PRERETIREMENT PLANNING PROGRAMS FOR TEACHERS
IN TEXAS PUBLIC SCHOOLS

DISSERTATION

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

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By

Arvilla Rogers Griffith, B.S., M.S.
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This study investigated the prevalence and characteristics of teacher retirement preparation programs in Texas public schools and determined how school personnel directors perceived selected aspects of such programs. A survey questionnaire was used to gather data about personnel directors' opinions of several aspects of retirement preparation programs, and about existing school district programs.

The sample for the study was the 118 Texas school districts with an average daily attendance of 4,000 or more students. A total of 106 questionnaires (89.8 percent) was returned and used in the data analysis.

Eleven of the school districts (10.4 percent) indicated they have a program to help teachers prepare for retirement. The programs are usually individual counseling sessions devoted to discussions about retirement income, financial planning, and legal affairs. Less than three hours are spent by most of the districts in helping teachers prepare for retirement. The majority invite spouses and present the programs during working hours.
Sixty-three percent of the programs are offered to teachers less than one year before retirement.

No statistically significant relationship was found between the existence of a program and either school size or personnel directors’ perceptions of program usefulness. Programs were evenly distributed among the school size-groupings and personnel directors were nearly unanimous in their opinions that programs would be helpful to teachers approaching retirement.

Responsibility for retirement planning was most often perceived as being shared by the Teacher Retirement System, individual teachers, and local school districts. A majority thought retirement programs could help with these adjustment problems: getting legal affairs in order, using leisure time productively, adjusting to role changes, and finding new employment.

The public school districts of Texas offer retiring teachers very little preretirement planning assistance. While 10 percent have programs, none meet the National Council on Aging's program standards in terms of topics covered, hours of coverage, and timing of assistance. Nevertheless, the personnel directors do perceive the programs as being very useful.
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CHAPTER I

INTRODUCTION

Future Shock!

age 65
years worked 40
retirement benefits 0

Many of the 50 million Americans who are covered by private pension plans think they'll automatically qualify for benefits when they reach retirement age. They're wrong (16)!

This stark introduction headed an October, 1980, Department of Labor public service announcement urging readers to get involved in preretirement planning "even if retirement is 30 years down the road."

Today's American workers expect to spend their retirement years with a standard of living similar to that which they had during their working years (32). This would require pension coverage providing retirement income equal to 65 to 80 percent of their preretirement earnings (20). Since Social Security benefits provide the average worker (earning $8,800 annually in 1976) approximately 45 percent replacement of his wages, private pensions and savings are needed to cover the remainder. Yet less than half the work force has private pension coverage. Of those covered, many will never receive benefits (25).
While pension coverage which assures adequate benefits should be a concern for current workers, those already retired with adequate benefits are facing serious future financial difficulties due to inflation. "Inflation is the No. 1 public enemy of the elderly," said Senator Claude Pepper in a 1979 Hearing before the Select Committee on Aging (32, p. 2). Findings from a Harris national survey of retired people indicated that 84 percent felt that their standard of living was being reduced by inflation (32). Retirement income of Texas teachers retiring in 1975 lost one-third of its purchasing power by 1980 (27).

Adequate pension benefits and the impact of inflation on retirement income are both critical issues which need investigation long before actual retirement. Industry is increasingly providing retirement planning programs for employees (23). Advanced preparation can ease the transition from work to retirement and maximize possibilities for adequate finances, good health, and a satisfying lifestyle. Numerous studies have shown that those persons satisfied with their retirement were likely to have done more planning than those dissatisfied with retirement (1, 9, 14, 17, 30).

Women workers may have special needs when preparing for retirement. Most have had fewer work years than their male counterparts to build pension benefits, and over half will be widowed when they reach age sixty-five (34). For the older cohorts, a customary reliance on husbands for financial
planning and decision making in other areas finds many women inadequately prepared for solving problems associated with their retirement.

One area of employment which includes many women is public education. In Texas over 70 percent of the public school teachers are women (31). These schools are in a unique position to provide assistance with retirement planning for large numbers of women. Although many studies have been made about the extent and characteristics of retirement planning programs available to employees in business and industry, there has been no such effort to learn about assistance for public school teachers.

This study examined the public school districts' efforts to assist teachers in making their transition from employee to retiree. How are school districts helping teachers to plan for retirement? Are there variables such as size and number of teachers retiring which encourage this assistance? Research into these variables will be helpful to educators interested in increasing such assistance.

Statement of the Problem

The problem in this study was to investigate the incidence and characteristics of teacher preretirement planning programs in Texas public schools and to determine what perceptions school administrators had regarding selected aspects of such programs.
Research Questions

For purposes of this study, answers to the following research questions were sought.

1. What percentage of school districts offer pre-retirement planning programs for teachers?

2. Is there a significant relationship between school districts offering pre-retirement planning programs and (a) the student average daily attendance in the district? (b) district participation in the optional Social Security program? and (c) perceptions of school district personnel concerning the usefulness of such programs?

3. What are the perceptions of school district personnel concerning retirement matters with which teachers could be helped?

4. Who do school district personnel perceive as being responsible for assisting teachers with retirement preparation?

5. What are the characteristics of a typical retirement program in content, method, and implementation for those school districts offering such programs?

Background and Significance of the Study

Preparation for the retirement years becomes increasingly important in view of the demographic trend toward an older American population. Increases in life expectancy are responsible for the growth in proportions of persons
over age sixty-five, from 4 percent of the population in 1900 to nearly three times that in 1980 (4). Additionally, the aging of the baby-boom cohort will account for an equally impressive increase in the number of retired persons between 1980 and 2030. In 1980 approximately twenty-five million people in the United States were aged sixty-five and over, representing 11 percent of the total population. This age group will more than double to nearly sixty million in the next fifty years. By the year 2030, nearly one of every five Americans will be sixty-five or older (4).

