AN INSTRUMENT FOR RATING AND SELECTING

SUCCESSFUL LIFE INSURANCE AGENTS

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AN INSTRUMENT FOR RATING AND SELECTING SUCCESSFUL LIFE INSURANCE AGENTS

DISSERTATION

Presented to the Graduate Council of the North Texas State University in Partial Fulfillment of the Requirements

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By

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CHAPTER I

INTRODUCTION

In this study an attempt was made to gain insight into the meaning of personality traits and how they can be arranged to build an instrument to be used for rating and selecting agents to sell life insurance.

Statement of the Problem

The problem of this study was the development and validation of an instrument for rating and selecting agents to sell life insurance.

Subproblems

To expedite the development and validation of the instrument, the major problem was broken down into four subproblems, as follows:

1. To identify and describe an array of personality traits to be used in the rating and selecting of life insurance agents

2. To develop and validate an instrument utilizing the personality traits selected for this study

3. To establish weighted values for each personality trait and develop norms for the instrument
4. To establish the reliability, objectivity, and usability of this instrument.

Hypotheses To Be Tested

The following hypotheses were to be tested:

1. There is a relationship between certain personality traits and success in selling life insurance; this will be true both for agents over age 30 and for agents under age 30.

2. The strength of this relationship will be different for those agents over age 30 as compared with those agents under age 30.

Significance of the Study

One of the greatest wastes in civilization, which indirectly affects all people, is misdirected human activity (3, p. 547). Life insurance companies constantly try to improve selection and training techniques and to direct qualified people into life insurance sales work, but they continue to face the following problems:

1. Agent turnover has not improved; in fact, in some areas of the United States it has deteriorated (9, p. 51).

2. Gains from increased interest rates and improved mortality have been eroded by high agency costs caused by abnormal agent turnover and excessive policy terminations (9, p. 51).
3. More agents are being subsidized than ever before, and many of the agents are not selling a large enough volume of life insurance to return or to pay to their respective companies the advances in salary or to be profitable enough to the companies to be entitled to subsidies (9, p. 51).

4. Many companies are experiencing their greatest lapse and surrender rates in generations (9, p. 51).

The instrument developed for this study can be used in the following ways: (1) the instrument will be useful to college and university instructors in guidance and counseling work for helping to determine if a man should become a life insurance agent; (2) the instrument will be valuable to life insurance agency managers in rating and selecting agents as it will provide a validated basis for rating these agents; (3) the instrument will have value in revealing the weaknesses of present employment practices of life insurance companies; (4) the instrument will be of value as it supplements interview impressions and "form data" from an application blank; and (5) the instrument will have value because it can reduce failures or the number of unsuccessful agents.
Limitations of the Study

1. This study was limited to a consideration of six stock legal reserve life insurance companies since stock companies have similar employment practices, training programs, and commission rates.

2. This study was limited to a consideration of young men who have not attained the age of 30. Many studies (1, 2, 5, 6, 11, 14) have been made of life insurance men who are of age 30 and over, but very little data are available on life insurance salesmen who have not attained the age of 30.

3. This study was further limited to include agency directors with three or more years of agency experience with stock legal reserve life insurance companies. It was assumed that three years of experience would give an agency director adequate time to know company men, policies, employment procedure, and training and to become acquainted with the turnover problem of a particular company.

4. This study was limited to include a selected group of stock legal reserve life insurance companies with current and fixed assets of $200,000 or more. The present Life Insurance Law in Texas is as follows:

   ... the amount of its capital stock, not less than One Hundred Thousand ($100,000.00) Dollars; all of which capital stock must be fully subscribed and fully paid up and in the hands of the corporators before said articles of incorporation are filed.
Such insurance company shall not be incorporated unless, at the time of incorporation, such company is possessed of at least One Hundred Thousand ($100,000.00) Dollars surplus in addition to its capital; provided, the amount of such surplus need not be stated in its articles of incorporation (15, p. 913).

The $200,000 requirement has been used to stabilize the industry and to protect the policyholders' investments.

Definition of Terms

The following definitions are presented for the purpose of implementing precision in thinking and better understanding of specific terms as used in this study:

1. A successful agent
   (a) must have produced $200,000 production in his first year, and
   (b) must be a full-time agent, or
   (c) was advanced to a supervisory or management position within the company.

2. An unsuccessful agent
   (a) failed to reach $200,000 production within the first year, or
   (b) had his contract terminated by the company, or
   (c) left the insurance industry during the first year.
3. **An ordinary agent**

(a) sells life insurance for a stock company,

(b) becomes acquainted with prospects, analyzes life insurance needs, makes demonstrations, presents facts, answers objections, prepares written proposals, solicits the order, and makes out the application

(c) is authorized to take one year's premium on any contract sold.

4. The term **legal reserve** has developed a technical meaning in life insurance. The legal reserve required to be held by state laws is invariably the prospective reserve, or the fund which, with future premiums, if any, based on assumed rates of interest and mortality, will pay estimated future claims (10, p. 247).

5. **Loading**, in life insurance terminology, refers to the expense of selling, advertising, medical examinations, collection of premiums, service, research, accounting, and unallocable actuarial and legal expenses (10, p. 262).

**Sources of Data**

The primary sources of data utilized in this study resulted from two major activities; namely:

1. Testing the instrument by administering it to newly employed life insurance agents; this first testing program
covered only those men under age 30. After each agent had one year of selling experience, his record was checked to get his paid production for the year.

2. Testing the instrument by administering it to successful life insurance agents over age 30 who had been with the companies for one year or longer.

The secondary sources of data were (1) selected articles in books, magazines, unpublished theses, dissertations, pamphlets, and journals; (2) the agency managers who were asked to select the important personality traits of successful life insurance men; (3) the life insurance companies participating in this study; and (4) the test manuals of personality inventories reviewed during this study.

Procedures and Treatment of Data

Six major steps were necessary for completion of the present study (7, pp. 13-27); these steps included the following subordinate procedures:

1. Personality characteristics of salesmen were compiled.

2. Six life insurance agency directors were selected to act as a jury in choosing the most important personality characteristics of salesmen from a list of 300 personality traits.
3. The most important personality characteristics selected by the jury of six agency directors were listed alphabetically.

4. An instrument was developed from the most important personality characteristics for the purpose of rating and selecting life insurance agents.

5. Each agency director selected for this study administered the instrument to newly employed life insurance agents.

6. The instrument was checked for reliability and validity.

These steps are discussed in detail in the succeeding paragraphs.

1. Personality characteristics of salesmen

A list of personality traits of successful salesmen was taken from former studies reported in books and periodicals. The research studies of Dodge (5), Hornhauser (12), and Bills (2) make a direct contribution to this study, and a brief summary of their work has been incorporated into the present writing.

The Dodge (5) study indicated that the better salespeople reported themselves as less moody, more aggressive, more willing to assume responsibility, more social, less self-conscious, less resentful of criticism or discipline, more radical and unconventional, preferring face-to-face
discussion rather than reading or writing, more diplomatic, and more subject to changing interests (5, p. 237). This study suggested the possibility that certain personality traits may be fundamental to success for all ages and all occupations (5, p. 238).

Another study by Dodge, "Social Dominance and Sales Personality," was concerned with "an attempt to discover what relationship, if any, exists between social dominance and sales success and, further, to set up a measure of personality which will have a high correlation as is possible with sales success" (4, p. 132). The scores of the study indicated the following: salespeople score high in social dominance; and, by means of an item analysis of the answers of successful salespeople compared with unsuccessful salespeople, "a comparatively high correlation was found to exist between scores and sales success of a new group of salespeople" (4, p. 139).

Kornhauser's (12) "Research on the Selection of Salesmen" revealed the following results: First, that "effective selection procedures must be worked out in relation to the particular type of selling" (12, p. 4); second, "the accomplishments at best are substantial but not spectacular. They constitute useful, practical improvements in methods; they considerably increase the probabilities of selecting successful salesmen" (12, p. 4);
and, third, "what can be offered is a confident expectation that long-run, continued research in a sales organization will gradually yield sounder selection results than those produced by traditional procedures" (12, p. 5).

Bills' (2) study on "Selection of Casualty and Life Insurance Agents" indicated that a test could be designed to aid in the selection and prediction of whether or not a man could sell life insurance (2, p. 10).

2. Selection of the most important personality characteristics of successful life insurance agents

A jury of six agency directors was selected. The agency directors were chosen on the basis of leadership in the field of life insurance, recognized contributions to the profession, membership in life insurance professional organizations, and three or more years of agency experience with their present company.

3. Personality characteristics

The personality characteristics selected by the jury were placed in vertical and in numerical order, with space allowed for additional personality characteristics (13). To the right of each characteristic was a rating scale. The following code was used in rating each characteristic:
IV  Very important
III  Important
II   Good
I    Fair
0    Not important

Examples: Aggressive  0 I II III IV
          Ambitious    0 I II III IV

The code was assigned arbitrary values, such as, IV = 4, III = 3, II = 2, I = 1, and 0 = 0. The jury of six agency managers circled the appropriate code number beside each personality characteristic.

4. **Code numbers**

Each personality characteristic receiving a 2, 3, or 4 rating was used in constructing an instrument for the purpose of rating and selecting life insurance agents.

5. **Agency directors**

Each agency director selected for this study administered the instrument to the new life insurance agents employed by their particular companies.

6. **Scoring weights**

Each personality trait used in this study was assigned an arbitrary value ranging from zero to four points for each trait.

7. **Validity**

The most common check for validity of an instrument is the relationship between the instrument and some other
criterion of the behavior which the test is designed to measure (8, p. 99). Two major steps were taken to gain the validity of the instrument; these steps were as follows:

(a) Pearson's product moment \( r \) was used to indicate the relationship between certain personality traits and success in selling life insurance and to show that this relationship will be true for agents over age 30 and for agents under age 30. All scores used for this first relationship study were from new agents under age 30.

(b) Pearson's product moment \( r \) was used to indicate that the strength of the relationship will be different for those agents over age 30 as compared with those agents under age 30.

8. **Reliability**

The procedure used for estimating the instrument reliability was the split-half technique. The scores for odd-numbered personality traits were correlated with the scores for the even-numbered personality traits (8, pp. 100-105).

9. **Personality traits**

Only those agents considered successful were used in the personality trait analysis. Each personality trait (7, p. 24) was analyzed by the percentage method, and only those personality traits receiving a 30 per cent rating or better in the number 2, 3, and 4 classifications were retained; all other traits were deleted from the instrument.
10. **Percentile norms**

A list of 140 test scores can be an overwhelming burden with which to work and conveys little meaning by itself; therefore, a percentile norm is essential if the reader is to understand how one agent performed on the test.

In this study 140 test scores were placed in a cumulative frequency distribution (see Table V). Any agent's score can be seen in the class-interval column; on the same line to the right the cumulative percentage figure is shown. The percentage value found in column four is the percentile rank. The percentile rank of the agent's score is the number representing the percentage of the cases in the total group lying below the given score value.

**Summary**

Chapter I has explained concisely how a personality trait instrument was developed, used, and validated as well as how the reliability was established.

The second chapter will discuss related studies and their value in selecting successful life insurance agents.


5. Dodge, Arthur P., "What Are the Personality Traits of the Successful Salesperson?," Journal of Applied Psychology, XII (June, 1938), 229-238.


CHAPTER II

RELATED STUDIES

Many studies have been made on rating, evaluating, and selecting full-time, ordinary, legal reserve life insurance agents. Only those studies, however, that were concerned directly with the rating and selecting of full-time legal reserve life insurance agents were listed and analyzed in this section.

In 1921 Goldsmith (5) made a study to determine whether or not the items of a personal history blank could be used to predict the success or failure of life insurance salesmen for The Guardian Life Insurance Company of America. Goldsmith's study was related closely to the present study since personality traits were used in the personal history blank.

The personality history blank had been used by area managers of The Guardian Life Insurance Company to gain as much information as possible from the new salesmen. The blanks were then sent to the home office for review and home-office approval or disapproval. The company had made no attempt to evaluate the blanks to check to see if they were of value in selecting new life insurance
agents. Some of the items on the blank were checked or circled; other items were not deemed of value and were never checked. As indicated by the following statement, Goldsmith attempted to give weight to all items on the blank.

To secure the proper scoring for the blank, the results of a study made about a year ago on 3k salesmen were taken as a tentative guide. Fifty history blanks, representing three classes of agents whose production records were known, were selected. These classes were (1) those who were failures, (2) those who were borderline cases up to moderately successful, and (3) those who were successful. The criterion of success was the amount of insurance paid for during the first year after the man was licensed. We had already found out that the first year's production was a very good index of future production. It would be well here to mention that the only factor which determined the selection of 502 blanks was whether or not the agent's first year's production record was available. The blanks for these three classes of men were then studied and the essential or significant items which varied with the success of the agent were selected. Each blank was then graded according to the tentative scoring, and the total thus obtained was checked against the man's production record. In accordance with these results, the scoring was revised, and the same process repeated with 25 blanks selected at random. We found that those whose scores on the blank were low were also low in production, and that with increasing production the scores tended to be higher. The correlation, of course, was not a perfect one, but we were interested rather in establishing the lower critical score than in correlations (5, p. 150).

From the weighted blanks and from the total results of all the items on the blanks, the following data were revealed:

(1) Education: Through the high-school period, schooling seems to be increasingly important to the life insurance salesman. When, however, we reach
college, other factors seem to enter in to render the college man dissatisfied with this profession; and for this company, at least, the college man is not as successful as the high-school graduate.

(2) Age: Up to age 40 at entry, there is a steadily increasing chance for the applicant to become a successful salesman, 30 to 40 being the most favorable period inasmuch as by that time a man has amassed a large enough fund of general experience to allow him to see a situation through the eyes of a prospect and thus render the prospective buyer the best service. After age 40 he generally is too fixed in his ideas and habits to be able to make the necessary adjustments upon embarking upon a new line of work.

(3) Occupation: Whether an applicant has been previously engaged in an occupation in which he came in contact with people is significant as indicative of his probable success as a life insurance salesman.

(4) Marital Status: The married man with his increased responsibility making good more necessary is a better prospective agent than the single man.

(5) Insurance: Whether the applicant carries insurance is significant as an indication that he will become a good agent, inasmuch as it indicates the fact that he is sold on the value of his own product. If he is not convinced himself of the value of life insurance, he is not likely to convince others.

(6) Service: The applicant who states that he intends to devote his full time to selling insurance is far more likely to do his utmost to make a success and to give the profession a fair trial. On the other hand, the man who makes life insurance salesmanship merely an occupation for his spare time whereby he can earn a little extra money is not likely to become a good agent. He will be interested possibly in selling insurance but not in seeing to it that the policy remains sold, and he is less likely through his work to be in himself an advertisement for his company.

(7) Clubs: The man who belongs to clubs and enjoys meeting others ought to be scored positively. He is more likely to be able to meet his prospects
on their own ground. This factor is closely connected with the sociability of the previous occupation.

(8) Confidence: The men who reply to the question, "what amount of insurance are you confident of placing each month?," tend to be better prospects for successful agents. Just what guess they hazard is not of importance. But the fact that they have confidence enough in their own ability to make some prophecy is important.

(9) Life Insurance Experience: Previous life insurance experience is of value to an applicant although, of course, the reasons for his change from one company to another must be ascertained (5, pp. 151-153).

The study carried out by Goldsmith for The Guardian Life Insurance Company indicated that the score on all items of the weighted personal history blank bears a direct or a positive relationship to the new salesman's future success (5, p. 155).

Swartz's (12) study of The Metropolitan Life Insurance Company was closely related to the present study. Swartz analyzed the personnel records of 15,000 agents, all employed on a full-time, salaried basis for work under organized supervision. A summary of his findings follows.

An extended period of unemployment preceding engagement with The Metropolitan Life Insurance Company was very unfavorable. Only 19 men out of 100 who had been idle a month or more before joining The Metropolitan Life Insurance Company actually were successful and stayed with the company one year (12, p. 458). Other findings indicated that
... married men sell more life insurance than single men; they are less restless and will more likely be permanent, and as a class more desirable generally (12, p. 458).

A few of the most conspicuous characteristics of the applicant whom we may expect to succeed in selling the most insurance are: In age he will range between 26 and 30 years at entrance; he will be tall, but his success wanes as he rises above six feet; he should be well built, and certainly not so much as 10 per cent underweight; the man of foreign birth is more successful than the one of native birth; and the American-born man of foreign parentage is more successful than the American-born man of native parentage (12, p. 459).

A good education is a positive asset, provided that education does not exceed the degree of B. A. or B. S. Previous selling experience is advantageous, but men who have sold for over five years are not so promising as those with a somewhat briefer experience (12, p. 459).

