses to attend as well.

The recommended group size is from 15 to 30 participants, with most groups consisting of people from diverse backgrounds and occupational statuses, and data is very limited as to program effectiveness on these mixed groups.

The suggested responsibility for retirement preparation programs varies. Generally, it is felt that employers, higher education institutions, and non-profit groups, as well as employees, should all share in developing and supporting program usage. It seems, however, that the majority of programs in existence today are offered through company personnel departments with the trend toward the use of outside consultants and packaged programs.

The recognized need for and growth of programs developed in the 1970's and thus so did the addition of
supplementary materials, such as audio visual aids, pamphlets, newsletters and also the utilization of resource people with expertise on various retirement topics.

It appears that there is a trend toward the use of retirement preparation programs today. As these programs evolve, it is hoped so will program process and content change and adjust to best meet the varying needs of prospective retirees and sponsoring organizations.

Various process modes and models have been developed in an attempt to meet the multi-faceted needs of those nearing retirement. Generally, there appears to be seven modes that are representative of programs offered today, all of which have been described in detail in Chapter IV of this paper.

The individual/resource mode mainly involves the disseminating of various kinds of materials concerning retirement issues. Although the reading materials in these types of programs often cover a broad range of topics, these program approaches are usually very limited in that there is no forum available for discussion and no direct contact is made with people knowledgeable about retirement issues. It would seem that the strength of this program is its use in conjunction with more structured, formalized modes.
Historically, the individual counseling approach has been one of the most traditional methods implemented by companies as in-house programs, mainly in an attempt to offer advice to their employees about company financial retirement benefits and options. It would seem, however, that as the need for comprehensive programs becomes more recognized, not only might these programs become more diversified, both in content and approach, but perhaps they will even be used in conjunction with group formats to encourage further thinking and preparation for retirement. Unlike other modes, this method affords preretirees the opportunity to discuss personal concerns in private, which is indeed an important aspect of retirement preparation.

The presentation/audience mode is one of the most commonly used group approaches and has as its most notable characteristic a speaker who presents material in a conventional lecture style with little, if any, interaction with the audience. Practically speaking, this may, in fact, be the most economical approach to administer, particularly in terms of participant numbers and a minimal number of trained personnel necessary to conduct the program. However, there appears to be some major drawbacks to this mode. But for a short question and answer period after the content
delivery, there is very little interaction or discussion between the presenter and the audience. Many questions and concerns may be left unanswered. Often, too, the participant numbers are too large to create an atmosphere whereby participants either feel comfortable in expressing themselves or are able to learn from each other.

The unstructured and structured stimulus mode involves the dissemination of information to a group small enough to carry on a discussion. The groups can be convened with or without a leader, and the degree to which these groups vary within this mode is considerable. Since the variation is so great in this mode, it is difficult to adequately assess the derived value of this method. However, it would seem that the smaller group size and the emphasis on discussion would be a desired effect to achieve in terms of providing a milieu in which participants can discuss retirement issues. It would seem though that this might be a more information-oriented approach and that the concern would be whether participants have an opportunity to express their feelings and attitudes about retirement, rather than just how to plan for it.

The multi-group workshop mode emphasizes both intra- and inter-group process to stimulate discussion about retirement issues. The small group sessions hold the key
for integrating information derived from the large group with attitudes, feelings and concerns expressed in small groups. This mode offers a way to integrate both the informational and the psycho-social aspects of pre- and post-retirement. Since leaders must be well-trained in the process presentation and generally no more than 50 participants can attend the time-concentrated sessions, in all likelihood this will not be the most economical method for sponsoring organizations.

The facilitated interaction mode involves the use of a trained facilitator with a group of approximately six to twelve participants. When several groups participate, a workshop type of format evolves. Interpersonal and intrapersonal concerns and attitudes are exchanged in this setting. This mode offers a way for program participants to process information and feelings in a small group setting with a trained facilitator. Like the multi-group workshop, this mode offers a highly specialized methodological approach which gives participants an opportunity to learn from program content and from discussion and interaction with group members. It is also a way for preretirees to express concerns about their pending retirement in a highly supportive atmosphere. It would seem therefore that these two approaches would be the most
effective way for prospective retirees to discuss concerns and issues in a group setting and begin to make some decisions about retirement. In a sense, these modes provide an environment in which participants can easily explore and express their feelings and needs. Again, from a purely practical standpoint, these two modes are not the most economical in terms of staffing, training and participant numbers. Also, there still may be a need for individual counseling for needs left unmet by a group approach.