This increasingly larger proportion of our population faces a proliferation in the number of retirement options. On the one hand, improvements in Social Security and public and private pension coverage and benefits have encouraged a trend toward early retirement. But, set against this are recent developments—such as changes in mandatory retirement age and a more rigorous enforcement of laws prohibiting age discrimination in employment—which allow older workers to remain in the labor force. However, overriding any question of timing of retirement is a realistic consideration of the impact of inflation on post-retirement income. If the costs of goods and services rise 10 percent a year, a $10,000 annual pension will be worth only $3,855 in purchasing power in ten years (10).

The decision to retire early or late—to take advantage of a generous pension plan or of the new age seventy
retirement laws—involves a complex assessment of net advantage. Cassell views this assessment as including

1. comparative economic incentive to retire or to continue work;
2. health needs and benefits available and affordable both currently and after retirement;
3. financial resources to supplement private pensions and Social Security;
4. general level of unemployment or number of jobs, full or part time, open to older persons; and
5. assessment of likely life-span (6, p. 16).

Timing of the cessation of work is but one consideration in the process of preparation for living in the later years which, in turn, is part of a larger life-planning process. Robert Benedict, Commissioner on Aging, in a statement presented to a Congressional hearing on retirement preparation said, "Retirement no longer represents a simple termination of one's working years. Increasingly it is a dynamic transition to a widening and more wholesome pattern of lifestyles and opportunities for older people" (3, p. 47).

Careful preparation for the retirement years can increase the likelihood of a successful transition. Pre-retirement education programs can provide guidance in exploring issues and in making plans. Research indicates that there is a correlation between life satisfaction after retirement and the extent of planning done before the event.

Thompson (30) found that having plans for retirement and an accurate preconception of retirement are factors which facilitate adjustment to retirement. Having more
positive attitudes toward retirement and better adjustment in retirement are related to retirement planning, according to Ash (1). Heidbreder (14), reporting on data from a dissertation by Manion, wrote that retirement planning before deciding to retire is significantly related to retirement adjustment of both blue-collar and white-collar retirees. A survey of retired military personnel described by Fuller and Redfering (9) found that preretirement planning has a significant relationship to retirement adjustment.

An early study of the effectiveness of retirement preparation programs was made by Mack (17) in 1958. The researcher evaluated the effectiveness of a program to prepare 281 industrial employees for retirement. The results show an increase in positive attitudes and constructive planning for retirement.

Hunter (15) found significant changes in retirement planning by workers who participated in a preretirement education program. A positive correlation between retirement satisfaction and having attended a retirement information meeting was found by Barfield and Morgan (2) in a study of auto workers in 1967. Green and others (12) compared responses of retirees who had and had not taken part in preretirement counseling. They found that retirees with counseling experienced significantly more effective adjustment in retirement. Charles (7) reported that subjects evaluated before and after experiencing a preretirement
planning program demonstrated greater concern for and involvement in retirement preparation activity and a general increase in positive self-evaluation. According to a survey by Glamser and DeJong (11) participants in a comprehensive preretirement planning program showed a favorable change in retirement related knowledge and behavior. Survey responses from 600 retired teachers in Southern California indicated that preretirement assistance had been available to 23 percent of them. More than three-fourths of those to whom assistance was available made use of the services and most felt they were helped (5).

Although preretirement planning programs have been shown to be beneficial to those having access to them, most people are still retiring without adequate preparation. Both the 1975 and 1979 Harris surveys (13, 32) found only a small percentage of retirees who believed they had done enough planning for their retirement. Individuals still working often indicate they want to plan for retirement but need help (8, 18, 22, 36). The question, then, is, who should help these employees with preretirement planning assistance? Robert Benedict believes that an appropriate answer "involves encouraging employers to be more involved and responsible in this respect, by making retirement preparation as important as work orientation programs" (33, p. 11).

Several large-scale studies have surveyed industry and educational institutions to assess the prevalence and
characteristics of their preretirement planning programs. The larger studies are those by Wermel and Beideman, the National Industrial Conference Board, and three surveys of the Fortune 500 and Fortune 1000 corporations.

Wermel and Beideman (35) conducted the first national survey concerned exclusively with preretirement planning programs in industry. Of 415 companies responding to their 1959 survey, 161 (39 percent) had retirement preparation programs for their employees. Of the 161, 25 provided only financial information.

The National Industrial Conference Board (21), periodically surveying companies to learn about the retirement planning assistance they provide, has found an increase in those services. A 1964 survey reported that 65 percent of the 974 responding companies provided preretirement counseling. A 1974 survey revealed that 88 percent of the 800 participating companies offered preretirement planning assistance. Forty-six percent of the 800 limited assistance to providing financial information. Others also offered health information and gave the employees a retirement-oriented magazine subscription. Only 13 percent covered additional areas.

In 1975 the Institute of Labor and Industrial Relations, Wayne State University (23), surveyed Fortune magazine's 500 largest industrial corporations to learn about preretirement programs provided for employees. Twenty-five
percent of the 172 responding firms had a program. These were comprehensive programs which went beyond coverage of financial planning.

Siegel and Rivas (26) reported on a 1977 survey of a similar sample, 450 firms listed in the *Fortune* 500. In an effort to collect data on both limited and comprehensive programs, the questionnaire avoided any definition of pre-retirement counseling programs. Even with this liberty, only 29 percent of the responding firms reported offering preretirement programs. Further, they reported spending most counseling time reviewing financial entitlements.

In 1979, Research and Forecasts, Incorporated (24) surveyed the chief executive officers and personnel directors of the *Fortune* 1000 companies to determine their attitudes and practices in the field of retirement planning. Of the 368 personnel directors responding, 36 percent said they had programs. These were designated as narrow (individual counseling for fewer than five hours), intermediate (individual and group meetings lasting five to fifteen hours), and broad (a wide range of formats covering over fifteen hours). Sixteen percent of the programs were narrow, 40 percent intermediate, and 44 percent broad.