The study by Kurtz (9) of the research being carried on by the Life Insurance Research Bureau was closely related to the present study. The Prediction Scale, based on personal history items, was developed by Kurtz; and the test of Personality Characteristics was developed for the Life Insurance Sales Research Bureau by Kornhauser (9, p. 11). The Personality Test by Kornhauser was broken down into eight subtests, and these subtests were administered to men who were already in the life insurance business and whose degree of success or failure was a matter of record. Kurtz found that four of the eight subtests discriminated with a "fairly high degree of accuracy between the more successful and the less
successful in these groups of men already engaged in the business of selling life insurance" (9, p. 12).

Kornhauser administered the four subtests to life insurance agents

... just being hired in order to find out whether the mental characteristics which caused high test scores were the cause or the effect of success in selling life insurance. In other words, we knew that these four subtests would work on men already in the business, but we did not know whether they would also work when answered by men at the time of hiring (9, p. 13).

It was found that at the very young ages (that is, 25 and younger) the Personality Characteristics test should be given about one and one-half times as much weight as the Prediction Scale (based on personal history items) in order to predict a young man's likelihood of success with the greatest accuracy. On the other hand, at the relatively older ages (26 and older) the situation is exactly reversed. Consequently, it can be seen that it is very easy to explain the method and very simple to obtain a combined rating. When the two tests are scored and the scores are combined in this manner, the result is a final classification into one or another of five categories: A, B, C, D, or E. The validity of the combined rating is in the neighborhood of +.40, as far as predicting actual sales is concerned. However, this combined rating has also a definite validity in predicting survivorship, since men who rate A have approximately twice the chance of remaining in the life insurance business for a year that men with ratings of E have (9, p. 14).

In this study, A equals excellent, B equals very good, C equals good, D equals fair, and E equals poor. This test has demonstrated that it is possible to construct a test from personality traits and to validate them in such a manner that life insurance selling ability can be predicted with a fairly high degree of accuracy (9, p. 17).
Schultz (11) conducted a two-year study on "Standardized Tests and Statistical Procedures in Selection of Life Insurance Sales Personnel," which was directly related to the present study. Schultz's study covered agents newly employed in a large life insurance company with relatively uniform conditions in agent training, supervision, salary, and financial incentive (11, p. 553).

Data for the Schultz study included the following:

1. General Background: This includes experience and personal history items such as age, education, home status, economic status and social status, company school record, and ratings.

2. Intellectual Status: The ability to understand the job and instructions and to profit from training and experience. The Bureau VI Intelligence Test, the Pressey Senior Classification Test, and the O'Houranko Vocabulary Test were used for this purpose.

3. Interest and Attitudes: The special likes and dislikes for occupations, activities, people, recreation, working conditions, and other factors were measured by the Strong Vocational Interest Blank.

4. Personality Characteristics: Ascendance-Submission: The Beckman Revision of the Allport Ascendance-Submission Test was used as an index of the ability to meet and deal with people in face-to-face-situations, to be dominant, to take initiative, to exert influence, and to persuade; Introversion-Extroversion: The Root Introversion-Extroversion Test E was used to measure the extent to which the individual tends to be generally preoccupied with his own thoughts, acts, personal problems, and feelings (11, p. 554).

Among the many factors considered in Schultz's study, such as general background, intellectual status, interests
and attitudes, and personality characteristics, the most significant results for new agents were revealed in a comparison of personality and intelligence test scores with actual sales production records (11, p. 555). An examination of the results of the personality tests revealed that the area between the 20th and 90th percentiles on both personality tests selected the greatest percentage of best and average men and a considerably smaller percentage of poor insurance agents (11, p. 556). The study also revealed that "extroversion and ascendance to a moderate degree and intelligence above the twentieth percentile are most predictive of success in selling" (11, p. 556).

Kornhauzer and Schults (8) conducted a symposium in 1940 on research in the selection of salesmen at Pennsylvania State College as part of a meeting of the American Association for Applied Psychology (8, p. 1). The reports given at this symposium reflected the new interest in scientific study of salesmen selection which had occurred, especially in the field of life insurance in the past several years (8, p. 1). Although the vigorous research efforts of the early 1920's had been allowed to wane, a report of progress in the area was noted, as shown in the following excerpt:
Now, however, a number of applied psychologists have taken up where earlier investigations left off—and with two marked advantages provided by the intervening years. One is the considerable development which has taken place in methods for measuring personality traits and interests by means of tests and question blanks; the other is the psychologists' improved understanding of and increased emphasis upon clinical interviewing procedures in studying personality and motivation. On the side of the business community, at the same time there has come a somewhat better appreciation of what psychologists can offer (8, pp. 1-2).

The studies by Kornhauser and Schultz were important in that they represented renewed research activity in the scientific selection of salesmen, and they likewise contained significant contributions from the business community of the employment procedures that have been used in the past, refined, improved, and placed in practice for future development (8, p. 2). The selection methods also indicated that standardized tests made up of personality traits such as emotional stability, extroversion, self-sufficiency, aggressiveness, and sociability have been used in the scientific selection of salesmen (8, pp. 2-3).

Dodge (4) in a study closely related to the present one on "What Are the Personality Traits of the Successful Salesperson?" revealed the following facts:

(1) The better salespeople tend to report themselves as more self-sufficient and self-confident than do the poorer salespeople (4, p. 231).
(2) There is a tendency for the better salespeople to report themselves as more aggressive, as more willing to assume responsibility, as more social, as less self-conscious, as less desirous of telling others of personal good or bad fortune, as less resentful of criticism or discipline, as more radical and unconventional, as preferring face-to-face discussion rather than reading or writing, as more diplomatic, and as more subject to changing interests (4, p. 232).

Dodge's study indicated that certain personality traits may be fundamental to success for all ages and all occupations (4, p. 238).

Adams' (1) study, "A New Measure of Personality," was closely related to the present study. Adams found that...

Bernreuter has also commented, "If you are responsible for selecting individuals for jobs, I think you will get very little benefit from personality tests as they are now devised. The reason is that for the most part the complete cooperation of the individual is required; and practically every test of which I am aware is in a form that enables an individual to give you inaccurate information if it is to his benefit to do so" (1, p. 142).

Adams stated that "nearly all existing personality trait tests were designed for use in clinical situations where rapport could be established" (1, p. 142). He also commented that "most of the authors of such tests have made no claims for industrial use" (1, p. 142). Adams' test, "The Personal Audit," measures nine
independent personality traits, and these traits were used in the instrument now under study (1, p. 151).

Kahn and Hadley (7) condensed Kahn's study on the factors related to life insurance selling, in which Kahn investigated personal history items and personality traits already known to correlate with success in selling life insurance and analyzed areas of personality with the aim of increasing the validity and reliability of existing selection methods (7, p. 132). Kahn's study revealed the following data that were related to the present study:

Based solely on the criterion of written business, and pertaining only to those particular life insurance salesmen investigated in this study, the following conclusions can be drawn:

1. The degree of success during approximately the first three months offers a significantly better than chance basis for predicting the degree of success in the life insurance sales at a later date. The correlation between sales during the first 13 weeks of selling and a second period of 13 or more weeks is +.55.

2. Significant differences in favor of the successful agents were found to exist between the two criterion groups with respect to the following aspects:

(a) Average number of calls per week
(b) Number of applications written per 100 persons "asked to buy"
(c) Number of applications written per 100 persons called upon
(d) Average size of application
(e) Average number of applications written per week.
3. Nonsignificant differences in favor of the successful agents were found to exist between the two criterion groups with respect to the number of persons "asked to buy" insurance per week. Since the number of persons called upon was significantly higher for the successful groups, the percentage of persons "asked to buy" per 100 called upon was almost identical for the two groups of salesmen.

4. Of the four personal history items investigated, only one, namely, amount of insurance owned at entry, was found to differentiate significantly beyond the 1 per cent confidence level between successful life insurance salesmen. The other three items, age at entry, number of dependents, and minimum living expenses per month, showed positive relationships to the criterion, although no significant difference between the two groups in question was found to exist for these measures.

5. The findings of the present study indicate that the Kruder Preference Record, as commonly used, may identify life insurance salesmen, but does not differentiate successful from unsuccessful agents. However, the analysis of the present data indicates that there are inherent in the record certain relationships with success in selling life insurance that may prove to be useful in selecting high producing salesmen.

6. No significant differences between the two criterion groups were obtained for any of the three component measures of the Guilford-Martin Personal Inventory. A supplementary measure, degree of uncertainty, as determined from the number of question-mark responses, similarly showed no significant difference to exist. One unusual finding, however, deserves mention: the three men in groups whose degree of certainty score was abnormally high were identified as producing very far below the mean of the total group. While this number is too small to permit generalization, it is suggested that such a score may very well warrant further investigation.

7. An item analysis of the 150 items of the Guilford-Martin Inventory revealed only four items which distinguished between the criterion groups significantly beyond the 5 per cent level of confidence. The result reflected by these four items
may be considered to be well within chance expectations for a test of the present length. Nevertheless, further investigation may possibly prove one or more of these items to be serviceable enough to warrant their inclusion in a selective device. Although not a finding of the present study, it is believed possible that existing personality tests, when carefully analyzed, may reveal behavior patterns common to successful life insurance agents. It is also believed that unstructured or projective tests may prove of value by tapping the personality characteristics not capable of being identified by the usual structured test.

3. No significant difference was found to exist between the mental ability test scores of the successful and the unsuccessful salesmen as measured by this tool; the mean scores of both criterion groups were for all practical purposes the same as on the Adaptability Test (7, pp. 139-140).

Husband's (6) summarization of several studies concerning salesmen selection was related to this study in several aspects. Some of the personality traits of the Bernreuter Personality Test (3) that differentiated the successful salesperson from the unsuccessful salesperson were as follows:

- Not moody nor subject to worry
- Self-confident and self-sufficient
- Aggressive and willing to assume responsibility
- Sociable
- Free from self-consciousness
- Little tendency to talk about oneself
- Not resentful or criticism or discipline
- Radical and unconventional (such as not being unduly bothered to find oneself inappropriately dressed on a certain occasion) (6, p. 143).

Husband completed his study with the following conclusions:
All selling is not alike. Each type of selling and probably also each type of product or services sold will require independent analysis with individual selection and adapted to its particular requirements (6, pp. 145-146).

Baier and Dugan's (2) study on the factors in sales success with the State Farm Insurance Companies, Bloomington, Illinois, was closely related to the present study. The job studied was that of an agent who sold and serviced both ordinary life and industrial life insurance. The period covered varied between three and twelve months, and the test used was the Information Index, a test of life insurance knowledge (2, p. 37). From the results of their study Baier and Dugan concluded:

A reasonable conclusion from the data presented in this report is that, insofar as the agents and company studied are representative, a salesman's belief in his product and his motivation are more important than technical knowledge in determining how well he does his job. Length of service is unrelated to job success (2, p. 40).

Merenda and Clarke's (10) study, "The Predictive Efficiency of Temperament Characteristics and Personal History Variables in Determining Success of Life Insurance Agents," was directly related to this study. Their study was concerned with the selecting of new life insurance agents who would be successful in selling life insurance. Merenda and Clarke reported:

One of the most serious and persistent problems confronting the life insurance industry is that of recruiting and selecting agents who will become successful "career" salesmen. Current attrition
rates among new employees are close to 75-80 per cent at the end of a three-year period. This great turnover of personnel represents considerable costs to the industry in the continual recruitment, training, and financing of new agents and in the financial support, over a period of time, of agents who are not likely to sell sufficient premiums to cover the company's investment in them (10, p. 360).

Herenda and Clarke gave the Activity Vector Analysis Test and a personal history confidential questionnaire to 522 male life insurance agents who were employed by one company between September 1, 1950, and December 31, 1954 (10, p. 360). These agents, who were in all age groups, were employed on a salary or an advance basis and represented most of the full-time, financed agents employed during the specified period. The Activity Vector Analysis Test, a self-concept personality assessment instrument, proved valuable in predicting the success or failure in employing new life insurance agents (10, p. 365). Herenda and Clarke found that

... applicants for life insurance agent are not likely to be successful in selling life insurance over a sustained period of time if, temperamentally, their self-perceptions are as passive and submissive individuals rather than aggressive and socially confident persons (10, pp. 365-366).

... temperament characteristics, as measured by the AVA, and the discriminating personal history variates are uncorrelated, thereby making it possible to establish independent screens for selecting life insurance salesmen. They further point to the predictive efficiency of these personality and personal measures in determining success or failure among the agents of the study, and they suggest
criteria to be evaluated when considering the employment of applicants to this position (10, p. 366).

Wallace and Twichell's (13) study of managerial procedures and test validities was somewhat related to many aspects of this study. Their study approved of giving properly validated tests to avoid employing workers whose chances of survival and success were too low to be profitable to a given company. Their study also pointed out that other factors, such as compensation, training, supervision, and general economic conditions, affected the survival and success of even the high scores on validated tests (13, p. 277). One of the major purposes of this study was "to serve with the selection tests in the reduction of turnover, or in the increase of an arbitrarily defined success ratio" (13, p. 278).

Other important data revealed by the Wallace and Twichell study included the following: Of the 1,430 men employed and tested, 430 were contracted on a commission basis only whereas 1,000 were given financial support in the form of an advance or salary. The men who were not financed had a higher survival rate than those who were given financial support (13, p. 280).

Wallace and Twichell reported that many agents stayed under contract when on a commission basis, even though their "sales volume . . . was so low that it failed to
support them or recompense their companies for the time and space allotted them" (13, p. 281). Although companies have a tendency to dismiss those agents not making their salary or advance quotas, they are rather reluctant to dismiss a low-producing agent if he is on a commission basis only (13, p. 281). Wallace and Twichell further explained:

The factor of test selection is not alone sufficient to account for the superior "success" of the financed group, since it is evident at each test-score level. However, it must be remembered that selection is not made on the basis of test scores alone. Interviews with the applicant, his wife, references, credit reports, and other factors are typically employed in selection by these companies. So we must still consider the possibility that the superiority of the financed group may be ascribed to more careful non-test selection. It may also result from better training and supervision; at the present time there is no way to check this hypothesis. However, the companies are most interested in it since, if the hypothesis is true, it would follow that substantial improvement could be made if the companies insisted that the nonfinanced men be selected, trained, and supervised in the same manner as are the financed agents. In short, these data suggest the possibility that companies have better managerial techniques than they always put to work (13, pp. 285-286).

Summary

Major points of reference presented in the preceding paragraphs which are applicable to this study are summarized below.

1. A high-school education is considered very important to the life insurance agent.
2. A college education is not considered essential in selling life insurance.

3. Up to age 40 at entry there is a steadily increasing chance for the applicant to become a successful salesman, 30 to 40 being the most favorable period.

4. A married man is a better prospective agent than a single man.

5. A man who carries life insurance before becoming an agent will usually remain in the insurance business longer and sell more life insurance than the man who does not own any life insurance.

6. A man who belongs to a club and is very active in that club will sell more life insurance than the man who does not participate in any club activities.

7. The man of foreign birth is more successful than one of native birth, and the American-born man of foreign parentage is more successful than the American-born man of native parentage.

8. It is possible to construct a test from personality traits and to validate them in such a manner that life insurance selling ability can be predicted with a fairly high degree of accuracy.

9. An interest test may identify life insurance agents but does not differentiate successful from unsuccessful agents.

10. Because all selling is not alike, each type of selling and probably also each type of product or services sold will require independent analysis with individual selection adapted to its own particular requirements.

11. A salesman's belief in his product and his motivation are more important than technical knowledge in selling life insurance.
12. Men who are not financed have a higher survival rate than those given financial support.

The summary of related studies demonstrated that a personality trait instrument (3) can be constructed and validated in such a manner that life insurance selling ability for young men under age 30 can be predicted with a reasonable degree of accuracy.

Chapter III will analyze and briefly discuss the Gestalt theory, also called the field theory of personality.


CHAPTER III

THEORIES OF PERSONALITY: I

Gestalt Theory of Personality

Anyone professing a scientific interest in testing must soon become embroiled in the problem of selecting or choosing data to be used in constructing an instrument that can be used for selection purposes. Although there is no shortage of personality theories, there is the problem of deciding which theory is worthy of analysis and how that personality theory can be used in constructing a testing instrument.

The Gestalt theory of personality was selected because many writers—for example, Murray, Lewin, and Wheeler—used such personality traits as regression, emotions, needs, tension, interdependence, integration, abasement, aggression, and dominance to describe the Gestalt theory of the whole or the inner essential nature of man (6, p. 3).