Since there appears to be overwhelming evidence to support the need for retirement preparation programs, it would seem to follow that participation in any type of program would produce beneficial results. However, this is not necessarily the case, since the majority of programs currently in use involve a variety of approaches which have only recently been developed and implemented. Therefore, up-to-date studies documenting the effectiveness of various program approaches are limited.

Again, perhaps, the major controversy involving program effectiveness concerns two schools of thought - the planning information-oriented approach and the psychological-oriented approach. It still is unclear as to which approach has the most positive overall impact on program participants. Some evidence indicates that the informational
approach can be effective in imparting useful knowledge and stimulating a sense of preparedness and involvement in planning for retirement. Those who adhere to this belief also feel that attitude change cannot be achieved through participating in programs.

On the other hand, programs which offer participants an opportunity to explore their feelings and attitudes in conjunction with a planning approach to retirement have shown evidence of having positive effects on both the cognitive and the psychological well-being of prospective retirees. Obviously, more research of specific methodologies will need to be done to determine the overall effectiveness and impact on informational and attitudinal change. At least, at this point, it would seem that ideally a combination of both types of approaches would produce the most desirable and beneficial results for program participants.

Evidence also appears to indicate that both an individual briefing session and a group discussion program produced positive results in terms of feeling better prepared for retirement and feeling gratified enough from program participation to recommend it to others. However, the group discussion program which met eight times over a one-month period as opposed to a one-time
only meeting of the individual briefing session was more effective in terms of participant knowledge retention, reducing anxiety, preparedness and in stimulating actual planning involvement. Thus, it would seem that generally even a one-time only experience in a retirement preparation program can produce some positive results, yet a group program covering an extended period of time obviously yields even a more favorable outcome.

The question which remains unanswered is whether it is the type of program and/or the length of program that have an effect on the quality of participant response. It appears to some extent that it has been determined that certain types of programs do have a positive effect on those who participate, yet it would also seem that program approaches cannot be entirely separated from program duration, that is, for instance, some programs last longer because they provide more comprehensive coverage of retirement-related issues, and this may be, in fact, what also helps to produce program effectiveness. Obviously, these variables will need to be studied more thoroughly to determine their overall impact on those participating in programs.

Perhaps one of the most important findings determined in a longitudinal update of the same participants
referred to in the previous study six years later was that generally neither of the programs had any lasting effects on retirement adjustment for participants. Thus, it would seem, at least from this study, that although the impact of certain retirement preparation programs has no lasting effect on the retirement experience, it does appear, however, that some programs do meet the more immediate needs of prospective retirees. Therefore, perhaps this is where the real value of these short-term methodological delivery systems lies.

Generally, large corporations are just beginning to recognize the importance of offering retirement preparation programs. Even though the majority of companies do not actually offer them, the trend is toward the interest in and the development of programs. Of the companies which do have programs, the emphasis is on financial planning, yet the recognition that other aspects of retirement preparation are also important is occurring.

For the most part, companies concede that employees reap beneficial results from programs, yet there is still some doubt about the value that programs have for employers. Some believe that programs do improve relations with employees as well as improve morale and productivity. Also, companies feel that they can fulfill
a social responsibility and enhance their image by offering programs. Furthermore, there is some evidence that the broader, more comprehensive programs produce the most satisfying results for both the employee and the employer. Undoubtedly, this finding lends support to the personal belief that the more comprehensive programs would in all likelihood produce more favorable effects for both employers and employees than the narrower ones.

Some evidence was also found which indicates that certain types of companies appear to be more inclined to employ retirement preparation programs than others. Comparative studies of manufacturing and service firms indicate that service firms were generally more responsive to programming and even though the emphasis was on financial planning, the service firms seemed to be shifting toward the more psychologically-oriented programs. Thus, it would seem that as some companies begin to employ the very basic programs which meet mainly the survival needs of their employees, they also begin to recognize that programs supporting the social-ego needs of their employees are also needed and so they begin to move toward the more affectively-oriented programs.