Little has been done to determine efforts made by educational institutions to prepare their employees for retirement, with one notable exception. In 1976 the Teachers Insurance and Annuity Association conducted a study
of retirement preparation practices and programs in United States institutions of higher education (19). Only 4 percent of the 2,210 responding institutions had a formal program to help employees prepare for retirement. Of the ninety-five institutions with programs, forty-four had been providing formal retirement preparation assistance for two years or less. Most combined individual counseling with group sessions. All but eight of the programs offered more than a single counseling session covering financial information.

In Texas, the Teacher Retirement System counsels retiring teachers about only their retirement eligibility and entitlements. However, no studies were found pertaining to efforts made by public schools (K-12) to provide preretirement educational programs for their teachers. This study determined what the public schools in Texas are doing. The study was concerned with retirement preparation programs provided for teachers by the public school districts of Texas.

In summary, this study was important and timely because (1) the proportion of people over age sixty-five is increasing; (2) retirement considerations are more numerous and complex; (3) advanced preparation generally facilitates adjustment to retirement; (4) retirement preparation programs are a potentially effective way to get workers to prepare for retirement; (5) numerous studies
have assessed the prevalence and characteristics of pre-retirement planning programs offered by industry, but only one was found pertaining to programs offered by educational institutions; and (6) no studies were found directed to the public school sector. Therefore, research was needed to determine what the public school districts do to help teachers prepare for retirement.

Definition of Terms

For the purpose of this study, the following terms are defined as follows.

Preretirement preparation program.--Any formal or informal agency sponsored educational program intended to help employees develop realistic expectations about retirement and of what they might do during their remaining working time to make retirement more successful.

Teacher retirement.--A period during which a teacher receives a service retirement annuity from the Teacher Retirement System of Texas.

Limitations

Educators at differing levels in the school's administrative structure responded to the questionnaire since all school districts did not have a personnel director. This presumably did not affect answers to objective questions. However, answers to subjective questions reflected the
opinion of the responding administrator only and not necessarily that of the policy-making school board.

Of the 106 districts responding to the survey, only eleven were found to have retirement programs. Therefore, the analysis of research question 5 is based on questionnaires returned from these eleven districts.

The study was also subject to all the limitations inherent in data collected by mailed questionnaire.

Procedures for Collection of Data

Research questions to be answered served as the basis for organizing this survey about retirement preparation assistance provided for Texas teachers. To gather data, a questionnaire was developed then mailed to the personnel directors or superintendents of all Texas public school districts with an average daily attendance of 4,000 or more students.

Instrument

An extensive study was made of earlier surveys and survey questionnaires used to gather data about preretirement planning programs. Several of the instruments were selected as appropriate models. Items from those were used as guides for writing questions for the present survey. The resulting questionnaire (Appendix A) was primarily an adaptation of items from those earlier surveys. Models for
the questions in the instrument used for this study were as follows: Wermel and Beideman (35), Part 1, Question 2; Research and Forecasts, Incorporated (24), Part 1, Question 3; and Mulanaphy (19), Part 2, Questions 1 through 7.

The questionnaire (Appendix A) was divided into three parts. The first part consisted of opinion-type questions to assess personnel directors' perceptions of retirement preparation programs; the second part had items to gather data about a specific retirement preparation program from those districts having one; and the third part asked for demographic data. All respondents were asked to answer Parts 1 and 3; only those whose districts had a retirement preparation program were asked to answer Part 2.

Content validity was established by subjective appraisal of the questionnaire by a panel of experts in gerontology. The panel was composed of four gerontologists with extensive expertise in preretirement education. The questionnaire was revised in accordance with their suggestions.

Reliability was established using an odd-even correlation. Computing a Spearman rank-order correlation, a value of rho = .76 was obtained. The correlation is significant at the .05 level.
Sample

The public school system (K-12) of Texas consists of 1,101 districts with a total enrollment of 2,867,254, ranging from one with an enrollment of 2 to one with 201,960 students. Many of the districts are small: 685 have fewer than 1,000 students. This represents 62 percent of the districts with 9 percent of the state enrollment. At the other end of the enrollment continuum are 23 districts, each having more than 20,000 students. This represents 2 percent of the districts with 39 percent of the state enrollment (28).

The sample for this study was all public school districts in Texas with an average daily attendance of 4,000 or more. The Texas School Directory, 1980-1981 (29), was the source of information. The 118 school districts with average daily attendance of 4,000 or more serve approximately 70 percent of the students (over two million) in grades kindergarten through twelve in the public schools of Texas.

Survey Design

The survey questionnaire, a stamped, self-addressed return envelope and a cover letter were sent to the personnel directors of each of the school districts with 4,000 or more average daily attendance. No personnel director could be identified for twenty-three of the school districts so those letters were addressed to the superintendents. They
were asked to direct the questionnaire to whoever served the personnel function or to answer it themselves. The letter (Appendix B) briefly explained the survey and asked the recipient to answer and return the questionnaire. Codes were used to facilitate follow-up procedures for non-respondents. Follow-up reminders (Appendix B) were sent after two weeks and four weeks to obtain at least a 60 percent return for the questionnaires. This was considered a high expectation based on returns for earlier surveys of preretirement planning programs. An indication of what could be expected in questionnaire returns is illustrated in the results of these earlier studies: 1959—Wermel and Beideman (35), 55 percent; 1975—Prentis (23), 34 percent; 1975—Mulanaphy (19), 78 percent; 1977—Siegel and Rivas (26), 34 percent; and 1979—Research and Forecasts (24), 37 percent.

Procedures for Analysis of Data

Data from the completed questionnaires were punched into computer cards for analysis at the North Texas State University Computing Center. Analysis consisted of both descriptive and inferential statistics.

In order to answer the research questions, responses to the survey are reported in terms of frequencies and percentages. The chi-square test of independence was used to test for relationships between the existence of a
preretirement planning program and district enrollment and school district personnel's perceptions of usefulness of the programs. The level of significance was set at .05.