In this chapter the scientific method, or what is usually called the German approach in an analysis of the "inner essential nature of man," is discussed. The German approach emphasized the "unique whole approach,
which cannot fruitfully or legitimately be analyzed into smaller component parts (6, p. 6).

The Gestalt theory, called the German theory or field theory (8, p. 283), is reviewed first to give the basic fundamentals of the European approach. Then, prior to discussing the personality theory, a brief introduction to the author's personal history is given, followed by a section on the structure of personality, in which personality concepts are explained. Next, the dynamics of personality, which sets forth the motivational concepts of the theorist, is discussed; and the review is concluded with a section on the development of personality, dealing with the change and growth of a particular personality theory (1, p. ix). The four sections could not be used with each personality theory; therefore, different terminology was used in some sections. Hall and Lindzey were used as a guide in selecting the most important personality theories used in this study (1).

Three theories of Gestalt psychology are analyzed in this study (2, pp. 357-371); but the leading Gestalt school, the Berlin school, often called the Wertheimer-Kohler-Koffka group, received the major portion of the study and analysis (3, p. 78) since the Wertheimer-Kohler-Koffka group has preserved the greatest degree of internal unity and is followed by many adherents (4, p. 225).
Gestalt psychologists reason that a personality is not a piecemeal conglomeration of many disturbing factors but that the personality has a structure in which each part is intricately interrelated to each other part; each makes up the whole structure of personality (5, p. 172).

Shoffer and Shoben analyzed personality from the perception viewpoint and contended that the Gestalt "school objects to the notions that definite movements are learned, that progress in learning is gradual" (7, p. 134). According to Shoffer and Shoben,

The Gestalt approach has made a valuable contribution by emphasizing that perceptions can be learned as well as movements. People do learn by perceptual reorganization and insight, and the experiments show that lower animals can also learn in that manner (7, p. 135).

Hartman described Wheeler's eight organismic laws, as follows:

1. The Law of Field Properties: Any item of reality is in its own right an integrated whole that is more than the sum of its parts. Note that this principle is not just a psychological curio, but is claimed to be a universal truth. The earth has a density gradient from its surface to its center which no separate portion possesses. Water has properties which are not characteristic of either hydrogen or oxygen. A step on a stairway is merely a board in the lumber pile. Metabolic fields of force or physiological gradients are likewise attributes of the animal body and not of its cells and organs as such. Meaning is a field property of any perceptual experience; a fractional meaning is a fraction.
2. The Law of Derived Properties: Parts derive their properties from the whole. A stone, for example, has weight, and yet that weight has no independent existence. The weight is merely a relation between the body and the gravitational system which contains it. As Lashley and other students have shown, the function of a certain cerebral region hinges upon what is occurring throughout the entire neural system.

3. The Law of Determined Action: The whole conditions the activities of its parts. This principle states the Gestalt position on causation or determination, which as a logical concept holds only between a whole and its parts and never from part to part. Exact prediction of an event is possible only when the larger framework within which it occurs is known. This is why the behavior of electrons has recently been explained by subatomic researchers in terms of statistical probabilities because the structure within which the members would conduct themselves "lawfully" has been destroyed. Early transplantation of tissue from the head end to the tail results in the growth of a tail and not a head because the developmental future of each cell is conditioned by the total organism. The phenomena of polarization and neurobiolaxis illustrate the same point.

4. The Law of Individuation: Parts emerge from wholes through a process of differentiation or individuation, as every user of a tachistoscope knows. This is the configurationist key to the evolution of species and the development of the person. Out of a physiological field or ground there arise segregated patterns or figures—an idea strangely reminiscent of Spencer's famous definition of evolution and Lloyd Morgan's emergent philosophy, and an interesting support to the notion of correspondence between organic and inorganic evolution.

5. The Law of Field Genesis: Wholes evolve as wholes. This is largely a corollary to the preceding law. The teeth, heart, and brain do not change their size or texture in isolation, but the embracing organism undergoes an expansion or new structuration. Sheer physiological growth is a
"function of the organism-as-a-whole; it is the progressive internal differentiation of a single protoplasmic individual."

6. The Law of Least Action: Energy interchange takes place through the shortest spatio-temporal internal. Air currents move from regions of high atmospheric pressure to those of low; electricity "flows" from high to low potential; nerve fibers grow maximally at those points where metabolic rates are highest; and art is dominated by symmetry and harmony. This law was first publicly enunciated by Maupertuis in the eighteenth century and later put into serviceable form by Euler.

7. The Law of Maximum Work: Where the balance of a system is disturbed, all the available energy is employed in restoring equilibrium. The all-or-none character of nerve fiber conduction and the "self-preservation" efforts of the organism are illustrations of this principle.

8. The Law of Configuration: One isolated, discrete event can never interact with another because things of this character are nonexistent. The present determines the future in no more real sense than the future governs the past. Temporal acts are unified in the same way that spatial patterns are—a conclusion implicit in the phi-phenomenon (3; pp. 72-74).

Wheeler's eight laws, called the organismic viewpoint, modified the early Gestalt movement, and for many years they were very popular in psychological circles; but today his theory is no longer influential, and his writings are no longer published in many of the psychological books or periodicals (4, p. 225).

Probably the fullest and most systematic treatment of the problem of learning from the Gestalt point of view
may be found in Koffka's principles of Gestalt psychology (4, p. 225), discussed briefly below.

Laws of Organization: "Gestalt psychology had its start and has achieved its greatest success in the field of perception" (4, p. 226). Hilgard suggested that Koffka could have done a much better job in applying the laws of organization to learning problems if he had been more systematic in his approach and had used the four laws of organization, which follow.

1. Law of Similarity: Kohler, in a series of experiments with nonsense syllables, two-place numbers, and nonsense two-dimensional figures, showed quite conclusively that similar (homogeneous) pairs were much more readily learned than dissimilar (heterogeneous) ones (4, pp. 227-228). Koffka also applied the law of similarity to the selection of a memory trace by a process active at the time of recall (4, p. 228). In regard to the law of similarity, Hilgard said, "The meaning is conveyed sufficiently by the process of recognition, where a face present now recalls the same one seen earlier and results in the feeling of familiarity" (4, p. 228).

2. Law of Proximity: Koffka found that "old impressions are less well recognized and recalled than new ones because the recent trace is nearer in time to the present active process" (4, p. 228). Stated in another way,
he said, "The law of proximity becomes also a law of recency and proximity is a temporal one" (4, p. 228).

3. Law of Closure: Koffka found that

. . . closed areas are more stable than unclosed ones and therefore more readily form figures in perception. As applied to learning, closure is an alternative to the law of effect. The direction of behavior is toward an end-situation which brings closure with it. It is in this manner that rewards influence learning (4, p. 228).

4. Law of Good Continuation: Koffka also showed that

. . . organization in perception tends to occur in such a manner that a straight line appears to continue as a straight line, a part circle as a circle, and so on, even though many other kinds of perceptual structuring would be possible. Closure and continuation are aspects of articulate organization. Organization applies to learning as well as to perception (4, p. 229).

Kurt Lewin's Theory of Personality

Biographical Data

Kurt Lewin was born in Prussia in 1890. He attended the Universities of Freiberg, Munich, and Berlin, from which he received the doctorate in 1914 (1, p. 207). He came to the United States in the early 1930's and taught at Stanford University and Cornell University before going to the University of Iowa as professor of psychology in the Child Welfare Division (1, p. 207). Lewin was a
strong advocate for the application of field theory in all areas of psychology (1, p. 207).

The principal characteristics of Lewin's field theory may be summarized as follows: (1) behavior is a function of the field which exists at the time the behavior occurs, (2) analysis begins with the situation as a whole from which are differentiated the component parts, and (3) the concrete person in a concrete situation can be represented mathematically (1, p. 207).

Structure of Personality

Lewin looked upon a person as an entity set apart from all other things in the world. A person should be measured, gauged, and talked about in mathematical terms or by making spatial representation of the person. Lewin tried to mathematize all of his reasoning and concepts of a person so as to solve for the unknowns and to be exact in his writings (1, p. 208). In describing the structure of personality, Lewin began with the individual and "subsequently surrounded him with a psychological environment" (1, p. 210).

Lewin placed emphasis upon what he called "life space," which he described as follows:

Life space is the psychologist's universe; it is the whole of psychological reality. It contains the totality of possible facts which are capable of determining the behavior of an individual. It includes everything that has to be known in order to understand the concrete behavior of an individual human being in a given psychological environment at a given time. Behavior is a function of the life space (1, p. 211).
Dynamics of Personality

Lewin analyzed the dynamics of personality under five concepts (1, p. 224). The concept of energy, or what Lewin called "psychical energy," included tension and the effects of tension. Lewin stated that disequilibrium

... is produced by an increase of tension in one part of the system, relative to the rest of the system, either as a result of external stimulation or of internal change; for when tension throughout the system becomes equalized again, the output of energy is halted and the total system comes to rest (1, p. 224).

The second concept of personality which Lewin advocated was tension. Tension, according to his theory, comes about throughout the whole system and also in its parts. A part of the body may be tense or nervous while the whole system could be returning to a normal or a balanced condition (1, pp. 224-225).

Lewin's third concept of personality was need. Hall and Lindzey's definition of the term need is given in the following statement:

A need may be a physiological condition such as hunger, thirst, or sex; it may be a desire for something such as a job or a spouse; it may be an intention to do something such as completing a task or keeping an appointment. A need is, therefore, a motivational concept and is equivalent to such terms as motive, wish, drive, and urge (1, p. 227).

Lewin did not attempt to list a specific number of needs or to place them in order as to importance, but he felt
that the needs of any person were determined by the social environment in a given location (1, p. 228).

Lewin's fourth concept of personality was valence, which he defined in the following statements:

A valence is a conceptual property of a region of that psychological environment. It is the value of that region for a person. There are two kinds of value, positive and negative. A region of positive value is one that contains a goal object which will reduce tension when the person enters the region. A region of negative value is one that will increase tension.

A valence is coordinated with a need. This means that whether a particular region of the environment has a positive or negative value depends directly upon a system in a state of tension. Needs impart values to the environment. They organize the environment into a network of inviting and repelling regions. However, this network of valences depends also upon alien factors which do not fall within the scope of psychological laws.

A valence is a variable quantity; it may be weak, medium, or strong. The strength of a valence depends upon the strength of the need plus all of the nonpsychological factors mentioned above.

A valence is not a force. It steers the person through his psychological environment, but it does not supply the motive power for the locomotion . . . (1, pp. 228-229).

Lewin listed force as the fifth dynamic concept of personality (1, p. 229). Hall and Lindzey explained force or vector in the following manner:

A locomotion occurs whenever a force of sufficient strength acts upon a person. A force is coordinated with a need, but it is not a tension. A force exists in the psychological environment whereas a tension is a property of an inner personal system.
The conceptual properties of force are direction, strength, and point of application. These three properties are represented mathematically by a vector. The direction in which the vector points represents the direction of the force, the length of the vector represents the strength of the force, and the place where the tip of the arrow impinges upon the outer boundary of the person represents the point of application. A vector is always drawn on the outside of a person and never inside because psychological forces are properties of the environment and not of the person.

If there is only vector (force) acting upon a person, then there will be a locomotion or a tendency to move in the direction of the vector. If two or more vectors are pushing the person in several directions, the resulting locomotion will be the resultant of all the forces.

Now we can see the relation of valence to vector. A region which possesses a positive valence is one in which the forces acting upon the person are directed toward this region. A region of negative valence is one in which the vectors are pointing in the opposite direction. In other words, the direction of a vector is directly determined by the location of a region with either positive or negative valence. The strength of a vector is related to the strength of a valence, to the psychological distance between the person and the valence, and to the relative potency of other valences.

Parenthetically, it may be observed that the concept of need is the one concept with which all of the other dynamical constructs are coordinated. A need releases energy, increases tension, imparts value, and creates force. It is Lewin's central or nuclear concept around which the other concepts cluster (1, pp. 229-230).

Development of Personality

From the five personality concepts, Lewin has done extensive research in the development of personality and
has made his research available for review and analysis. According to Lewin, "reward and punishment do not stamp in or stamp out associations, but cause changes in the vectors, valences, and boundaries of the psychological environment and in the tension systems of the person" (1, p. 234).

Lewin also used personality traits, such as regression, retrogression, emotions, needs, social customs, interdependence, integration, tension, inner-personal sphere, and other traits to describe his theory of personality (1, pp. 234-238). Many of the personality traits used by Lewin to describe, evaluate, and analyze a given normal personality were used in the present study.

Henry A. Murray's Theory of Personality

Biographical Data

Henry A. Murray was born in New York City on May 13, 1893, and received the bachelor's degree at Harvard University in 1915. He received the master's degree in biology from Columbia University in 1919, and the doctor of philosophy degree in biochemistry from Cambridge University in 1927 (1, p. 159).

Murray's theories of personality are deeply imbedded in the biological factors; he has emphasized consistently
in his writings the organic quality of behavior, indicating that a part, a fragment, of personality or human behavior cannot be fully understood by itself or in isolation from the whole body. He also emphasized the theory that events taking place in infancy and childhood as daily events or as traumas are crucial determinants of future adult behavior (1, pp. 157-158).

**Structure of Personality**

Murray's definitions of personality placed emphasis upon the physiological ground of personality, as shown in the following statements:

Personality may be biologically defined as the governing organ, or superordinate institution, of the body. As such, it is located in the brain. No brain, no personality . . . (1, p. 165).

Personality is the governing organ of the body, an institution which, from birth to death, is ceaselessly engaged in transformative functional operations . . . (1, p. 164).

As Hall and Lindzey saw it, the definitions of personality by Murray indicated:

(1) The abstract nature of personality, the fact that it is a construction of the theorist which, although related to specific empirical events, is not simply a summary of these events. The individual's personality will clearly vary depending upon the theorist who is representing or formulating it.

(2) There is the implication that the individual's personality refers to a series of events which in the ideal case span his entire lifetime. This longitudinal emphasis is expressed more strongly in the
phrase, "the history of the personality is the personality," which appears time and again throughout Murray's writing.

(3) The definitions imply that personality should reflect the enduring and recurrent elements of behavior as well as the novel and unique.

(4) Personality is the organizing or governing agent of the individual. It is the personality which produces order and integration among the disparate impulses and constraints to which the individual is exposed (1, p. 164).

Thus, according to Hall and Lindzey,

... Murray throughout all of his writings has chosen to anchor personality firmly in the brain, pointing out that all we know of the physiological processes, necessary for behavioral function, indicates that the brain must be the seat of the organizing and executive functions--the personality (1, p. 165).

**Dynamics of Personality**

In order to discuss Murray's theory of personality further, it is necessary to understand the concept of "need" and the list of needs advocated by Murray in explaining his theory of personality. Murray defined a need as

... a construct (a convenient fiction or hypothetical concept) which stands for a force--in the brain region, a force which organizes perception, apperception, intellectation, conation, and action in such a way as to transform in a certain direction an existing unsatisfying situation. A need is sometimes provoked directly by internal processes of a certain kind--but, more frequently (when in a state of readiness) by the occurrence of one of a few commonly effective pressures (environmental forces). Thus it manifests itself by leading the organism to search for or to avoid encountering or, when
encountered, to attend and respond to certain kinds of pressure. Each need is characteristically accompanied by a particular feeling or emotion and tends to use certain modes to further its trend. It may be weak or intense, momentary or enduring. But usually it persists and gives rise to a certain course of overt behavior (or fantasy), which changes the initiating circumstance in such a way as to bring about an and situation which stills (appeases or satisfies) the organism (1, p. 172).

Some of the needs or traits considered important by Murray were abasement, achievement, affiliation, aggression, autonomy, counteraction, defendance, deference, dominance, exhibition, harm-avoidance, infavoidance, nurturance, order, play, rejection, sentience, sex, succorance, and understanding (1, pp. 173-174).

Murray also stated in his writings that the traits or needs were not independent of each other but acted with each other; and that there existed a chain of needs, a hierarchy of needs, depending upon the circumstances and certain needs, taking precedence over other needs (1, p. 177). According to Murray, to know these needs and how a person viewed them, interpreted them, and worked with them gave an insight into a person's motives and what motivated him (1, p. 179).

Development of Personality

Murray's study of personality was a longitudinal study from the infantile stage to the adult stage. He believed the events in early life, even before a language
was learned, were of utmost importance to the individual in his development.

In explaining the infant's early life, Murray discussed and analyzed several complexes faced by infants. He defined a complex as "an enduring integrate that determines the course of later development" (1, p. 185). The claustral complexes, he said, "represent residuals of the uterine or parental experience of the individual" (1, p. 185). Furthermore, he said, "the anal complexes are derived from events associated with the act of defecating and bowel training" (1, p. 186), and "the oral complexes represent derivatives of early feeding experiences" (1, p. 186). All of these complexes, according to Murray, affected the development of the child's personality. How the child was affected depended upon how the parents cared for the child (1, pp. 185-188).