Only a limited amount of research is available providing evidence of specific program effectiveness.
Of the two major studies cited in this paper, the results clearly indicate that the type of retirement preparation program employed does affect short-term behavioral, informational and attitudinal change. The programs that provide a more motivational, affectively-oriented approach like the facilitated/interaction and the multi-group workshop models and even the stimulus/discussion models generally seem to be more responsive to the overall needs of prospective retirees in terms of the three above-mentioned attributes, whereas the more pedagogical approaches prove, at best, to have only a limited impact on program participants. Again, a recurring pattern has evolved. Those programs which offer both an informational and a psychologically-oriented approach prove to have a more comprehensive positive effect on participants.

The data collected for this paper clearly indicates that the majority of existing retirement preparation programs are narrow both in content and scope and, therefore, at best, only focus on the very basic, lower order needs of man discussed by Maslow and Herzberg. These needs may be nominally satisfied by programs which offer information on financial planning and medical benefits, but little else.

The trend, however, is somewhat optimistic in
that it appears that more interest is being shown on the part of the public and private sectors to develop more comprehensive retirement preparation programs as the varying needs of prospective retirees become more acknowledged and sponsoring organizations become cognizant of the beneficial value which they too derive from programs. Essentially, it is the recognition of the potential retiree as a whole person with not only tangible more basic concerns, but with the social-ego needs of belonging, esteem, achievement and self-actualization or psychological growth which also can be a contributor to preretirement anxiety. The acknowledgement of these needs is creating the movement toward broader, more motivationally-oriented programs and, hopefully, even some interest in the development of counseling programs designed to meet individual needs as well.

Of course, the problem still remains that often companies are unable and/or unwilling to make the financial commitment to programs which involve trained personnel and specialized materials and techniques. Furthermore, time constraints imposed by such programs might make these programs even less appealing or expedient for some potential sponsoring organizations. As the number of preretirees increases and programs become more established,
perhaps the overall advantages derived from programs may begin to outweigh the reluctance to incorporate more comprehensive, methodologically specialized retirement preparation programs.
Recommendations

The future appears promising in terms of the development and implementation of retirement preparation programs. Undoubtedly, a continual reassessment of both the methodologies and content is necessary to keep pace with the rapidly evolving changes in our retirement system. The needs of prospective retirees seem more readily apparent today than in the past and new and different concerns are also surfacing. A recent article in the Wall Street Journal ("Reagan asks law," 1982, p. 40) indicated that President Reagan is calling for legislation to prohibit mandatory retirement. Federal employees are no longer subject to this requirement and some states have already passed laws to abolish this process. Furthermore, a recent newsletter from the National Association of Older Workers Employment Services ("New data on," 1982, p. 1), a unit of the National Council on the Aging, provided evidence which indicates that not only are workers planning to retire later compared to workers seven years ago, but a large proportion of workers also indicate that they want to work part-time. Thus, it is probable that retirement preparation programs will not only need to emphasize topics already discussed in this paper, but will also need to attend to such issues as part-time work, job
sharing, and/or the development of second careers, as well as sound budgeting on a partial working income.

It is also likely that as needs of preretirees become more apparent, the issues may even become somewhat more complex so that it is possible that program sponsors who utilize the group approach may have to consider implementing an individual counseling program as part of their commitment to retirement preparation. For no matter what kind of an approach is used, there still remains a need for individualized attention to personal issues and concerns which simply cannot be met in a group setting.

In spite of the fact that a broad spectrum of topics has been covered in this paper, there still remains a number of questions regarding retirement preparation which will need further examination.

Very little data has been provided indicating the effects of retirement preparation programs on different age groups, occupational and educational levels and ethnic backgrounds of group participants. More research will need to be done to determine whether homogeneous or heterogeneous groups respond differently to programs. Does the composition of a group have any bearing on the effectiveness of programming?
Furthermore, since retirement preparation programs are generally voluntary, is there a certain type of person who attends programs? What about the non-participants and why do they elect not to attend? Is there a way to attract these workers?