The answers to research question 1 are reported as percentages; those school districts that do and those that do not offer preretirement planning programs for teachers. The distribution was taken from answers to the questionnaire, Part 2, question 1. The answer to research question 2 is based on the information gathered for research question 1; questionnaire Part 1, question 1; and district ADA as shown in the 1980-1981 Texas School Directory (29). For the purpose of analysis, school districts were grouped by ADA. The chi-square test of independence was used to test for a relationship between the existence of a preretirement planning program and the variables identified in the question.

Tables were developed from the questionnaire items which elicited answers to research questions 3, 4, and 5. The answer to research question 3 was developed from questionnaire Part 1, question 2. Data are reported by frequency and percent. Questionnaire Part 1, question 3 provided information to answer research question 4 and responses are summarized, using percentages. Research question 5 was answered with data gathered from Part 2 of the questionnaire, questions 2 through 7. Time spent on each area of content and method are reported using the range and
mean hours. The frequency and percentage of districts using each method and content are also shown.

Chapter Outline of the Dissertation

Chapter II of this study presents a review of selected literature relevant to the demography, finances, and adjustment of retirees; characteristics and effectiveness of pre-retirement planning programs; and the extent to which the programs are available to older adults.

Chapter III describes the methods and procedures for data collection. Included are the type of study, a description of the subjects, the development of the survey questionnaire, the data collection and data analysis procedures.

Chapter IV includes the presentation and discussion of responses to the questionnaires. The first part is general information and demographic data about the responding school districts. The second part is divided according to answers to and discussion about each research question.

Chapter V presents a brief summary of the study and findings, conclusions derived from the study, and recommendations and implications suggested by the results.

Sequence of Events

This sequence of events serves as a guide to execution and completion of the dissertation research project. The general overview of action follows.
1. Proposal seminar.
2. Proposed study revised according to committee suggestions.
3. Preliminary questionnaire submitted to jury to establish validity and reliability.
4. Questionnaire revised, type-set, and printed.
5. Questionnaire mailed to subjects.
6. Follow-up post card after two weeks and follow-up letter and questionnaire after an additional two weeks.
7. Data prepared and computer analysis made.
9. First review by committee members.
10. Revision of first draft.
11. Preparation and review of subsequent draft copies to come up with final copy.
12. Approval of final copy by committee and request for oral examination.
14. Submission of final copies.


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CHAPTER II

REVIEW OF THE RELATED LITERATURE

Introduction

Retirement is a complex subject and is difficult to define. There are emotional definitions: retirement as a leisure-filled reward for dutiful services rendered or from another viewpoint, as exclusion from useful society as a penalty for growing old. More objectively, retirement can be defined simply as withdrawal from the labor force.

Kimmel (69) considers retirement to be a major milestone in adult development marking the shift from middle age to old age. Shanas (135) relates the exact meaning of retirement to the person using the term. Whereas workers, employers, and economists generally describe retirement as an event, psychologists and sociologists are more likely to describe it as a process or a stage of life.

So, retirement has many meanings. Atchley summarizes several.

Thus retirement is many things. As a phase of the occupational cycle, retirement is a period following a socially defined minimum period of employment, in which occupational responsibilities and often opportunities are at a minimum and in which the individual is entitled to an income by virtue of his past occupational efforts. As an event, it is the point at which withdrawal from full-time employment is publicly announced. As a process, it is the transition from a full-time, year-round job to the role of
retired person. And as a social role, retirement is the rights, duties, and associations of people who occupy the position, retired person (4, p. 9).

Whether it be a phase, an event, a process, or a role, retirement is a phenomenon which gains significance as larger proportions of the population reach age sixty-five. Most retired individuals will still lead active lives, and their retirement years will be influenced by their earlier adjustment to the aging process. The years in retirement will span almost 20 percent of the life of the average person (71).

Advanced preparation for the retirement years can ease the transition from work to leisure and can increase satisfaction with this stage of life. Numerous preretirement planning programs have been developed to facilitate retirement preparation because their sponsors recognize the usefulness of these programs.

This review of the literature covers the area of transition from work to leisure and the area of preretirement planning to facilitate retirement preparation. First, some general information is presented focusing upon demographic data about older adults, the financial implications of their retirement, and research studies about adjustment to retirement. Following this is an examination of pre-retirement planning programs from both an historical perspective and their current status. Along with this there is also an analysis of data concerning the availability of
preretirement programs for those who are approaching the time of retirement.

Some Generalizations About the Older Adult

Traditionally, sixty-five has been considered the age for retirement. This precedent was set in 1889, in Germany, when it was selected as the age for retirement there, and was followed in the United States when Social Security legislation was enacted by Congress in 1935. The legislation itself came about largely as a result of the depression of the 1930's which severely affected a high proportion of older people (16).

Neugarten and Moore view this legal act, although in response to economic conditions of the 1930's, as influencing the societal acceptance of age sixty-five as a transition point into old age in other areas of life: "In many public and private programs of services, in the mass media, and in many other informal ways, sixty-five has come to be the reference point by which to distinguish the old from the middle-aged" (101, p. 18).

"Retired," "old," "sixty-five"; the words conjure a negative image of being unneeded and unwanted; of being lonely, poor, and emotionally or physically ill. Negative stereotypes abound. To study the public's attitudes toward aging, the National Council on the Aging commissioned Louis Harris and Associates (52) in 1975. A major finding of
their survey was the discrepancy between expectations about aging of persons under age sixty-five and the personal experiences of Americans over age sixty-five. Those under sixty-five clearly expected the problems of the aged to be more serious than were the actual experiences of the elderly (52). The fear of growing old and a paucity of information about this stage of life encourage negative beliefs about being elderly which generally prove false in the experience of the twenty-five million Americans over age sixty-five.

Although older adults near or in retirement are as diverse as they are numerous, some generalizations can be made about them at this life stage. The following sections describe the group in terms of their demography, their financial situation, and their adjustment to retirement.