Murray's second theoretical concept gave great emphasis to sociocultural determinants. A person, he said,

... is an emergent entity of and in a certain physical, social, and cultural milieu. He cannot be properly represented in isolation from his locale, or from the culture which he is part, or from his status (role) in the structure of that group. Basically every person is a social person, an interdependent part of a system of human interactions (1, p. 188).
In all his writings, Murray did not lose sight of the individual, the essential uniqueness of each person. Even though he placed great emphasis on the group or culture pressure, he recognized that each individual was reared in a different environment, under different circumstances, and that the individual was born with different interests and aptitudes (1, p. 139). Murray suggested that "the human personality is a compromise between the individual's own impulses and the demands and interests of other people" (1, p. 190).

Murray's theory of personality may be summarized as follows: The motivational process has been developed. The concepts of need have been fully explored and have found wide usage among investigators, and Murray's theory concerning socialization processes has been widely accepted.

Summary

In summary, Chapter III has reviewed three personality theories; each type has proved to have like features and unlike features. Each personality theory has had and continues to have its followers throughout the world.

In Chapter IV, the psychoanalytic approach to personality will be reviewed and discussed, including Freud and his followers.
CHAPTER BIBLIOGRAPHY


CHAPTER IV

THEORIES OF PERSONALITY: II

Freudian Theory of Personality

The Freudian theory of personality, called the psychoanalytic approach, was included in the current study to give a resume of the depth approach of understanding human personality traits that are stored and hidden away in the body. A brief explanation is given in this psychoanalytic theory as to why the hidden personality traits move a person into action and then toward a state of equilibrium.

The theory of testing with the current instrument was founded upon such a concept of the continuity of deeply imbedded personality traits that move to the surface to meet the daily environmental problems and then retreat to the inner cells of the body. The deeply imbedded personality traits are explained in this chapter, and the surface personality traits are discussed in Chapter V.

Founded by Freud, the psychoanalytic approach was a motivational approach to personality (7, p. 333). The
psychoanalytic approach to personality and modifications of this approach are discussed under the following headings: a brief history of the author, the structure of personality, the dynamics of personality, the development of personality, and research and evaluation combined with the latest findings.

The five sections could not be used with each personality theory; therefore, different terminology was used, and several of the sections explaining the personality theory were consolidated (5, p. viii).

Sigmund Freud's Theory of Personality

Sigmund Freud was born in Moravia May 6, 1856, and died in London September 23, 1939. For nearly eighty years, however, he resided in Vienna and left that city only when the Nazis overran Austria. As a young man, he decided that he wanted to be a scientist; and, with this goal in mind, he entered the medical school of the University of Vienna in 1873, from which he graduated eight years later (5, p. 30).

Freud practiced medicine in Vienna and continued to do research and writing in the field of neurology. He became interested in hypnosis and did research in the field of hysteria with a Viennese physician, Joseph Breuer. Breuer and Freud investigated the effect of hypnosis on a person affected with hysteria. They discovered that the
patient related a long train of events that went back into childhood. After the patient recovered from the emotional excitement and was restored to full consciousness, her general mental condition had greatly improved.

At this period of joint research, Breuer and Freud parted company. Freud felt that the sex urge or that sexual conflicts were the basic cause of hysteria; Breuer did not approve of this viewpoint. Freud worked alone for several years, accumulating more data in working with a patient affected with hysteria but not being under hypnosis. From this research came the foundation for establishing the psychoanalytic theory (5, p. 31).

Psychoanalysis, a motivational approach, has been very influential in the development of personality. Freud, the founder of the psychoanalytic approach to personality, believed in complete determinism. He believed that all acts, thoughts, and feelings were determined by the inner determinants of the individual (7, pp. 333-334). Freud postulated three major systems or divisions in the core of personality: the id, the ego, and the superego. These three systems are explained under the structure of personality (7, p. 335).
The Structure of Personality

Freud found that the id or the pleasure principle is most apparent in the uncivilized, unsocialized, and hedonistic behavior of very young people (1, pp. 181-183). Under this theory, immediate gratification and immediate action persist. This unconscious behavior is a storehouse of the impulses that have been rejected by the ego (1, p. 184). Freud stated that the id is not directly or immediately available to deliberate instant recall but is extensive and more important in determining one's life than the ego or superego (2, p. 256).

According to the Freudian theory, the basic principle or content of the id or unconscious derives, first, from biologically rooted instincts and, second, from the residue of impulses or effects which result from the inhibitions of responses. This inhibition is called repression (2, p. 256). The id comprises the inherited urges or instincts and their vast background of present energy (13, p. 259).

Stagner said that the id is a collective term that represents primitive and animal impulses. He further described the id as the raw, uncontrolled desire for food, for sexual satisfaction, or for open and violent attack upon someone else. Fear, morality, decency, and discipline are not parts of the id in the organization and makeup of
a person's personality. Stagner continued to describe
the id as a nonexistent entity, an abstraction, a
collective name for all of those impulses of a primitive
character (11, pp. 278-279).

Shaffer and Shoben described the id as the entirely
unconscious striving aspect of personality. The seat of
libido and the original source of all the instinct energy
of an individual is the id (10, p. 151). To understand
the id concept of personality, the concept of selective
forgetting, often called repression in psychological
circles (10, p. 228), must be analyzed. In an analysis
of Freudian theory Shaffer and Shoben pointed out:

Freud's theory of repression involved the con-
cepts of conscious and unconscious forces. Pain-
ful and anxiety-provoking material could not be
tolerated in consciousness and hence was rejected
forcibly into the unconscious condition. Any
associated names or ideas that would tend to bring
up the disavowed thought were repressed, also. The
harm done by repression was supposed to arise from
two sources. First, it was conceived that a cer-
tain amount of "energy" had to be expended in order
to keep the painful memory repressed, so that less
energy was available for dealing with other problems.
Also, the repressed memory was supposed to remain
active in the unconscious and to seek to come out
in disguise, resulting in various eccentricities of
behavior, including phobias (10, p. 230).

Shaffer and Shoben defined the id as the raw, un-
controlled, violent, primitive-form, animal action which
gives way to a new psychological process that gradually
emerges into what is called the ego; and the ego as the essentially selfish identity (5, p. 33). Freud believed it to be in contact with the outer world and the requirements of reality (11, p. 279).

Cattell said that the ego consists of drives tempered by experience, by perception, by external difficulties, and by memories of punishment (3, p. 229). Young said that the ego is partly conscious and partly unconscious behavior and that it develops out of the original id in the external world which stands in conflict with the id or the pleasure principle. He also believed that the most important functions of the ego are perceiving, thinking, and acting. Through these functions the ego handles the present situation, plans for the future, uses identification, logical thinking, and tries to bring about changes and modifications in the external world to its own advantage (13, p. 260).

Stagner spoke of the ego as an abstraction of many impulses that require the postponement of present pleasure in order to receive or attain a much greater future pleasure or satisfaction or to avoid or eliminate future pain or hardship (11, p. 279).

Shaffer and Shoben said the ego is small and weak at the beginning of an individual's life, but as the individual grows and matures through contact with reality
and through the mechanism of identification he is governed chiefly by the external world, often spoken of as the "reality principle" (10, p. 452).

Hall and Lindzey summarized the functions of the ego as follows: The ego is the organized portion of the id; it comes into existence in order to forward the aims of the id, not to frustrate them; all of its power is derived from the id. It has no existence apart from the id, and it never becomes completely independent of the id. Its principal role is to mediate between the instinctive requirements of the organism and the conditions of the surrounding environment; its superordinate objectives are to maintain the life of the individual and to see that the species is reproduced (5, p. 35).

The superego is another structure of personality that arises out of the id and the ego (13, p. 260). Freud believed that the superego consists partly of inherited moralities, customs, mores, and taboos and partly from the moral habits of a child's parents (10, p. 453).

Young said the beginning of the superego is found in the deprivations which the parents and peer group impose upon the child's id impulses. He concluded that within the child's personality develops or emerges a new system of drives that seek peer approval (13, p. 260). The drives come into being, not because of threats of
violence or fear, or to avoid behavior which would result in pain, but to secure social approval. The drives are brought on by social pressure and gradually molded into social conformity that gives peace of mind and forms a new system—the superego (5, p. 35).

The interaction of these three impulse systems, the id, the ego, and the superego, actually do not collide or clash with each other; but they work as a team to keep the personality functioning as a whole and in balance (5, p. 36).

**Dynamics of Personality**

Freud proposed that all the energy available to the personality of man comes from "drive energy" or from the food he eats. He also called the "drive energy" or food energy the id energy, and later the psychic energy (5, p. 36). He said the "point of contact or bridge between the energy of the body and that of the personality is the id and its instincts" (5, p. 36). "An instinct is defined as an inborn psychological representation of an inner somatic source of excitation" (5, p. 36).

Freud described the instincts as propelling factors of personality; they may come and go as the bodily needs develop (5, p. 36). He did not seek to make a list of instincts, but he divided them into two areas. One area,
called the life instincts or libido, "serves the purpose of individual survival and racial propagation; hunger, thirst, and sex fall in this category" (5, p. 39).

Another area, called the death instincts, or as Freud sometimes called them, "the destructive instincts" (5, p. 39), perform their work in a hidden fashion. Hate, greed, lying, cheating, and eventually death fall in this pattern or category.

The Development of Personality

Freud thought that the personality of a person was fairly well developed before the end of the fifth year and that subsequent growth consisted of adding to this basic personality structure. Freud's theories of childhood personality were developed from years of study with patients undergoing psychoanalysis (5, p. 46).

Hall and Lindzey described Freud's theory of personality from the tension reduction theory; they explained:

Personality develops in response to four major sources of tension: (1) physiological growth processes, (2) frustrations, (3) conflicts, and (4) threats. As a direct consequence of increases in tension emanating from these sources, the person is forced to learn new methods of reducing tension. This learning is what is meant by personality development (5, p. 46).
According to Freud, the individual, in developing his personality, learns to resolve his worries, fears, frustrations, conflicts, and anxieties by the use of ego defense mechanisms (5, p. 49). Some of the ego defense mechanisms are:

1. Identification: Through this mechanism the individual takes over features of another person, the approved features, and the features that help reduce tension. The individual selects as models those who seem to be more successful in gratifying their needs, their wants, and their desires. A child often identifies with his parents in the hope of gaining or regaining their love, and the same child may identify with animals, abstract ideas, imaginary characters, or inanimate objects or with close friends (5, p. 47).

2. Repression: Freud stated that everything in the mind that brought on much frustration or disturbance was at one time a conscious thing, but when the frustration became great or no longer consciously bearable, then the mind forced this event into the unconscious, and repression occurred (5, p. 49).

3. Projection: Freud asserted that if an individual could project the sources of his anxiety to the external world rather than repress them inside, that individual
would likely achieve greater relief for his pent-up emotions or his tense condition. The method of projecting the source of anxiety to an external source is an ego-defense mechanism called projection (5, p. 50).

4. Reaction formation: According to Freud, reaction formation is the replacing of an anxiety-producing impulse by its opposite (5, p. 50). Hall and Lindzey said that any extreme forms of behavior usually signify a reaction formation (5, p. 50).

Freud asserted that a child, in developing his personality, passes through several stages or periods of development during the first five years of life. The first stage, the oral stage, which lasts for about a year, is a period when the young child obtains pleasure from sucking and at a later date from eating (5, p. 51).

The second stage, the anal stage, is the period when the child derives pleasure from fecal elimination; it is also the period of "wanton destructiveness, temper tantrums, and messy disorderliness" (5, p. 53).

The third stage of personality development, the phallic stage, has been described by Freud as the Oedipus complex period (5, p. 53).

Briefly defined, the Oedipus complex consists of a sexual cathexis for the parent of the opposite sex and a hostile cathexis for the parent of the same sex. The boy wants to possess his mother and
remove his father; the girl wants to possess her father and displace her mother (5, p. 53).

Hall and Lindzey explained:

The behavior of the three-to-five-year-old child is marked to a large extent by the operation of the Oedipus complex, and although it is usually modified and suffers repression after the age of five, it remains a vital force in the personality through life. Attitudes toward the opposite sex and toward people in authority, for instance, are largely conditioned by the Oedipus complex (5, p. 53).

The fourth stage, the genital stage, has been described by Freud as the period when the individual begins to love others for altruistic motives, to join groups, to plan a vocation, and to prepare for marriage. "The person becomes transformed from a pleasure-seeking, narcissistic infant into a reality-oriented, socialized adult" (5, p. 55).

Freud summarized the four stages of personality growth as a whole, or as a personality made and developed by all four stages (5, pp. 51-55).

Research and Evaluation

Freud built and designed the psychoanalytic theory of personality and during his lifetime made major revisions of the entire structure. Since the death of Freud, new thinking and research among psychoanalytic theorists have made available new ideas. Freud gave great weight to the id and the birth of the ego from the id; but the
new theory has asserted that the ego does not emerge from the id, that it has its origin separately and develops on its own independent course (5, p. 65). Freud placed much weight on heredity and the role of instincts in developing his psychoanalytic theory, but the critics of the present day have played down the importance of heredity and instincts and emphasized the role of social life in shaping personality (5, p. 66).

Freud made his experiments or gained his observations by visual means that were developed under uncontrolled conditions. No written records were taken during the observations, and no proof was available for further research. The critics of psychoanalysis demanded proof under controlled, observed, reliable conditions so that Freud's theories could have empirical consequences (5, p. 71).

Freud gave the world new and challenging ideas on psychology. He was an original thinker and a patient, penetrating observer.

Modifications of Freudian Theory: I
Carl Jung's Theory of Personality

Carl Jung was born in Kesswyl, Switzerland, July, 1875. He received his medical degree from the University of Basel in Switzerland, and assisted--later collaborated
with Bleuler, the eminent psychiatrist who developed the concept of schizophrenia (5, p. 77). "Jung's theory of personality is usually identified as a psychoanalytic theory because of the emphasis that is placed upon unconscious process" (5, p. 78).

A distinctive feature of Jung's psychoanalytic theory of man was that man's behavior is conditioned and changed, not only by his individual and racial background but also by his hopes, wishes, aims, and aspirations (5, p. 78).

Jung described man as being shaped by the past and conditioned and socialized by the present. Jung's theory of personality emerged from man's history, his racial origin, and the roots of the family tree (5, p. 78).

**Structure of Personality**

Jung introduced a number of experimental methods into the study of psychoanalytic dynamics; these are the ego, or the conscious mind, made up of memories, thoughts, and feelings; the personal unconscious, the region adjoining the ego, which "consists of experiences that were once conscious but which have been repressed, suppressed, forgotten, or ignored" (5, p. 79); the complexes, "an organized group or constellation of feelings, thoughts, perceptions, and memories which exists in the personal
unconscious" (5, p. 79); the collective unconscious, the
"storehouse of latent memory traces inherited from man's
ancestral past, a past that includes not only the racial
history of man as a separate species but his prehuman
or animal ancestry as well" (5, p. 80); the archetypes,
"a universal thought form (idea) which contains a large
element of emotion"; the persona, "a mask which is worn
by the person in response to the demands of social con-
vention and tradition"; and the attitudes of extroversion
and introversion (5, p. 36). Young described Jung's
theories of attitudes in the following manner:

The extrovert is one whose fundamental orienta-
tion is toward the external world. In contrast, the
introvert centers his attention in himself, not in
people or things; his orientation is predominantly
colored and changed by his efforts to retreat from
the impression of this outside world into his own
inner mental sanctum. He finds his chief values
and satisfactions within a realm which he has
recreated subjectively for himself (13, p. 225).

Jung said that the extroverted person accepts the
world as he finds it and that the more extreme individual
is inclined to be shortsighted, rigid in his thinking
toward other people, and unable to give sympathy or deep
understanding of his own emotions and feelings as well as
those of others (13, pp. 227-228).

The extroverted person's feelings are usually de-
termined by the external world; he follows the conventions
and demands of his group to which he belongs; he identifies himself with the emotions of those around him; and he is often a pleasure-seeker (13, pp. 227-228). According to Jung, the introverted thinking type is marked by ideational patterns that are completely organized to suit that individual. Persons of the introvertive type isolate themselves from the world of material objects, live in the realm of daydreams, theories, and ideals, and are notably impractical, often indifferent to style of clothes and to persons around them. The introverted persons live within their own internal, closed world, and are often silent and retiring in nature (13, pp. 227-228).