Moreover, research in the area of program timing will need to be undertaken to determine whether programs of long duration begun at least fifteen years prior to retirement are more effective than those begun five years or less prior to retirement. Is the timing of the implementation of programs a factor in effecting both pre- and post-retirement preparation and adjustment? Is there a specific time period for the onset of programs that has the most beneficial impact in terms of preparedness and adjustment for the majority of prospective retirees? Similarly, are programs more effective when offered during work or non-work periods?

Also, there seems to be only minimal evidence indicating that some programs can have a short-term impact on the immediate concerns of preretirees, yet more data is needed to support this view and certainly more research is needed to determine if there are programs in existence that do have more long-term effects on the prospective retiree. Are there certain programs that effect the actual retirement period?
As programs continue to be developed and implemented, more research will need to be done in comparing and contrasting group approaches. Which approaches have the most general impact? Are certain kinds of approaches more effective for certain kinds of groups? Are there approaches which are economically feasible and effective as well? Maybe the packaged programs hold the answer for the future in terms of meeting both the sponsoring organization's often limited financial resources and those needs of the employees. Certainly it will also be necessary to further explore the specific effects of both the informational disseminating and the affective attitudinal based approaches employed separately and together to determine the most beneficial outcome for program participants.

In addition, very little information is available concerning the actual retirement period and the availability of counseling or educational programs during this time. Are these programs needed? Would companies with retirement preparation programs want to continue programming during this period? If not, who would be responsible? Would retirees require programs? Do retirees' needs change so much that program emphasis would be very different than before retirement?
Ideally, this author is inclined to believe that a comprehensive program begun at least twenty years prior to retirement is what will be needed by prospective retirees to prepare for their future in retirement.

Generally, the initial stages of the program would involve a group discussion format incorporating any one of the small group modes discussed in this paper with some individual counseling for those who have personal concerns and issues which they do not want to share with a group. General topic coverage would include financial issues, such as estate planning, savings and investments, social security and pensions, health issues, such as long-term mental and physical health care, diet and exercise and medical insurance coverage, leisure issues, and second career planning. The presentation of topic material would be done using various media formats and group discussion techniques. Supplemental material and resource people would also be utilized to stimulate thinking and planning. Participants would be encouraged to formulate a long range retirement plan involving the above-mentioned topics during this presentation process. Throughout the first ten years of programming, depending upon the needs of participants, refresher sessions and/or materials would
be used as a reminder of how prospective retirees can continue to be actively involved in preparing for retirement.

About ten years prior to retirement, a continuing review of the above topics would be offered and the same methodological approach would be utilized to introduce such retirement topics as legal affairs, living arrangements, interpersonal relations, life style planning and medicare. Again, throughout this period, individual counseling would be available. Continually updated materials would be available to participants throughout the twenty year period.

Hopefully, by the time program participants reach retirement, preparations will have been fully completed. Realistic expectations and a sense of direction founded in accurate knowledge which has been integrated with the psychological aspects concerning aging and retirement would be the desired result derived from the program experience.

Retirement preparation programs appear to be one of the key elements in providing prospective retirees with the basic framework required to begin life in retirement. Yet, the actual responsibility rests with the retiree and whether a prior commitment has been made
to make life in retirement comfortable, productive and meaningful. Advanced thinking and preparation is essential to adequately meet both the basic survival needs and the socio-ego needs discussed by Maslow and Herzberg.

Generally, it would seem that the wisdom gained from years of experience contributes to man's ability to improve and grow even during retirement. Moreover, life need not come to a halt when work ceases, but can continue to be fruitful and gratifying even in retirement if man is willing to expend the time and effort in preparing for this period of life. For as in all stages of life, as Robert Atchley (1977a) so succinctly states, "there is nothing in our current institutions that can help people very much in becoming fulfilled, because fulfillment is a state of being that must be sought within the individual" (p. 16).
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The thesis is therefore accepted in partial fulfillment of the requirements for the degree of Master of Arts.

Date 11-9-82

Director's Signature