**Demography**

**Size of the older population.**—The older population of the United States is large and continues to grow. When our nation was founded, every fiftieth American was over age sixty-five. Those 50,000 persons made up 2 percent of the population. They had increased to 3.1 million, or 4 percent of the population by the beginning of this century. Presently, the estimated twenty-five million Americans over age sixty-five, every ninth person, account for over 11 percent of the population (160).
Geographic distribution.--The older population tends to be distributed among the states in a pattern similar to the rest of the population. California and New York each have more than two million older persons. Following these are Florida, Pennsylvania, Texas, Illinois, and Ohio, each having over one million (139).

In 1979, the proportion of the total population in the age sixty-five-plus group ranged from 2.6 percent in Alaska and 7.7 percent in Hawaii to 13.7 percent in Arkansas and 18.1 percent in Florida.

Most of the elderly (65 percent) live in the metropolitan areas with about half of this group living in the central city (160).

Sex ratios and marital status.--As a result of longer life expectancies for females, they outnumber males in the over-sixty-five population. The ratio is 146 women per 100 men (161).

Most older men (77 percent) are married whereas only 37 percent of older women are married. Only one out of seven men aged sixty-five and over is widowed and only one out of seven lives alone. Over half of the older women are widowed and over a third live alone. The higher proportion of widows among elderly women is partially explained by the higher mortality rate of men and partially by the
fact that husbands are typically older than their wives (139).

**Life expectancy.**—Average life expectancy at birth (based on death rates in 1977) was 69.3 years for males and 77.1 years for females. Average remaining years of life at age sixty-five were 13.9 for males and 18.3 for women. Life expectancy at birth has increased by approximately twenty-four years since 1900, from forty-nine years to seventy-three years. This is due primarily to the eradication of many once-prevalent childhood diseases. Much smaller inroads have been made against the chronic conditions and diseases of old age. More people now reach age sixty-five, 76 percent compared to 40 percent in 1900. However, once there, they live only 4.4 years longer than did people who reached age sixty-five in 1900 (160).

**Projections.**—Demographers have projected the over-sixty-five population into the next century (12, 17). The major conclusions are that the older population is growing faster than the younger and that the older population itself is aging. Between 1975 and 2000, the sixty-five to seventy-four age group will increase by 23 percent and the seventy-five and over age group will increase by 60 percent. In addition, the unbalanced ratio of older women to older men will continue, with a projection of 154 women for each 100 men (17).
Bouvier (12) foresees society's greatest challenge around the year 2020 when the baby boom cohort reaches retirement age. They will number almost sixty million in 2030. Major alterations in the nation's economic, political, and social systems will have to occur if this group is to be adequately cared for.

The Financial Implications of Retirement

Personal income of retirees.—The income of retired persons is approximately half that of those still in the labor force. In 1979, the median income of the 8.8 million families headed by an older person was $11,316 compared with $21,201 for the 49.6 million families headed by persons under age sixty-five (160).

Fifteen percent of the age sixty-five and over population had total cash incomes below the official poverty level. This was placed at $4,364 for the household of an older couple or $3,472 for an older individual living alone. Application of the somewhat more liberal standard of low-income status, 125 percent of the official poverty threshold used for eligibility for some programs, would include nearly 25 percent of persons over age sixty-five. It includes older couple households receiving less than $5,455 and older individuals receiving less than $4,340 (160).
Sources of income.--The single most important source of income for the elderly is Social Security. In 1978, around 90 percent of those over sixty-five had income from this source. The median amount received was $4,769 for families with the head aged sixty-five or older and $2,998 for aged unrelated individuals. While Social Security is an important source of income, it is not usually the sole source. In 1978, about 94 percent of elderly families had other sources of income. In 1976, the major sources of income for the population sixty-five and older were Social Security, 39 percent; earnings, 23 percent; asset income, 18 percent; private pensions, 7 percent; and government pensions, 6 percent (133).

Many people continue to work, usually part time, after age sixty-five. Sixteen percent of elderly unrelated individuals and 48 percent of families with an over-sixty-five head reported income from earnings in 1978. The importance of income from work is shown by the fact that older families whose heads were working full time (8 percent of the total older families) had double the median income of all older families (160).

Private or federal pensions are an income source for approximately one-fourth of elderly individuals and two-fifths of elderly families. Other important sources of income are Supplemental Security Income (SSI) and income from savings and investments (160).
The various income sources are distributed unevenly among groups of the aged population. For example, earnings go mostly to the nonretired; asset income goes mostly to a few high income elderly. Between these two fall the majority of the over-sixty-five population, those retired with a one-half to two-thirds reduction in income.

Adequacy of retirement income.—Expenses in retirement are somewhat lower than earlier so the reduction in retirement income does not reflect a comparable reduction in standard of living. Based on a reduction in needs for goods and services, reduced income tax burden, and reduced need for savings, Schulz (133) estimates that a retirement income 65 to 70 percent of preretirement earnings would assure a continued equivalent standard of living. Munnell (99) estimates a range of 66 to 80 percent with the larger rate required to maintain a lower preretirement income. Henle (56) examined replacement rates for public and private retirement systems over a twenty-year span and concluded that most retirees will not reach this goal. Those most likely to approach a 65 percent replacement rate are married, covered under both a public and a private pension plan, and retire at age sixty-five or later. At the other extreme, a single, early retiree not entitled to private benefits may have a replacement rate as low as 20 to 25 percent.
A 1979 nationwide Harris survey (53) revealed that nearly half the people between ages fifty and sixty-five had not given any thought to how much money they would need when they retired. Of the working public able to estimate their retirement income, seven out of ten felt that it would be adequate. The same survey showed that of those persons already retired, 41 percent believed their income was less than adequate. Clearly, there is an indication that income needs after retirement are being overlooked by those preparing for retirement. These workers are unrealistic in their estimates of what will constitute an adequate retirement income for them. They fail to consider the impact of inflation. They do not consider how retirement income will usually not keep pace with a growing economy.