**Dynamics of Personality**

Jung believed in the following principles:

(1) Psychic energy, or the energy by which the work of the personality is performed (5, p. 91): Jung thought the psychic energy originated "in the same manner as all energy: namely, from the metabolic processes of the body" (5, p. 91).

(2) Principle of equivalence, "the principle of equivalence being that if energy is expended in bringing about a certain condition, as for performing work, the amount expended will elsewhere appear in the system" (5, p. 93): The principle of equivalence is a law of
thermodynamics or the principle of the conservation of energy. The principle states that if a particular value weakens or disappears, the sum of the energy represented by the value will not be lost from the "psyche" or personality, but it will reappear in a new value. If a person loses interest in one field of endeavor or in one particular hobby, another occupation or hobby has moved in and taken its place (5, pp. 93-94).

(3) The principle of entropy, "the second law of thermodynamics, which states that when two bodies of different temperatures are placed in contact with one another, heat will pass from the hotter to the colder body" until an equilibrium of forces has been achieved (5, p. 94): The operation of this principle means that a part of the body that is weak will lean on the strong parts and in doing so will create tension in personality.

Likewise, the energy of the superior attitude, whether it be extroversion or introversion, tends to move in the direction of the inferior attitude. An over-developed extrovert is under pressure to develop the introverted part of his nature (5, p. 95).

Jung also believed that the total energy of the personality is expended for two general areas. Some of the energy is released in performing the daily tasks and for "the propagation of the species" (5, p. 95), and the remainder of the energy is employed in cultural and spiritual activities. Jung said, "As a person becomes more efficient
in satisfying his biological needs, more energy becomes available for the pursuit of cultural interests" (5, p. 95).

**Development of the Personality**

Jung described man as a forward-going, constantly progressing individual who is attempting to progress from a "less complete stage of development to a more complete one" (5, p. 96). Jung maintained that the teleological viewpoint and the viewpoint of causality are necessary in the study of man if a complete and full understanding of personality is sought. The teleological viewpoint explains the present in terms of the future or is understood in terms of where it is going. The causality viewpoint examines, analyzes, and probes into the past in order to account for man's present behavior (5, p. 96).

Jung placed great emphasis upon heredity in the development of man. He said that heredity is responsible for the "biological instincts which serve the purposes of self-preservation and reproduction and constitute the animal side of man's nature" (5, p. 97).

Jung's theory of personality, as developed in his many writings, has opened new avenues and understandings in personality and has been adapted by many psychologists of the current century.
Alfred Adler was born in Vienna in 1870 and died in Scotland in 1937. He received a medical degree from the University of Vienna, specialized in ophthalmology, and later became a psychiatrist (5, p. 116).

Structure, Dynamics, and Development of Personality

The essential postulate of Adler's life was characterized by a fundamental, inherent, purposive impulsation toward some goal or plan (11, p. 287). Adler rejected the sexual etiology of neurosis and stated that the present feeling of inferiority is the basic cause of neurosis (6, p. 44). According to Adler, events or circumstances early in life affect an individual, and attention must be given to the individual's physical-social environment. Adler pointed out that everyone develops some sense of inferiority, is born completely helpless, and is rather weak and dependent during childhood. Adler felt that the present environment has more to do with conditioning a person's development than the infantile past. He also believed that each individual is conditioned, changed, and frustrated by his social environment rather than by biological forces (5, p. 45).

Adler also described an individual with somatic weaknesses that reduce his ability to compete successfully
with his fellow men, generating feelings of inferiority (4, p. 125). From this feeling of inferiority develops an extraordinary effort to excel in some area, especially in the area in which the person feels inferior (4, p. 125).

Adler spoke of the difficulties that may arise when the normal tenderness or love of parents toward their children is not manifested to a proper degree. When the love of the parents is not shared with the children, the children's attitudes become so fixed that the children cannot recognize or share in the love of the parents. The reasoning behind this theory is that children's instincts for tenderness have never been developed (8, p. 311). Adler said that a certain sense of inferiority is normal to the state of childhood, and the drive within the child to independence is part of normal growing up (3, p. 259).

In describing Adler's theories of personality in the early years of a person's life, Young said that a person develops his own styles, his own fixed patterns of behavior, and comes to realize from an early age that he finds himself surrounded and hedged in by his elders. The frustration of being hedged in, conquered, and controlled by his elders makes the child seek a variety of outlets, which are called compensations (13, p. 262).
According to the following statement, Stagner agreed with Harper (6) in describing parts of Adler's personality theories:

An individual who is small, physically inferior, and feels unnoticed may shape his whole life in terms of his relationship. A voice defect, a facial blemish, or some other characteristic may be the feature determining his reaction to his environment. The important matter from Adler's viewpoint is that the individual, usually unconsciously, sets up a certain "life pattern" which is directed in such a way as either to overcome the defect or to compensate for it. The setting up of his goal or direction in life gives meaning to events which might fail to make sense (11, p. 288).

Stagner said that the driving force which motives or impels the individual throughout his life is known as the inward power or "will to power" (11, p. 288). In its very nature, the driving force is largely a matter of available energy within the body.

Stagner described Adler's personality theories further by saying that the body, with one or more defective organs, can be compensated for by other like or paired organs that are functioning properly. "Thus, a defective kidney on one side is found to result in hypertrophy of the other" (11, p. 288). On further investigation and after years of research, Stagner found that "there is a general principle in physiology of compensation for inferiority" (11, p. 288).
Adler recognized the principle in physiology of "compensation for inferiority" (11, p. 288), and in his treatment of certain problems of childlike timidity, withdrawal, seclusiveness, and attempt to be a mature person, he said that a child likely will often resort to "rebellion, exhibitionism, bullying smaller children, or even delinquency" (11, p. 289).

Stagner said that some adults fail to resolve the childhood problems and continue to show the infantile reactions throughout their life span. The Adlerian approach to such childhood problems was to provide suitable outlets in real situations for the child's "will to power." These outlets must be within the child's mental and physical ability (11, p. 289). The outlets made available to the child should be "widened to provide compensation or sublimations of a sort appropriate to the child's age and social development" (11, p. 289).

**Major Concepts**

A summary of Adler's major contributions to personality theory follows.

1. **Fictional finalism:** "Man lives by many purely fictional ideas which have no counterpart in reality" (5, p. 119). Adler believed that man could free himself from the influence of fictional ideas when necessary.
(2) Social interest: Adler believed that "social interest is inborn, that a man is a social creature by nature and not by habit" (5, p. 122). It was social interest that led Adler to develop and establish many child guidance clinics in the United States.

(3) Style of life: This term refers to the system by which the personality functions; the uniqueness of an individual, or the whole body striving for a goal (5, p. 123).

(4) Creative self: "The doctrine of the creative self asserts that man makes his own personality. He constructs it out of the raw material of heredity and experience" (5, p. 124).

(5) Inferiority feelings: Adler suggested that the reason for the site of a particular affliction was "a basic inferiority in that region, an inferiority which exists either by virtue of heredity or because of some developmental abnormality" (5, p. 121). He then observed that "a person with a defective organ often tries to compensate for the weakness by strengthening it through intensive training" (5, p. 121).

(6) Striving for superiority: Adler identified "power with masculinity and weakness with femininity" (5, p. 120). There were three stages in his thinking
regarding the final goal of man—"to be aggressive, to be powerful, and to be superior" (5, p. 120).

In summary, it can be said that Adler formed a group known as Individual Psychology, a humanistic theory that coincided with the belief that man can be the master, the director, and the pilot of his fate.

Modifications of Freudian Theory: III
Erich Fromm's Theory of Personality

Erich Fromm was trained as a psychologist, sociologist, and psychoanalyst in Europe before coming to the United States in 1933. Since his arrival in this country, he has had a great deal of influence not only on other psychoanalysts but also on psychologists, sociologists, philosophers, religionists, and the general public. He has made no attempt, however, to develop a separate system of psychotherapy (6, p. 72). He has drawn freely upon the concepts of all schools of psychoanalysis, including the Freudian within which he had his original training, and he criticized Freud and other analytic theorists only on points where he felt they made either serious omissions or overemphases.

The essential theme of Fromm's writing has been man's need to find meaning in his lonely, individuated life. Fromm held that man can use his unique individual freedom
to unite himself with his fellow men in a spirit of loving productiveness to achieve self-fulfillment and to develop a better society; or he can retreat from freedom by submitting himself to the bondage of an authoritarian society (6, p. 72).

Fromm contended that the mores, folkways, and taboos of society place a prize or premium upon conformity. Group pressure from the external world is applied to each individual at the expense of the individual's personal needs. Customs of the majority and social usages of the nation may tend to inhibit personality adjustment (12, p. 238). Fromm believed that the Oedipus complex is a past product of patriarchal family life and that it is a period of time when the child tries to free himself from home ties or parental controls. He believed the sexual element and castration fears may or may not be important, depending on the particular familial situation (13, p. 265).

Fromm rejected the Freudian character structure as depending on fixed stages of development, such as the oral, anal, and phallic stages of development; however, he developed his own characteristic structures, which are shown in the following quotations:

(1) The receptive person is marked by willingness to take on attitudes of others; he is friendly
and outgoing. Such individuals emerge from family and other early training which is warm and emotionally secure.

(2) The exploitative individual manipulates others for himself; he is demanding rather than friendly and outgoing. Persons of this kind come from homes which are characterized by suspiciousness, anxiety, and unwillingness to give—an atmosphere which induces a "feeling of scarcity."

(3) The hoarding kind of person, similar to the compulsive type, arises from social-cultural training of a certain kind—not from a fixation on the anal period of development as the strict Freudians would have it. He is stingy, self-centered, and obsessively meticulous about himself because he has had feeding, toilet, and other training from a mother or others who induced in him a compulsive and unyielding attitude.

(4) Another type is the marketing personality, common under capitalistic culture, who is opportunistically oriented. (He probably has much in common with the exploitative type.)

(5) Finally there is the productive character known for his capacity for love and creativity. He is adaptable, has initiative, and is appreciative of others as well as of himself (13, p. 265).

Fromm proceeded to lay the bases for his own theories by a clarification of the concept of instinct (9, pp. 240-241), as follows:

If by instinct one means a physically determined need or urge like hunger, thirst, sex, and similar needs, then there can be no quarrel with such a notion, for, of course, man has such biological needs. However, the form of expression and satisfaction of these needs is culturally determined, and this form of expression and satisfaction varies enormously throughout the world. But when people talk about instincts, they often confuse a specific action pattern determined by inherited neurological structure, such as is found in the animal kingdom, with biological needs; the latter in the human being
do not have specific, fixed, inherited action patterns by which they are satisfied. Fromm is careful to point out that the higher we go in the scale of animal development, the less completeness of structural development do we find at birth.

With human beings the lack of structural adjustment at birth is at a maximum... instinct is a diminishing if not a disappearing category in higher animals—especially in human beings. This means that man’s adaptation to nature is based essentially on the process of learning, on culture, not in instinct (9, pp. 240-241).

Hence, the key problem of psychology for Fromm was the specific kind of relatedness of the individual toward the world and to himself.

This relatedness is acquired in the process of human learning, human acculturation. To be sure, man has certain fundamental needs, which have to be satisfied; but the significant problems of psychology are located elsewhere—in the relationship of man to his world. And this relationship is not fixed. To say or imply that the fundamental problem of human psychology lies in the problem of the satisfaction or frustration of instinctual needs and drives is to oversimplify matters enormously. For the very fact of human learning generates new needs and problems as imperative—or even more so—than the needs of hunger and thirst. In a world that is not fixed, static, but ever changing and dynamic, new problems and possibilities arise (9, p. 241).

Fromm also stated:

It is not as if we had, on the one hand, an individual equipped by nature with certain drives and, on the other, society as something apart from him, either satisfying or frustrating these innate propensities. Although there are certain needs, such as hunger, thirst, sex, which are common to man, those drives which make for the differences in men’s characters, like love and hatred, the lust for power and the yearning for submission, the enjoyment of sensuous pleasure and the fear of it, are all products of the social process. The most beautiful
as well as the most ugly inclinations of man are not a part of a fixed and biologically given human nature, but result from the social process which creates man. In other words, society has not only a suppressing function—although it has that, too—but it has also a creative function. Man's nature, his possessions, and anxieties are a cultural product; as a matter of fact, man himself is the most important creation and achievement of the continuous human effort, the recall of which we term history (9, pp. 241-242).

Fromm summarized his personality theory by saying that a perfect society would furnish everyone with an equal opportunity to become fully human; there would be no loneliness, no feelings of isolation, and no despair (5, p. 130).

**Modifications of Freudian Theory: IV**

**Karen Horney's Theory of Personality**

Karen Horney was born in Hamburg, Germany, in 1885 and died in New York City in 1952. She was trained as a Freudian analyst in Germany and came to the United States to act as Associate Director of the Chicago Psychoanalytic Institute. After serving the Institute for two years, she moved to New York City and helped form the Association for the Advancement of Psychoanalysis and the American Institute of Psychoanalysis (5, pp. 130-131). Horney rejected Freud's instinct theory and his structure of the mind, the id, the ego, and the superego (6, p. 63).

Horney thought that the underlying principle for human behavior was the need for security. She said, "When the
security of the child in relation to his parents reaches unmanageable proportions, he develops an all-pervasive feeling of the world as a hostile and dangerous place" (6, p. 63). This feeling is what Horney called basic anxiety (6, p. 63). The anxious person develops various strategies by which to cope with his feelings of isolation and helplessness. Any one of these strategies may assume the character of a drive or need in the dynamics of the personality. They are irrational (hence neurotic) attempts to find the solution for the problems of disturbed human relationships. Horney spoke of ten such neurotic needs: (1) for affection and approval, (2) for a "partner" who will take over one's life, (3) for restriction of life with narrow borders, (4) for power, (5) for exploitation of others, (6) for prestige, (7) for personal admiration, (8) for personal achievement, (9) for self-sufficiency and independence, and (10) for perfection and unassailability. "These ten needs are the sources from which inner conflicts develop" (6, p. 63).

Horney categorically asserted that "there is no such thing as a universal normal psychology; the normal human being does not exist" (9, pp. 209-211). She also asked, "In this case, then, how can anyone say that any person is neurotic? It appears—does it not?—that at
most all one can say in regard to alleged neurotics is that they are unconventional" (9, p. 209). Without attempting to meet this problem directly, Horney mentioned two characteristics, which she said can be discerned in all neuroses: a certain rigidity in reaction and a discrepancy between potentialities and accomplishments" (9, p. 209).

Horney's basic contention was that "Freud overemphasized the importance of instincts and of organic development by inevitable stages from birth to maturity. The 'instinctist orientation,' in which the influences of the environment are secondary, should . . . give way to a 'sociological orientation,' in which cultural conditioning would have a central place in any theory of personality development and function" (13, p. 263).

Horney did not hold to the strict Freudian theory that neuroses result from the ego's fear of being beaten or overwhelmed by id-derived instincts or of being pushed, frustrated, or punished by the superego. She contended that neuroses come about in early life by "all those adverse influences which make a child feel helpless and defenseless and make his conceive the world as potentially menacing" (13, p. 263).

Horney explained the neuroses as basically due to disturbances in three fundamental aspects of human relations.
The first of these is the tendency to move toward other people—a tendency which has its roots in love and the need to belong or be closely related to others. The second is the tendency to move "against people," which has its foundations in striving for power and prestige through aggression. The third aspect derives from the exaggerated inclination to move "away from people." Here the concern is with one's self, which the neurotic believes can best be protected by withdrawal from others (13, p. 265).

In place of ordinary contacts with one's fellows, the neurotic daydreams of a perfect world in which he is the center of attention. Horney pointed out the clinical characteristics of the neurotic: (1) a need for affection, (2) an incapacity to give affection, (3) a sense of inadequacy, and (4) an inhibition of any normal amount of aggression or sexual expression (3, p. 261).

Hall and Lindzey summarized Horney's personality theory as, "Aggression is not inborn, as Freud stated, but is a means by which man tries to protect his security" (5, p. 131). "Narcissicism is not really self-love but self-inflation and overevaluation owing to feelings of insecurity" (5, p. 133). Many of these conflicts concerning personality are avoidable or resolvable if the child is reared in a home where there is security, trust, love, respect, tolerance, and warmth (5, p. 134).
Harry Stack Sullivan, a clinical psychiatrist, was what might be called a quasi-Freudian. He was empirically rather than theoretically oriented. His most telling work was in trying to bring certain schizophrenic patients back into the stream of normal society and culture. Out of this and other clinical observations, he fashioned his "theory of interpersonal relations" or "theory of the self-system." For him, given a biological foundation, the personality emerges out of the social-cultural influences that play upon him (13, p. 266).