Inflation has had a strong impact on retirees, with 42 percent reporting that it seriously reduces their standard of living (53). While Social Security income includes cost-of-living increases to offset inflation, this source accounts for only 39 percent of the elderly's income (133). Most private and public pensions do not provide such increases (159). With no inflation protection, a 10 percent rate of inflation reduces the purchasing power of a retirement benefit by 38 percent in only five years (24). This may be partially offset by a common practice of private pension plans, making ad hoc increases in retirees' annuities. Those averaged about 3 percent a year in the 1970's,
allowing the real value of private pension benefits to decrease at an average rate of 4 to 8 percent a year (161).

While income reduction at retirement and erosion of purchasing power due to inflation are familiar topics in retirement income discussions, Kreps (73) points out an additional problem which is seldom discussed. The retiree's income position relative to that of persons still in the work force deteriorates as a result of the economy's real rate of growth. With life expectancy at sixty-five averaging around fifteen years, the retirement span is long enough for the retiree to experience a significant lowering of his income relative to persons still working. The improvement in the standard of living resulting from economic growth is available only to working persons and their families. This can be demonstrated by showing the annuities from the Teacher Retirement System of Texas for a teacher retiring in 1967 and another in 1977. The annuities represent an average benefit level during each retirement year and are based on a random sampling of teachers who had thirty to thirty-four years of service when they retired. The teacher retiring in 1967 received a monthly annuity of $310 in January, 1980, while the one retiring in 1977 was receiving $630. Both needed (in January, 1980) around a 25 percent increase in addition to those already granted to offset the reduction in purchasing power due to inflation (147). The retiree of 1967 needed an additional 100 percent
increase in retirement income in order to maintain an income position relative to the retiree of 1977. The national economic growth and improvement in teachers' salaries had passed her by.

With retirement income nationwide being around one-half that of persons still in the labor force, Schulz's (133) estimate of a replacement rate of 65 to 70 percent to maintain an equivalent standard of living which workers want (156) is not being met. For 3.6 million older persons, the concern is more likely to be one of how to survive than one of how to maintain a preretirement lifestyle. These elderly had incomes below the official poverty level and were disproportionately female and minorities (160).

Reductions of income at time of retirement, further erosions in buying power brought on by inflation, and failure to benefit from economic growth all contribute to retirement income which is often less than adequate. These are some of the reasons for the problem. The next section will discuss a popular solution—working beyond normal retirement age.

Working after sixty-five.--The 1978 amendment to the Age Discrimination in Employment Act (160) opened the door for workers to continue their employment after age sixty-five. It raised the upper age limit in the Act from sixty-five to seventy for private employment and abolished the
upper limits totally for federal government employees. Those who wanted to work after age sixty-five could no longer be prevented from doing so.

Clare (23) maintains that the only way to make pensions adequate immediately is to raise the normal retirement age. He feels that people can and want to work after sixty-five and sees additional years of work as contributing to a larger pension and to personal fulfillment.

This proposal is contrary to a growing trend toward earlier retirement by American workers (94, 110). There has been a steady decline in the percentage of male workers remaining in the labor force after age sixty-five, from 41 percent in 1950 to 19 percent in 1980. The rate of female workers over age sixty-five remaining in the labor force increased from 8 percent to 10 percent between 1950 and 1960, then gradually declined to 8.1 percent in 1980 (160). Several studies have shown that the decision to leave the work force early corresponds to the retiree's ability to afford it (7, 8, 111). Also, other studies have shown that workers report plans for early retirement but, as they age, they prefer later retirement (30, 130).

Sheppard (138) cautions that the decline in labor force participation should not be completely attributed to the availability of retirement income before age sixty-five. Data on persons applying for Social Security prior to age
sixty-four show a disproportionate number of long-term unemployed and individuals with health problems (126).

Considerable concern was expressed about the effects on the economy of early retirement during a series of Congressional hearings on retirement, work, and lifelong learning. Witnesses agreed that one way to reverse the trend was to place more emphasis on continuing employment opportunities for older workers (158).

For those who desire to continue working after age sixty-five, flexible alternatives to the traditional forty-hour work week could increase the opportunities for them to remain in the labor force. McConnell (86) discusses several kinds of alternatives advantageous to the older worker: part-time work, job sharing, four-day work week, flexible scheduling and phased retirement. In addition, he suggests the redesign of work tasks to reduce physical strains and to improve the intrinsic interest of the job.

Citing numerous research study results presented at a hearing conducted by the Senate Subcommittee on Labor in 1977, Fleisher and Kaplan (37) show that older workers perform equally as well as or better than their younger counterparts in most job situations. The nature of some jobs, however, can cause problems. Jobs requiring a rapid rate of response, strenuous physical activity, or a stressful environment could be difficult for the older worker.
Alternative work arrangements would need to include proper matching of the individual to the job.

Both workers and retirees have expressed the desire to continue employment after age sixty-five. When Gray and Morse (48) surveyed a group of middle level managers, they found that 40 percent had returned to some type of work after retirement. The reasons cited most often were the enjoyment of work and the need for additional income. Quinn (121), studying a sample from the longitudinal Retirement History Study, found that partial employment (gradual retirement) was more prevalent among the self-employed. Morrison (96) found that over half of a survey sample from a large corporation expected to solve their financial problems in retirement with post-retirement employment. Irelan (60) reported that about 40 percent of the 11,153 workers interviewed for a retirement history study favored post-retirement work as a way to counteract their anticipated financial problems as retirees. The 1979 Harris survey (53) found that 51 percent of a national sample of employees intended to continue working beyond the normal retirement age and that 46 percent of a national sample of retirees would prefer to be working. A later Harris poll (51) showed over 70 percent of all workers, from ages eighteen to sixty-five, would like the option of continuing to work part-time instead of retiring completely.
These studies indicate that approximately one-half or more of the people surveyed desired post-retirement work, yet the rates of those actually working is far lower. Harris' (51) national sample of retirees found that 13 percent received part of their income from a job. This is in line with the labor force participation rates in 1980 for those persons over age sixty-five: 19 percent of men and 8 percent of women. Thus, many workers appear to have Unrealistic expectations about the availability of full- or part-time work as a solution to financial difficulties in retirement.

In an effort to learn about the problems facing older persons who want to continue to work, the Senate Special Committee on Aging held a series of hearings on "Work After 65: Options for the 80's" (160). A major outcome of the hearings was "evidence that one of the primary obstacles to the employment of the older worker is a set of negative myths and stereotypes denigrating the older worker's ability to function effectively" (160, p. 42). Limitations imposed upon the practice of mandatory retirement are likely to have little effect on the availability of employment opportunities. Employers need to be made aware of the scientific research reported at the hearings which refutes these negative stereotypes and to be encouraged to develop employment options for the older worker. Until this is done, the
jobs expected to solve many retirement financial problems may not be available.

The Harris survey (53) cited earlier indicated that nearly half of the respondents aged fifty to sixty-four had given no thought to their financial needs after retirement. Other workers anticipated financial problems which they planned to solve with part-time work (53, 96, 121). Since appropriate job opportunities are not likely to exist, both situations show an absence of sound planning for the retirement years.

According to Rabushka and Jacobs, older people do not have as many problems as commonly believed. They fault the negative stereotypes of the elderly with creating undue public concern for their welfare when the "overwhelming majority live free from crises" (122, p. 13). Even the number of older people with anticipated financial problems is reduced when benefits other than cash are considered. Government services such as Medicare, Medicaid, public housing, and double tax exemptions help offset the reduction in income upon retirement. In addition, 70 percent of the elderly are home owners. They contend that "old folks are just like young folks," except that they have lived longer and have--and need--less money to spend (122).

There are other issues important to an investigation of the situation facing the older adult at the time of
retirement. These include physical changes and health, sociological implications of retirement, and psychological changes associated with aging, as well as relationships between these factors and the retiree's financial situation. Although these topics are too extensive to be addressed in this review, they may be touched upon briefly in the following section on adjustment to retirement.

**Retirement Adjustment**

Many research studies have examined the actual or anticipated adjustment to retirement. Results vary, depending upon many factors, including the population studied, definitions of adjustment, attitudes about retirement, meanings assigned to work, expected income, and whether the retirement was voluntary or involuntary (138). Carp (21) found that even question format could bias results.

Research has often been a search for relationships between retirement adjustment and another variable. Based on an important longitudinal study, the Cornell Study of Occupational Retirement in the mid-1950's, Streib and Thompson (146, 148) and Schneider (131) found that pre-retirement attitude was an important predictor of retirement adjustment. Glamser (43) found that workers likely to have a positive attitude toward retirement were those who could expect a positive retirement experience.
Retirement attitudes were often positively related to adequate income (94), or to good health (9, 68, 137) in combination with positive preretirement feelings (70), or high socioeconomic status (146), or adequate income and positive attitude (162), or adequate income and having done preretirement planning (54). Voluntary retirees were found to be more likely to have positive retirement attitudes (70, 162).

Several studies in the 1950's focused upon the importance of the job to an individual and, in turn, any relationship between this and attitude toward retirement. Friedman and Havighurst (41) found a relationship between the meaning assigned to work and the individual's attitude toward retirement. As they went up the occupational ladder to more prestigious jobs, workers placed more emphasis on the non-monetary meanings of work and expressed an unwillingness to retire at age sixty-five. Michelon (89) found that professionals and businessmen had the same reluctance to retire. A direct relationship between occupational status and attitudes toward retirement was shown by Burgess (18). Johnson and Strothers' (63) findings regarding the relationship between the meaning assigned to work and the individual's attitude toward retirement were similar to those of Friedman and Havighurst (41).

Later studies showed results that were different than those above. Fillenbaum (32) found a lack of relationship
between attitude toward the job and attitude toward retirement. Glamser (43) found no relationship between commitment to work and attitude toward retirement. But, a later study of the same workers after they had retired (45) seemed to reverse this finding. After the workers retired, there was a strong relationship between their feelings about job deprivation and their retirement attitude. The workers had apparently underestimated their feelings about the worker role.

Other studies showed relationships between retirement adjustment and a variety of variables. Peppers' (113) study of male retirees supported the continuity approach to aging. Those retirees primarily participating in their favorite leisure activity had higher life satisfaction scores. Gubrium's (50) study revealed that a large majority of the retirees surveyed felt that people treated them with the same amount or more respect since their retirement. Goudy's (47) longitudinal panel study showed that any changes in retirement attitudes over a decade were small and unimpressive. The popular belief that retirement itself results in poor health was contrary to evidence from Shanas (136). She learned that poor health may cause retirement, but retirement does not cause poor health.

Early studies about retirement adjustment gave little or no attention to sex as a variable. Retirement studies which included women were mostly concerned about their
reactions as wives to their husbands' retirement (31, 67, 74). Cummings' position is that "women's roles are essentially unchanged from girlhood to death" (27, p. 44). Their transition to the retirement stage is therefore easier than it is for men. Palmore (109) found that there were more voluntary retirements by women than by men. He felt that was because retirement for a woman only meant giving up a secondary role since the role of wife and mother was her primary role. Kline (72) agreed that retirement was easier for women because it was just another adjustment in a lifetime of repeated major adjustments.

Other studies showed that adjustment to retirement could be more difficult for women as compared to men. Atchley (2, 3, 4, 5, 39, 145) found that women could be highly committed to work and that retirement could be stressful for them. Thurnher (151) studied pre- and post-retirement men and women and concluded that retirement left women with a sense of lack of fulfillment and a desire for some further form of personal accomplishment whereas men were more likely to welcome retirement.

Other research about women's retirement found results similar to research done with men: preretirement attitude toward retirement was related to retirement adjustment (131); job involvement was inversely related to attitude toward retirement (26); single, career women had as much difficulty adjusting as professional men or business men (89);
commitment to the job and reluctance to retire were related to occupational status (116); for women over age sixty-five, morale was higher for working women who had never worked (61); retired women had difficulty maintaining a satisfying level of social involvement (40).