The human being has two major motives and corresponding goals: "pursuit of satisfaction of biological needs and pursuit of security, the core of which is feeling of belonging and of being accepted by others" (13, p. 266). "While the two are closely interrelated, the cultural influences are particularly evident in the latter" (13, p. 266).

Sullivan believed that as long as life lasts, man is a part of the external world, interacting with the physical and social world, that man cannot mentally or physically isolate himself from the external world for a long period of time and remain mentally and physically
healthy. Mullaby said, "We are always interacting with and in the world; we are always undergoing experience. In fact, we are our experience" (9, p. 280).

Sullivan differentiated human performances into two groups: one, the pursuit of satisfactions, which include sleep, rest, food and drink, and sexual fulfillment; the other group, the pursuit of security, which refers more directly to man's cultural background than to personal or bodily organization. Sullivan thought of security as a state of well-being, of happiness from within, of euphoria. The process of maturing, growing up in society, meant the same as the process of acculturation or socialization to Sullivan (9, p. 231).

Sullivan also believed in the concept of tension; in his theory, a person suffers tension when the muscles of a body are contracted, tight, strained, and uncomfortable (9, p. 281). On this point, Shaffer and Sheben said:

So conceived, tension is an intrabodily response that in turn acts as a drive-stimulus. Examples are the stomach contractions that act as a supplementary cue for hunger, the dryness of the throat and mouth in thirst, and the choking and suffocating states arising from the stoppage of free access of air to the lungs. These states are often called appetitive tensions because they serve as drives in relation to appetitive or survival needs. Tensions are also illustrated by the distensions of the bladder or the large intestine by excretory products, giving rise to restless activity until the source of the tension
is removed by emptying the body cavity. Such drives are called eliminative tensions. Sex tensions can also be identified (10, pp. 36-37).

More significant in social motivation are the emotional tensions brought on by interpersonal relations.

Even more important and logically more fundamental than the impulses resulting from a feeling of hunger or thirst is the "power motive," the impulse to obtain and maintain a feeling of ability. To be able to obtain satisfactions and security is to have power in interpersonal relations; not to be able to do so is to be powerless, helpless (9, p. 285).

According to Sullivan, the development of actions, thoughts, foresights, and other activities, which are calculated to protect one from insecurity, is based and springs from the disappointments and frustrations of early infancy. When one achieves power or ability in interpersonal relations, one respects oneself, and, therefore, others. While the attitude toward the self is first determined by the attitude of those who take care of the child, the child's subsequent attitude toward others is determined by the attitude he has toward himself (9, p. 285). Sullivan said, "If there is a valid and real attitude toward the self, that attitude will manifest as valid and real toward others" (9, p. 285). Sullivan believed that there is a peculiar emotional relationship between an infant and the mother or between an infant and the person who cares for him the first few years of life. If there is an emotional disturbance in
the household and if tension and anxiety are shown or an unclear mode of emotional communication displayed before the young infant, the infant will be affected biologically as well as mentally (9, pp. 279-285).

Sullivan also believed in self-dynamism, or what he claimed to be "a relatively enduring configuration of energy which manifests itself in characterizable processes in interpersonal relations" (9, p. 291).

Mullahy continued a description of Sullivan's theory of the evolution of the self:

As everyone knows, certain restraints are put on the young offspring's freedom which are considered to be necessary for his socialization, for training him and making him the sort of person considered right and desirable in the society in which he will live and have his being. These restraints, above everything else, bring about the evolution of the self-dynamism. In this evolution, other aspects of the personality, such as the selectively disassociated processes, those which occur outside of self-awareness, are also developed (9, p. 292).

Sullivan's theory of personality can further be clarified by describing the period of infancy. Infancy refers to the period from birth to the maturation for language behavior. During the infancy period, certain of the attitudes of the parent are said to be released or conveyed to the child empathically. Should the mother be angry, be tired, or be mentally upset when she is in close contact with the child, the child is affected by the mother's emotions, facial expressions, and her actions.
The child's sense of well-being, his euphoria, is markedly decreased. The mother, observing the child's emotions and actions, becomes anxious and tense, a state which is then communicated to the child. The child's feelings of well-being are further lowered, increasing his insecurity (9, p. 292). This process may continue for a short period of time or be a part of the daily household experience.

Sullivan said there is no such thing as pure euphoria, in which there is no tension and, therefore, no action (9, pp. 292-293). As he said,

It is not difficult to see that a chronically hostile mother will induce an intense and more or less chronic anxiety in the offspring. Furthermore, such a mother will deprive him of the experience of tenderness—a deprivation which will have fateful consequences for his future well-being and happiness (9, p. 293).

The tenseness of the mother "interferes with observation and analysis, with the acquisition of information and understanding, and with recall and foresight; it interferes with alertness and effective action" (9, p. 293).

Mullahy continued a description of Sullivan's theory of actions of anxiety, thus:

Anxiety is the instrumentality by which the self limits and restricts awareness. It functions so as to maintain its own form and direction. Even when the self is a derogatory and hateful system, it will inhibit and misinterpret any disassociated feeling or experience of friendliness toward others;
and it will misinterpret any gestures of friendliness from others. The direction and characteristics given to the self in infancy and childhood are maintained year after year, at an extraordinary cost, so that most people in this culture, and presumably in others, because of inadequate and unfortunate experiences in early life, become inferior caricatures of what they might have been. Not only the family, but various other cultural institutions less directly all combine more or less unwittingly to produce this effect (9, p. 297).

Sullivan's personality theory may be summarized under two headings. One, sex is not considered to be of utmost importance in personality disorders; and, second, the role of the parents in rearing the child is highly important (9, p. 301).

Summary

Chapter IV sought to give a resume of Freud's psychoanalytic approach to personality and to identify the psychologists associated with Freud's psychoanalytic theory of personality.

Chapter V will be devoted to Allport's trait theory of personality. Allport's trait theory, often called the American theory or outward superficial appearance theory, was used in developing the instrument that was employed in this study.
CHAPTER BIBLIOGRAPHY


CHAPTER V

THEORIES OF PERSONALITY: III

Gordon W. Allport’s Trait Theory of Personality

Allport’s trait theory of personality was used in the current study because personality traits, general or specific, are easily identified; they are in the individual; they are independent of the observer; and they live as long as the individual lives.

Allport was born in Indiana in 1897 but grew up in Cleveland, Ohio, where he received his early schooling. He attended Harvard University and completed requirements for the doctor of philosophy degree in psychology in 1922 (8, pp. 258-259). After graduation, he studied in Berlin and Hamburg, Germany, and at Cambridge, England. At the end of his schooling in England, he accepted an appointment as instructor at Harvard University. Two years later he accepted an appointment as assistant professor of psychology at Dartmouth College. Several years later, Allport returned to Harvard University; there he began his career in teaching and promoting his trait theory of
personality (8, p. 258). Allport's view of man was that man "is more a creature of the present than of the past" (8, p. 259).

Hall and Lindzey said of Allport:

His is a view of man in which positive, conscious elements of motivation are emphasized, and behavior is seen as internally consistent and determined by contemporary factors (8, p. 260).

They further described Allport's trait theory of personality as,

Allport has consistently opposed extensive borrowing from the natural sciences. His belief is that methods of study and theoretical models that have proved useful in the physical sciences may be only misleading in the study of complex human behavior (8, p. 261).

Structure and Dynamics of Personality

Some psychologists view the personality of an individual as made up of more or less stable traits. Some of the traits of personality may be specific, and some of the traits may be general (11, p. 371). Allport defined a personality trait as,

. . . a generalized and focalized neuropsychic system (peculiar to the development of the individual), with the capacity to render many stimuli functionally equivalent and to initiate and guide consistent (equivalent) forms of adaptive and expressive behavior . . . thus tying together . . . the concept of uniqueness and individual autonomy of personality (13, p. 279).

Young observed that the debate "regarding specificity and generality of personality traits has gone on for years,
but accumulated evidence, both from experimentation and clinical studies, indicate that neither extreme viewpoint is absolutely accurate (13, p. 279).

On the same subject, Hunt said:

No longer can there be any doubt that there is both specificity and generality. Both personal consistency and inconsistency must be recognized.

Proponents of a radical antitrait theory who deny any generality of behavior or any consistency of personality commit the "situation error," the error of assuming that all behavior is determined solely by the specific situation, physical and social, in which the individual finds himself. On the other hand, supporters of an extreme trait theory who deny any specificity of behavior or any inconsistency of personality commit the "organism error," the error of thinking of behavioral traits as fixed attributes of an organism as stable and as unchanging as a fingerprint or as a birthmark (9, p. 43).

Hunt had the following to say about the trait theory:

Radically different from the conceptual representation of personality as either an aggregation of specific stimulus response bonds or a constellation of mathematically independent factors is the layman's notion of people possessing more or less stable and enduring traits of personality in terms of which they may be described and on the basis of which they can be distinguished from one another. Unlike the specialist, the layman does not hesitate to use adjectives to describe persons, for he believes that most people act consistently even in widely different situations. In the light of what he knows about a person today, he feels safe in predicting not only the kind of person he will be tomorrow, but also what he will do in certain concrete situations.

These common-sense notions about personality are in essential agreement with that theory of the structure of personality which is known as the theory of traits or the theory of generality (9, p. 40).
The trait theory saw generality rather than specificity as predominating in the organization of personality (9, p. 40).

Guilford thus described the generality of a trait:

*By the generality of a trait, we mean the extent to which it is exhibited in the behavior of a person. Some traits are evident in almost everything a person does, while others are exhibited in only a limited range of his behavior. To state it another way, the generality of a trait is proportional to the number of different trait indicators that apply to it.*

Examples of broadly generalized traits would be nervousness, general-activity level, and restraint or self-control. Other traits enter into determination of certain areas of behavior but do not affect all or nearly all behavior. In this connection, we might mention the traits of endurance, interest in art, and affectionateness. There are only certain kinds of situations in which we should be able to detect any evidence as to a person's trait positions for these traits. We should expect to see individual differences with respect to endurance only when there is need for individuals to persevere in an activity in the face of discomfort or pain. Interest in art would be best exhibited in behavior in the presence of art objects or implements or places of exhibit.

*Affectionateness would show itself in the presence of other persons or in letters or conversations.*

*Even less generalized traits would be platform shyness, which is confined to appearing before groups, fear of cats, or fear of one particular cat. With these last examples, we see the continuity between the generality of traits and the phenomenon of generalization in learning.* This does not necessarily mean that transfer of learning is the only basis for generalization of traits. Some of them, particularly the most widely generalized traits, could be determined by broadly effective hereditary dispositions.
Some traits, as we have seen, are restricted in their manifestations by reason of the range of situations in which the trait can operate. Other restrictions occur because the person himself has not generalized the trait. Traits of honesty, loyalty, and cordiality may be given as examples. The person who has not developed clear and strong principles of honesty that make him respond in the honest manner in many types of situations does not have a very generalized trait of honesty. He discriminates more sharply than do most people between different kinds of situations and needs for honesty. Similar statements would be made with regard to loyalty and cordiality. Thus, we can state two general principles with regard to generality of traits: there are some traits that tend to be more or less general among most people; there are also variations in generality of the same trait in different individuals (7, pp. 74-75).

In his study, "Chance and Personality Inventory Scores," Bernreuter said:

The comparison of the means, standard deviations, and reliabilities of scores obtained from a representative group of human beings makes it apparent that factors other than chance operate to determine which answers will be given to the various questions. These additional factors undisclosed in the present study cause the subjects to choose answers which are weighted in a single direction more consistently than does chance alone. The existence of these factors justifies the use of the concept of "traits." The relatively high reliability of the scales demonstrates that in the construction of the scales, weights were assigned to the answers in accordance with the traits existing in the human subjects. The error in the measurement of the various traits by the various scales approximates the dispersion of scores on the scales that is due to chance (3, pp. 282-283).

Prince defined a personality trait from a "purely"
by traits is meant the sentiments and ideals with their meanings for the individual; the more complex habits; the fixed acquired beliefs and prejudice and likes and dislikes; the accepted ethical and social codes of conduct; the aspirations and enduring desires; the innate cravings, or urges, or impulses and appetites and inherited tendencies in general; and many other analogous characteristics of human nature, all of which, according to their varying combinations, distinguish one individual from another and determine behavior (12, p. 422).

Allport quoted Baumgarten:

A trait is a constant directing psychic force which determines the active and reactive behavior of the individual. A trait has more than nominal existence; it is independent of the observer; it is really there (2, p. 289).

Further, he said:

In other words, this view does not hold that every trait name necessarily implies a trait; but rather that behind all confusion of terms, behind the disagreement of judges, and apart from errors and failures of empirical observation there are nonetheless bona fide mental structures in each personality that account for the consistence of its behavior (2, p. 289).

Hall and Lindsey described Allport's theory of traits by placing those traits under the following headings:

(1) common traits, (2) cardinal traits, and (3) central traits (8, p. 266).

Common traits.--Of common traits, Allport said:

In the strict sense of the definition of traits, only the individual trait is a true trait; (a) because traits are always in individuals and not in the community at large, and (b) because they develop and generalize into dynamic dispositions in unique
ways according to the experiences of each individual. The common trait is not a trait at all, but it is merely a measurable aspect of complex individual traits (2, p. 299).

Allport felt the common trait is important because the term has been widely used in both senses and because the two usages point to the two major approaches to the study of personality; for these reasons the common trait must be included in a study of personality (8, p. 266).

**Cardinal traits.**—Allport said of cardinal traits: Occasionally some trait is so pervasive and so outstanding in a life that it deserves to be called the cardinal trait. It is so dominant that there are few activities that cannot be traced directly or indirectly to its influence. No such trait can for long remain hidden; and individuals known by it may even become famous for it. Such a master quality has sometimes been called the eminent trait, the ruling passion, the master sentiment, or the radix of a life (2, pp. 337-338).

**Central traits.**—Hall and Lindzey described central traits as traits that are highly characteristic of the individual (8, p. 266). In describing the common, cardinal, and central traits of personality, they observed:

Allport argues that the trait is identifiable not by its rigid independence but rather by its focal quality. Thus, it tends to have a center around which its influences operate, but the behavior it leads to is clearly influenced simultaneously by other traits. There is no sharp boundary that delimits one trait from another. This interrelatedness governs the functioning of individual traits, as in some psychometric studies,
representing one of their important shortcomings as accurate representatives of real behavior. This intertwining of the various traits also accounts in part for the fact that it is not possible to devise completely satisfactory methods for classifying traits (8, p. 267).

**Man's Intentions**

Allport spoke of the future as being the key to man's life. He agreed with Adler and Jung that the riddle of the person can be found in the future. The dreams of man, his hopes, wishes, ambitions, aspirations, his plans, and what he is actually seeking and trying to do are the key to how man will act or behave in the present (8, p. 268). Allport described man as a dynamic living organism that is reaching, searching, and seeking out into the future for his mental nourishment (4).

**Functional Autonomy**

The principle of functional autonomy is one of the most controversial concepts advocated by Allport. The concept, an important part of his personality theory, gives an explanation to the statement that follows:

... traits are learned, they appear with development, and if this is so, does not the past of the organism play an important role in determining what the individual is now motivated to do (8, p. 269)?

Hall and Lindzey, in explaining Allport's theory, stated:
The principle simply states that a given activity or form of behavior may become an end or goal in itself, in spite of the fact that it was originally engaged in for some further reason. Any behavior, complex or simple, although it may originally have derived from organic or segmental tensions, may be capable of sustaining itself indefinitely in the absence of any biological reinforcement (8, pp. 269-270).

Allport summarized the nature of his functional autonomy as,

The principle of functional autonomy holds (1) that all motives are contemporary, that whatever drives must drive now; that the "go" of a motive is not bound functionally to its historical origins or to early goals, but to present goals only, individualized motives. The dynamic structure of every personality is unique, although similarities due to species, culture, stages of development, and climate may produce certain resemblances that justify --so long as they are admitted to be approximations--the use of universal dimensions for the purposes of comparing individuals in references to a norm, or for the purpose of constructing convenient "types" according to the special interests of the investigator. While not denying the possible existence of instincts in infancy--or even the persistence of some instinctive (or reflex) forms of activity throughout life--still the principles of functional autonomy regard . . . (2) that the character of motives alters so radically from infancy to maturity that we may speak of adult motives as supplanting the motives of infancy; (3) that the maturity of personality is measured by the degree of functional autonomy its motives have achieved; even though in every personality there are archaisms (infantilisms, regressions, reflex responses), still the cultivated and socialized individual shows maturity to the extent he has overcome early forms of motivation; and (4) that the differentiating course of learning (reflecting ever more diversified environmental influence), acting upon divergent temperaments and abilities, creates the developed personality as essentially a past-instinctive phenomenon (1, p. 545).
Development of Personality

English viewed the life of an adult as,

... largely, though not entirely, dominated by direct tissue needs; his motives are those of hunger, thirst, the escape from pain, and each of these operate more or less independently of the others (5, p. 374).

Allport considered the newborn infant to be an intricate bundle of behavior patterns and behavior poten-

Allport considered the newborn infant to be an intricate bundle of behavior patterns and behavior poten-
alities subject to the laws of heredity and lacking a personality (2, p. 102). He thought of the newborn infant as living only for the present moment, without any reasoning power, helpless, quickly changing in anger and affection; little by little, as the infant matures, enduring consistencies of adult behavior emerge (5, p. 374).

Citing Breckenridge and Vincent (10), Hurlock said that while a child passes through life's experiences, and while certain personality traits change, "each personality preserves a central stability, a central core or focus or 'center of gravity' which does not change" (10, p. 565). This concept of Breckenridge and Vincent (10, p. 565) is in accord with Allport's cardinal trait theory (8, p. 266).

In summary, traits of personality are regarded not as fixed compartments or faculties but as dimensions of
personality with the individual in constant change (6).

Allport's selected theory, generality of personality traits, was divided into three areas: the common, cardinal, and central trait areas. Personality traits from each area were used in the present study to develop a personality-trait instrument.
CHAPTER BIBLIOGRAPHY


CHAPTER VI

PRESENTATION AND ANALYSIS OF DATA

Instruments of psychological measurement are simply the means by which the internal and external aspects of human behavior can be observed and tested with greater accuracy. By using an instrument that was designed for a particular job, it becomes possible to know with greater exactness the relationship that existed between one group of scores representing life insurance agents over age 30 and another group of scores representing life insurance agents under age 30.

During the past few years much research has been conducted and much hope has been expressed that it will soon be possible to add many measurements of personality to other selection or screening devices for choosing or selecting life insurance sales agents for legal reserve life insurance companies.

There has also been a growing recognition within the home offices of the legal reserve life insurance companies of the potential usefulness of valid and reliable testing instruments that could be used in selecting young life insurance agents.
This chapter presents the data found in a thirty-eight month study concerning a personality-trait instrument to help select life insurance agents.

Objectivity

The scores made by the agents in this study were independent of each other. They were not biased by one observer, nor were they influenced by any one person (2, pp. 91-92). One hundred forty agents, representing six companies in thirty-eight cities and located in eight states, gave the instrument an appropriate spread for greater objectivity.

Personality Traits

The best test for any particular appraisal is a test which incorporates the largest proportion of valid test items (5, pp. 219-220). Test constructors must study and evaluate each item (10) in the test and determine the value and set a weight on the item in order to produce the most effective test for a given situation. Any test, regardless of length, can be improved through the selection, substitution, or deletion of items. In the current study a personality-trait analysis was made before the test was assembled and placed in final form.

Six agency directors, representing the companies selected for this study, were requested to evaluate 300
personality traits and select those personality traits that, in their opinion, represented successful life insurance agents. After the six agency directors evaluated the 300 personality traits, 148 personality traits remained to be built into the revised instrument. This revised instrument was placed in the hands of the six agency directors for their use. Over a period of thirty-eight months, the six agency directors had administered the instrument to 140 life insurance agents. Sixty-one tests were given to agents classified as successful life insurance agents over age 30 and who had been with their respective companies for over one year, and seventy-nine tests were given to agents under age 30.

Validity

In an effort to determine the validity of the instrument, test scores and production figures were sought. Table I shows the test scores and production figures of the seventy-nine life insurance agents.

Psychologists have found that the most common check on the validity of an instrument is a correlation between the instrument and some other criterion of the behavior which the instrument was designed to measure (6, p. 99). In this study the Pearson Product Moment or raw correlation was used first to indicate the relationship between certain personality traits and success in selling life insurance.
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All scores used for this first correlation study
were taken from Table I. The appropriate formula, listed
below, for computing the Pearson Product Moment raw score correlation (9, p. 118) was used, and the following raw score correlation was revealed.

\[
\text{Pearson Product Moment Raw Score Correlation Formula}
\]

\[
r = \frac{\sum_{i=1}^{n} X_i Y_i - \sum_{i=1}^{n} X_i \sum_{i=1}^{n} Y_i}{\sqrt{\sum_{i=1}^{n} X_i^2 - (\sum_{i=1}^{n} X_i)^2} \sqrt{\sum_{i=1}^{n} Y_i^2 - (\sum_{i=1}^{n} Y_i)^2}}
\]

A negative correlation was found to be -0.1593. With respect to the negative correlation of -0.1593, the evidence cited indicated that there was not a significant relationship between certain personality traits, as measured by the instrument, and success in selling life insurance.

The second step taken to gain the validity of the instrument was to use the same statistical procedures and formula to show that the strength of the relationship will be different for those agents over age 30 as compared with those agents under age 30. The scores used in the second step consisted of scores and production figures taken from Table I and scores and production figures taken from Table II. Table II shows the test scores and production figures of the sixty-one successful life insurance agents over age 30 who had been with their respective companies for one year or longer.
TABLE II

TEST SCORES AND PRODUCTION FIGURES OF SIXTY-ONE SUCCESSFUL LIFE INSURANCE AGENTS OVER AGE 30

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Computing the second step, a negative correlation was found to be .2966. The negative correlation indicated there was a significant negative relationship, at the 5 per cent level, between test scores and production figures and the strength of the relationship was different for those agents over age 30 as compared with those agents under age 30.

Analyzing Test Results

Greene said that a low correlation between an instrument and its criterion may be found when both are appraising the same pattern, but not when one or both have large errors (6, p. 99).
Hence a low validity correlation does not necessarily mean that a test is qualitatively invalid. A low correlation means that the prediction of one variable from the other is poor (6, p. 99).

The test results in gaining the validity of the instrument indicated that the predictive value of the instrument in selecting successful life insurance agents under age 30 was poor.

Reliability

The Pearson Product Moment raw score correlation formula was used to determine the reliability of the personality trait instrument. The split-half technique (1, pp. 120-121) was adopted. The procedure used in the current study to find the reliability of the instrument was to assemble all the tests used in the study, find the total score of the odd-numbered personality traits, then find the total score of all even-numbered personality traits. By using the appropriate Pearson Product Moment raw score formula (9, p. 113), the correlation for the odd- and even-numbered personality traits was found.

A positive correlation was found to be .92. The correlation of .92 indicated that the test was highly reliable. Scores used for the split-half correlation study were taken from Table III. Table III lists the odd- and even-numbered personality trait scores and the total score of each battery of scores.
### Table III

**Odd- and Even-Numbered Personality Trait Scores and the Total of Each Battery of Scores**

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Total 29,447

Total 30,764

According to Anastasi,

Other things being equal, the longer a test, the more reliable it will be. It is reasonable to expect that, with a larger sample of behavior, we can arrive at a more adequate and stable measure. The effect that lengthening or shortening a test will have upon its reliability coefficient can be estimated by means of the Spearman-Brown formula (1, p. 121).

The Spearman-Brown formula is listed below.

**Spearman-Brown Formula to Determine Reliability of Scores Based on the Whole Test**

\[
r_{ab} = \frac{2r}{1 + r} = \frac{2(0.92)}{1 + 0.92} = \frac{1.85}{1.92} = 0.95
\]
By completing the Spearman-Brown formula and inserting the positive .92 that was found in the split-half correlation study, a positive .95 was found. The positive correlation of .95 indicated a highly reliable instrument.

**Personality Trait Analysis**

Only those agents considered successful and over age 30 were used in the personality trait analysis. Each personality trait (4, p. 24) was analyzed by the percentage method, and only those personality traits receiving a 30 per cent rating or better in the number 2, 3, and 4 classifications were retained; all other traits were deleted from the instrument.

Table IV shows how the successful life insurance agents over age 30 rated each personality trait in a percentage table. Each personality trait was listed by number. The number used to indicate each personality trait in Table IV matches the number used in the instrument as listed in the Appendix.

Three personality traits were deleted from the instrument; these were as follows: acquisitive, affection, and analytical.
TABLE IV

PERCENTAGE RATING OF EACH PERSONALITY TRAIT OF SUCCESSFUL LIFE INSURANCE AGENTS OVER AGE 30

<table>
<thead>
<tr>
<th>Personality Trait Number</th>
<th>Percentage Rating of Each Personality Trait</th>
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<td>147</td>
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<td>148</td>
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**Percentile Norms**

A percentile norm (8, p. 720) is essential for most tests if a test constructor wants to know something about how other individuals performed on a particular test for a particular purpose. A test may be appropriate, reliable, and valid; but a given score obtained from a particular test is usually meaningless until it is compared with other scores. The scores used in this test were relevant. They were based on agents interested in life insurance and agents active in the life insurance business (2, p. 121).
In this study 140 test scores were placed in a cumulative frequency distribution, as shown in Table V.

**TABLE V**

DISTRIBUTION OF SCORES EARNED BY 140 SUCCESSFUL LIFE INSURANCE AGENTS

<table>
<thead>
<tr>
<th>Class Interval Scores</th>
<th>Number of Agents Frequency</th>
<th>Cumulative Frequency</th>
<th>Percentile Rank</th>
</tr>
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<tr>
<td>560-584</td>
<td>1</td>
<td>140</td>
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<td>535-559</td>
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<td>510-534</td>
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<td>485-409</td>
<td>14</td>
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<td>460-484</td>
<td>14</td>
<td>120</td>
<td>95.7</td>
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<td>435-459</td>
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<td>75.7</td>
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<td>84</td>
<td>60.0</td>
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<tr>
<td>385-409</td>
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</tr>
<tr>
<td>360-384</td>
<td>18</td>
<td>40</td>
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<tr>
<td>335-359</td>
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<td>22</td>
<td>15.7</td>
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<tr>
<td>310-334</td>
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<tr>
<td>285-309</td>
<td>3</td>
<td>6</td>
<td>4.2</td>
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<td>235-259</td>
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<td>185-209</td>
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<td>.7</td>
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<tr>
<td>160-184</td>
<td>1</td>
<td>1</td>
<td>.7</td>
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</tbody>
</table>

The first column of Table V shows the highest personality trait test score of 584 and the lowest personality trait score of 160. The difference between the highest personality trait score and the lowest personality trait score is the range. This range must be divided by a number to get a class interval that is greater than 11 but not greater than 20 unless the 140 test scores are to be used without a class interval.
As noted by Lindquist,

For the most types of data there is usually no real need for more than 20 intervals, and the use of less than 12 intervals usually obliterates too many important characteristics of the distribution (7, p. 16).

In this study the range of 424 was divided by 17, an arbitrary number that stands between 12 and 20, to get a quotient of 25. The quotient, 25, was used as the class interval in constructing Table V.

The frequency column of Table V reveals that one life insurance agent scored between 160 and 184, two agents between 260 and 284, three agents between 285 and 309, five agents between 310 and 334, eleven agents between 335 and 359, eighteen agents between 360 and 384, seventeen agents between 385 and 409, twenty-seven agents between 410 and 434, twenty-two agents between 435 and 459, fourteen agents between 460 and 484, fourteen agents between 485 and 509, four agents between 510 and 534, one agent between 535 and 559, and one agent between 560 and 584.

In the third column are the cumulative frequencies, found by adding frequencies from the bottom up. This column gives the number of frequencies or agents who took the test.

In the fourth column, the cumulative frequencies have been changed to percentages or to percentile rank. "The percentile rank of a given score is the number representing
the percentage of the cases in the total group lying below the given score value whereas the percentile is the score or measure below which a given percentage of the cases lie" (7, pp. 32-33).

From Table V it can readily be seen that the percentage value of a personality trait score, or the score value of any percentage up to 100, may be read immediately. The 15.7 per cent point in column four corresponds approximately to the point 359 in column one. The percentage value found in column four, corresponding to a specific score in column one of Table V, is the percentile rank (3, p. 70). Thus, the score 359 has a percentile rank of 15.7. This means that 15.7 per cent of the life insurance agents included in Table V had scores below 359. Score 359 corresponds approximately to the percentile value of 15.7; or the figure, 359, has a percentile rank of 15.7, and the 15.7 percentile is 359 (3, p. 70).

Summary

The major topics discussed and analyzed in this chapter are summarized below.

1. Objectivity. The scores derived from the personality trait instrument were not dependent upon the personal or biased judgment of one individual examiner.

2. Validity. The validity of the instrument was gained by two separate steps. Pearson Product Moment raw score correlation was used in each step.
3. Reliability. The items of the instrument were subdivided into two separately scored groups. The two sets of scores, odd- and even-numbered traits, were correlated as though they were obtained from two testings.

4. Personality traits. The personality traits of the instrument were evaluated by two separate groups. One group of life insurance agency directors evaluated the instrument and eliminated fifty-two personality traits, and a second group of eighty-eight successful life insurance agents eliminated three personality traits.

5. Percentile norms. The scores of the 140 agents were placed in a cumulative frequency distribution chart to show the class interval, frequency, cumulative frequency, and the cumulative percentage frequency. From these data the percentiles and percentile rank can be obtained for all the personality trait test scores.
CHAPTER BIBLIOGRAPHY


CHAPTER VII

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

In this study an attempt was made to gain insight into the meaning of many personality traits. The personality traits were assembled, and a personality-trait instrument was developed and used to rate and select agents to sell life insurance.

The problem of this study was the development and validation of an instrument for rating and selecting agents to sell life insurance. To expedite the development and validation of the instrument, the major problem was broken down into four subproblems, as follows:

1. An array of personality traits was identified, described, and made a part of the personality trait instrument.

2. The instrument was developed, and Pearson Product Moment (r) raw score correlation was used, first, to indicate the relationship between certain personality traits and success in selling life insurance and, second, to show that the strength of the relationship would be
different for those agents over age 30 as compared with those agents under age 30.

3. Weighted values, up to four points, were assigned to each personality trait, and the percentile norm table was constructed.

4. Split-half reliability involving the correlating of the two halves and applying the Spearman-Brown formula was used to determine the reliability of scores based on the whole test (2, p. 156).

5. The objectivity of the instrument was gained by having 140 agents take the test. These agents were located in thirty-eight cities, representing eight states, and more than fifty examiners were used in giving the test.

The two hypotheses of this study were as follows:

1. There is a relationship between certain personality traits and success in selling life insurance, and this will be true for both agents over age 30 and agents under age 30.

2. The strength of this relationship will be different for those agents over age 30 as compared with those agents under age 30.

Several limitations were established to give the study direction and purpose, as follows:

1. The study was limited to six legal reserve stock life insurance companies.
2. The study was limited to a consideration of young life insurance agents under age 30.

3. The study was limited to include agency directors with three or more years of agency experience with legal reserve stock life insurance companies.

4. The study was further limited to six legal reserve stock life insurance companies with current and fixed assets of $200,000 or more.

Conclusions

As with any investigation, it is essential to know the outcome or the conclusions of the research. This study produced the following conclusions:

1. The evidence produced by the current study indicated that there was not a significant relationship between certain personality traits and success in selling life insurance.

2. The negative correlation, .2966, indicated there was a significant negative relationship between test scores and production figures, and the strength of the relationship was different for those agents over age 30 as compared with those agents under age 30.

3. The correlation gained between the split-half technique was a positive correlation of .92. This score indicated that the instrument was highly reliable.
4. According to Anastasi,

Other things being equal, the longer a test, the more reliable it will be. It is reasonable to expect that, with a larger sample of behavior, we can arrive at a more adequate and stable measure. The effect that lengthening or shortening a test will have upon its reliability coefficient can be estimated by means of the Spearman-Brown formula (1, p. 121).

The Spearman-Brown formula was used to correct for the reduced lengths of the two instruments, the odd-numbered instrument and the even-numbered instrument.

Recommendations

From a review of the conclusions, the following recommendations may be formulated:

1. It is recommended that continued effort be made to design and develop a personality-trait instrument that could and would be used in selecting young life insurance agents under age 30.

2. It is recommended that more life insurance companies participate in research programs in order to do a better job of selecting life insurance agents.

3. It is recommended that the life insurance companies investigate and analyze the personality traits of their successful salesman in order to help them select future sales agents.
CHAPTER BIBLIOGRAPHY


APPENDIX

Personality Characteristics of Life Insurance Salesmen

Name of Life Insurance Company ____________________________

______________________________________________________

Name __________________________________________________

______________________________________________________

Address ________________________________________________

______________________________________________________

Age ______________________ Sex __________________________

______________________________________________________

Date ____________________________________________________

Directions to Applicant

In this booklet you will find one hundred and forty-eight words and their definitions that have been used to describe Salesmen.

Read each word and definition carefully and encircle the number that is located to the right of the word that you think best describes the Successful Life Insurance Salesman.

The following code will be used:

(0) Not Important
(1) Fair
(2) Good
(3) Important
(4) Very Important

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1. Accurate:  
   To take care of; conformity to  
   some standard; freedom from mistake  
   or error; precision; exactness.  
   Comment: 

2. Altruism:  
   Unselfish; regard for; and devotion  
   to the interests of others.  
   Comment: 

3. Achievement:  
   Ability to get things done; boldness;  
   or praiseworthy exertion.  
   Comment: 

4. Active:  
   Individual moves rapidly; is restless;  
   likes to be on the go; and  
   tends to hurry.  
   Comment: 

5. Agile:  
   Quick; dexterous; an easy-moving  
   person; deftly nimble.  
   Comment: 

6. Acquisitive:  
   Grasping; money-minded; strongly  
   desirous; acting merely for reward.  
   Comment: 

7. Adaptability:  
   Ability to adjust readily to new  
   and changing situations on the job.  
   Comment:
8. Affection:
   Individual is greedy for constant manifestations of approval. Wants to be loved by everybody around him.
   Comment:

9. Aggressive:
   Self-assertive; takes the lead; dominate.
   Comment:

10. Alertness, mental
    Watchful; quick to understand; observant; vigilant.
    Comment:

11. Ambitious:
    Aspiring; self-improving; strongly desirous; eager to get ahead; and to surpass others.
    Comment:

12. Anxious:
    Concerned or solicitous as to something future or unknown; worrying; earnestly desirous.
    Comment:

13. Analytical:
    This person is inclined to be critical; to study a situation; to observe; to notice faults, defects or weaknesses; and wants to know the why of things.
    Comment:
14. Appearance:
   Manner of appearing; look; aspect; external show.
   Comment:

15. Ascendence:
   Move or go upward in a higher position of influence; domination.
   Comment:

16. Associate:
   To join as a friend; companion; to combine; unite in common.
   Comment:

17. Attitude:
   A person's point of view; his way of looking at something; a person's readiness to react to; react in a predetermined way.
   Comment:

18. Behavior:
   Mode of conducting oneself properly under all conditions.
   Comment:

19. Benign:
   Kind; gentle; gracious disposition.
   Comment:

20. Character:
   Reputation; repute; noble traits; moral vigor.
   Comment:
21. Cheerful:
   Full of cheer; joyful; gay; happy; light-hearted.
   Comment:

22. Claustrophobia:
   Individual loves to be out in the open; to work in the open; dislikes small, closed-in offices.
   Comment:

23. Clear-thinking:
   Incisive; does not lose his head if excited.
   Comment:

24. Clever:
   Agile; adroit; deft; facile; sharp-witted.
   Comment:

25. Competitive (Aggressiveness):
   Enjoyment of competitive strife. Push; drive and enterprise in the struggle to get ahead of others. He is free from restraint and inhibition, and is not afraid to ask for what he wants.
   Comment:

26. Composure:
   A settled state; calmness; repose of mind and body.
   Comment:
27. Concentration:  
A mental trait which makes it possible for one to disregard other problems and focus attention on the particular task at hand.

Comment:

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28. Confidence:  
Trust; reliance; state of feeling sure; assurance under adverse conditions.

Comment:

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29. Conscientious:  
Influenced by, governed by, or conformed to a strict regard to the dictates of conscience.

Comment:

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30. Considerate:  
A person is thoughtful of the feelings of others; is kind; is sympathetic; is quick to give aid and comfort to others.

Comment:

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31. Control:  
Self-control during interview; feelings and emotions never show; temper and poise remain unshaken.

Comment:

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32. Constructive imagination:  
The ability to apply present knowledge and experience toward the solution of new problems.

Comment:

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33. **Contented:**
Adjusted; satisfied.

Comment:

34. **Conventional:**
Lacking spontaneity, originality, or individuality.

Comment:

35. **Cooperate:**
Act or operate jointly with others. Join with others for mutual benefit; helpful; willing; assisting.

Comment:

36. **Courage:**
Confident in mind, spirit, temper, or disposition. That quality of mind which enables one to meet difficulties with firmness, valor.

Comment:

37. **Create:**
To bring into being; to cause to exist; to produce; to create a favorable impression.

Comment:

38. **Decision:**
Involves quickness of comprehension; ability to think through a situation; and ability to arrive at a conclusion.

Comment:
39. Dependable:
Trustworthy; reliable; counted on to cooperate; temperate and moderate person; recognizes his duty to his prospects.
Comment:

40. Determination:
Will to succeed; willing to work hard; courage and will power; determined to get ahead; has driving ambitions; can work hard under discouraging circumstances.
Comment:

41. Diligent:
Industrious; assiduous; attentive; prosecutes with careful attention; painstaking.
Comment:

42. Discriminating:
Welcomes new ideas and experiences but habitually suspends judgment until all the available evidence is obtained.
Comment:

43. Dominate:
To predominate over; rule; control over a situation; capable of taking initiative and responsibility.
Comment:
44. Drive:
Forcing his way; pushing; carrying through energetically; using persuasion to an end.

Comment:

45. Dubitative:
Doubtful; hesitant; vacillating.

Comment:

46. Efficiency:
Quality or degree of being efficient; producing; efficient operation on the job.

Comment:

47. Egotism:
Hunger for recognition; faith in ability to bring other people to one's point of view.

Comment:

48. Emotional stability:
Ability to remain calm and self-controlled under all conditions.

Comment:

49. Endurance:
State of capability of lasting; power of continuing under adverse conditions.

Comment:

50. Energy:
Force; inherent power; capacity of acting; performing work.

Comment:
51. Enthusiasm:  
Divine inspiration or possession; 
ardent zeal or interest in people 
and current happenings. 

Comment:

52. Expression:  
Ability to think clearly; to 
convey ideas to others in such 
a way that one will be understood. 

Comment:

53. Extrovert:  
Interest directed outward; a 
propensity for finding one's 
satisfaction in external things; 
does little day dreaming; little 
given to worrying; interested 
in people. 

Comment:

54. Fealty:  
Loyalty; allegiance; faithfulness; homage; duty. 

Comment:

55. Fidget:  
To move restlessly; uneasiness; nervous. 

Comment:

56. Firm:  
Not easily moved, shaken, or 
disturbed; steady; constant. 

Comment:
57. Flexible:
  Capable of being flexed; pliable; not rigid; ready to yield to influence; capable of being adapted; capable of being modified or molded.

Comment:

58. Force:
  Full of or possessing force; effective action; power to persuade or convince, to impel, to move or produce.

Comment:

59. Friendly:
  Accommodating; obliging, affable; bland.

Comment:

60. Happy:
  Enjoying well being; peace and comfort; joyous.

Comment:

61. Headstrong:
  Self-willed; fiery; urgent-tempered.

Comment:

62. Health, physical, good:
  Sound body; freedom from physical disease or pain.

Comment:
63. Hearty:
Boisterous; vibrant; noisy; tumultuous.

Comment:

64. Honesty:
Upright; truthful; principled; incorruptible.

Comment:

65. Humor:
Pleased; happy state of mind; pleasing mood; whimsical or freakish actions toward people.

Comment:

66. Hurried:
Hustling; hunting disposition; pursuing competition.

Comment:

67. Imagination:
Picture making; explaining; describing situations; helps prospects see and understand by painting word pictures of the situation.

Comment:

68. Impetuous:
Rushing with force; hasty in action; furiously, hastily, or rashly energetic; impulsive in action or feeling.

Comment:
69. **Impressiveness:**
Combination of personal and physical qualities which influence people. It involves physique; energy; personal appearance; manner; presence.

Comment:

70. **Imprudent:**
Lacking in discretion or caution.

Comment:

71. **Impulsive:**
Individual is a happy-go-lucky person; carefree. He makes decisions quickly; enjoys competition; changes from task to task easily.

Comment:

72. **Independent:**
Self-governing; self-reliant; self-confident; self-respecting; not subservient.

Comment:

73. **Industrious:**
Person is energetic; persevering; works steadily; completes his work regardless of how much discouragement he meets.

Comment:

74. **Inexorable:**
Unyielding; inflexible; resolute; firm; relentless.

Comment:
75. Initiative:
Ability to recognize implications of a work situation and act on needs of a situation without specific instructions; self-reliant, self-initiated activity.

Comment:

76. Integrity:
Honesty; moral dependability; soundness; purity; uprightness.

Comment:

77. Interested:
Having the attention aroused; showing concern in a particular job or project.

Comment:

78. Intelligence:
Ability to reason and make judgments; power or act of understanding; intellect or mind in operation; also, mental acuteness.

Comment:

79. Judgment:
Power of arriving at a wise decision; using discretion.

Comment:

80. Kind (disposition):
Benevolent; well-disposed; showing kindness; gracious.

Comment:
31. Kind (principle):
Christian; humanitarian; humane; considerate.
Comment:

32. Knowledge:
Knowledge means knowing facts.
Comment:

33. Lassitude:
Individual has a primary desire to be comfortable, to bask in his comfort; and if he has any energy or ingenuity, it is devoted to making himself comfortable most of the time.
Comment:

34. Leadership:
Ability to get others to do willingly what one wants them to do. It includes mastery; control; fairness; tact.
Comment:

35. Listen:
"Tell me more" attitude; recall things that are not solved; pick up clues; make prospect feel important.
Comment:

36. Love (risk and chance):
Runs risk of gain. Occupations of chance are wholly pleasant; the higher the stakes the greater the fun and pleasure. Outdoing others gives pleasure.
Comment:
87. Loyal:
Faithful; true to any person or company to whom one owes fidelity.

Comment:

88. Lust (power):
Deep and constant desire to be important, to wield power over others; craving for prestige; desire to be conspicuous.

Comment:

89. Manners (good):
A customary way of acting; normal behavior; habit or custom in society.

Comment:

90. Mature:
Ready always to make a compromise between own wishes and those of others; able to forgo without fuss; does not overlook subjective life of others, their wishes, limitations, and individualities.

Comment:

91. Mental agility:
Matching wits with prospect; quick; keen mind; alert to any eventuality.

Comment:

92. Morale:
Steady self-control; determined conduct despite privations, based upon a conviction of being in the right and on the way to success and upon faith in the cause or program and in leadership.

Comment:
93. Moral:  
Pertaining to character, conduct, intentions; social relations.

Comment:

94. Neatness:  
Clean; pure; free from what is 
unbecoming, inappropriate, or 
tawdry; tasteful.

Comment:

95. Observation:  
Mental trait which involves 
memory as well as perception.

Comment:

96. Optimism:  
Seeing reality as essentially 
good; anticipating the best; 
doctrine that this world is the 
best world.

Comment:

97. Organizing ability:  
The ability to analyze and 
synthesize; keeping in mind the 
important elements in a problem;  
resourceful in planning methods 
for solution of problems.

Comment:

98. Original:  
Origin or beginning; first in 
order; not copied, imitated, 
or reproduced.

Comment:
99. Pacify:
   To calm or appease; to restore;
   to quiet; to make to be at peace;
   to tranquilize.
Comment:

100. Painstaking:
   Neat; thorough; accurate;
   prompt in work habits.
Comment:

101. Patient:
   Forbearing; long-suffering;
   not easily frustrated; undisturbed by obstacles, delays,
   failures, or waiting.
Comment:

102. Perfection:
   Analyzing for imperfections in
   sales talk; striving to do better.
Comment:

103. Persevering:
   Persistent in motive; determined;
   tenacious.
Comment:

104. Persistent:
   To go on resolutely in spite of
   opposition; to be insistent; to
   continue to exist; to recur
   constantly.
Comment:
105. Persuade:
Act of persuading; act of influencing the mind by reasons; to induce one to believe or do something; to plead with; to urge.

Comment:

106. Pertinacious:
Persistent; firmly resolute; unyielding; obstinate.

Comment:

107. Placid:
Unruffled; undisturbed; peaceful; quiet.

Comment:

108. Pleasant:
Giving pleasure; agreeable; pleasing manners.

Comment:

109. Poised:
Self-assured; nonchalant.

Comment:

110. Polite:
Polished, refined, or cultivated; highly cultivated.

Comment:
111. **Prudent:**

   Capable of directing or conducting oneself wisely and judiciously. Cautious; circum-pect; discreet in conduct; highly sensible.

   **Comment:**

112. **Puissance:**

   Strength; force; power.

   **Comment:**

113. **Punctual:**

   Attentive in regard to appointed or exact time; prompt in keeping engagements.

   **Comment:**

114. **Punctilious:**

   Overly attentive to details; very precise.

   **Comment:**

115. **Refined:**

   Freed from dross; fastidious; cultivated; marked by refinement of methods or execution; subtle; exact.

   **Comment:**

116. **Reliable:**

   Suitable or fit to be relied on; trustworthy.

   **Comment:**
117. Respect:
Considered worthy of esteem; act of noticing with attention; regard; consideration.
Comment:

118. Resourcefulness:
Alertness and use of commonsense; discovering the best way to get people to do what one wishes the prospects to do.
Comment:

119. Responsible:
Accountable; answerable; liable; amenable; subject to authority.
Comment:

120. Sanguine:
Inclined to be hopeful; sure; warm; ardent; anticipating the best.
Comment:

121. Secure:
Free of fear, care, or anxiety; easy in mind; confident; not feeling doubt.
Comment:

122. Sedulous:
Industrious; in good earnest; diligent in application or pursuit.
Comment:
123. Self-confident:
Confident under disturbing and
distressing conditions; well-
poised; not easily thrown off
balance; displaying forwardness
and willingness to try new ap-
proaches and methods.
Comment:

124. Self-possession:
Concealing anxiety; exhibiting
a neutrality of attitude; placing
the needs of the prospect first.
Comment:

125. Self-reliant:
Confident; trusting own powers
or judgment without the help of
others.
Comment:

126. Self-sufficiency:
Adequacy for work; inner reserves;
resourcefulness; seeming not to
need people; not inclined to seek
advice; preferring to make own
decisions; not easily influenced
by opinions of others.
Comment:

127. Sincerity:
Sincere interest in problems and
in well-being; honesty and
loyalty to clients.
Comment:
128. **Sociable:**
To associate; to be friendly and affable; to promote friendly relations in a group.

Comment:

129. **Sociophilia:**
Has a love for company; appetite for people in the general sense; emotional delight upon being surrounded and supported by others.

Comment:

130. **Stability:**
Solidity; ability to take emotional punishment from day to day.

Comment:

131. **Stubborn:**
Fixed in ways; resolute; obstinate; difficult to handle or manage.

Comment:

132. **Tactful:**
The sense of touch; feeling; sensitive; mental perception; particular ability to deal with others without giving offense.

Comment:
133. Temperamental:
   Pertaining to temperament; having a sensitive and easily excited temperament.
   Comment:

134. Tenacity:
   Persistency, cohesiveness, and courage to perform.
   Comment:

135. Tender-hearted:
   Easily moved to pity and sorrow; compassionate; impressionable.
   Comment:

136. Thoughtful:
   Characterized by or manifesting depth or richness of thought; full of thought; considerate; attentive; unselfish concern for others; courtesy.
   Comment:

137. Thoroughness (perseverance, exactness):
   Accuracy and dependability in performing all tasks; paying attention to details; not "taking things for granted."
   Comment:

138. Thrift:
   Economical management; frugality.
   Comment:
139. Tolerance: 0 1 2 3 4
Trait of easy-going toleration of people's customs, situations, and institutions.

Comment:

140. Trenchant: 0 1 2 3 4
Sharp; incisive; cutting; alert; keen; mentally energetic.

Comment:

141. Trust: 0 1 2 3 4
Assured reliance on another; integrity; veracity; justice; confidence.

Comment:

142. Veneration: 0 1 2 3 4
Respect mingled with awe, excited by the dignity, wisdom, or superiority of a person and by sacredness of character.

Comment:

143. Versatile: 0 1 2 3 4
Having numerous abilities or talents; changeable; variable; turning with ease from one thing to another; capable of turning forward or backward.

Comment:

144. Very active: 0 1 2 3 4
Participating in a wide variety of social activities; seeking contact with others; is sought after in turn.

Comment:
145. Vigorous:
Participating in physical sports; much physical activity; plenty of energy.

Comment:

146. Vivacious:
Lively; animated; expressive of face and gesture.

Comment:

147. Vitality:
Power of enduring or continuing.

Comment:

148. Wit:
Activity of mind; power of conceiving, judging, reasoning; a mental faculty; power of the mind; practical good judgment; wisdom; mental alertness; aptness or talent for clever expression.

Comment:
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