These studies were based on older women of the 1960's and 1970's. Future generations of women will have different job histories than those now retiring. As women's work-life increasingly becomes closer to that of men, their retirement adjustment could also be similar. Now, even with the differences, the overwhelming majority of both men and women like retirement and nearly half get used to it in a short time (2).

Advanced preparation for the retirement years can help in the transition from employee to retiree. Research has shown a correlation between adjustment after retirement and planning done before retirement (1, 42, 45, 49, 54, 90, 148).

Based on data from the Cornell Study of Occupational Retirement, Thompson (148) found that having plans and an accurate preconception of retirement facilitated adjustment after retirement. Having positive attitudes about retirement and better adjustment to retirement were related to prior planning according to Ash (1) in reporting his ten-year study of 1,200 older employees and retirees. Heidbreder (54) concluded that preretirement planning was
significantly related to retirement adjustment of both blue-collar and white-collar retirees. Miller (90) and Green (49) found that preretirement education was a positive factor in retirement adjustment. A survey of retired military personnel, described by Fuller and Redfering (42), found that planning before retirement had a significant relationship to adjustment after retirement. Finally, Glamser (45) found that one of the predictors of retirement attitudes was retirement preparation and planning behavior.

Preretirement Planning Programs

Recognition of the value of advanced planning has been accompanied by a growth in the availability of retirement planning programs. Retirement programs are being offered by employers, community colleges, university gerontology departments, and social groups. These programs usually focus on helping preretirees get ready for retirement. This section covers the history and purposes of preretirement planning programs, gives typical methods and materials used in presenting programs, and reviews selected research on their effectiveness.

History and Purposes

The origins of group retirement education programs can be traced to the late 1940's, at the University of Michigan, when Clark Tibbitts and Wilma Donahue offered an educational program for retired people (152). The course, "Problems and
Adjustments in Later Maturity and Old Age," was planned without any previous experience as a guide and without knowing who would take it. Newspaper advertising and a mailing list brought forth fifty students, ages ranging from twenty-three years to eighty-four years. Evaluations at the end of the sixteen meetings were very favorable, leading Tibbitts to conclude,

that mature people do want guidance as they pass from one period of life to another, that properly selected experts have a good deal of cogent information which they can impart, and that some older people will attend an organized class group to obtain guidance (152, p. 211).

While program offerings were being expanded by Tibbitts, Donahue, and Hunter at the University of Michigan, Ernest Burgess and his associates were developing education for aging at the University of Chicago (58, 59). According to Hunter (59), most subsequent developments in education for aging can be traced to these first attempts to use the educational process in helping older people understand themselves and their situation.

Numerous universities, community colleges, public school adult education departments, labor unions, government agencies, and industries have followed the lead of the Universities of Michigan and Chicago. In some instances, the educational programs resulted from cooperative efforts between an educational institution and business, industry, or labor unions (59, 155).
While there is a record of the beginning of group retirement education, there is no such record of the origins of the individual type program. Early surveys indicate that many companies had well established programs before 1950 (58). This type was usually informal, covering basic financial information and was often related to the development of a pension plan. According to Walker (164), these were not really planning-for-retirement programs since they merely gave information related to the company's pension plan.

Any decision to provide preretirement education must consider the purpose or objectives for the program. The purpose to be accomplished by preretirement education, in turn, will determine its instructional design. The purpose of the pioneer program at the University of Michigan was

(a) to provide specific information for immediate use in connection with current individual problems, (b) to give a philosophy of aging, and (c) to afford some understanding of the relationship of the satisfaction of the needs of older people in the total social organization (152, p. 206).

This course was comprehensive and covered all the major phases of life. At the other extreme were those informal sessions whose purpose was to give the employee information about pension and Social Security benefits. Those two extremes still set the limits for most current preretirement educational efforts.

Program purposes may vary when seen from the employer's point of view. Manion (83) cites two studies of large
companies, one in 1961 and another in 1980, where the main purposes given for presenting retirement preparation programs were sponsor centered benefits. The purposes in terms of effects upon the older workers were of secondary interest.

Nevertheless, most writers present the purposes of retirement preparation programs as employee-oriented. Monk (92) sees them as providing information and planning tools that will enable the employees to make right decisions concerning their impending retirement. Helping the older individual make better adjustment to aging and retirement, and putting him in touch with community resources are program goals as seen by Hunter (58). Harris describes retirement planning as a "kind of preventive medicine for retirees, (53 p. 30). Manion provides a comprehensive purpose, "to permit the employee to confront problem issues and to obtain information which permits realistic planning for retirement" (81, p. 7). Hendricks (55) believes retirement planning sessions serve as a form of anticipatory socialization when the older adults are encouraged to explore alternative roles and activities with others facing the same future.

Examples taken from materials of four preretirement planning programs help illustrate other stated purposes.

1. Duke University Training Center (118) proposes to give preretirees an idea of what retirement is and how to cope with the adjustments that must be made.
2. The Retirement Services, Incorporated (84) series' purpose is to help individuals examine the soundness of the information they have, and to suggest fresh ways of looking at themselves and their lives.

3. The objective of the National Retired Teachers Association (104) program is to encourage participants to search for their own answers and to help them to begin and continue their own planning.

4. Materials prepared by the National Council on Aging for Kiwanis International (107) stated an objective simply as helping men and women in their preretirement years to plan for retirement.

While the program purposes are expressed in a variety of ways, the programs all impart information useful to the employee approaching retirement. Content to be covered and methods of delivery will also be influenced by the purpose to be accomplished.

Methods and Content

A comparison of content and presentation methods of the University of Michigan pioneer program in 1948 (152) and one recently developed by the National Council on Aging (36) shows little change in content. Both included information about eight broad areas. The University of Michigan's topics were biological aging, psychological changes, maintenance of physical and mental health, living
arrangements, creative activities, religion, and legal problems. The NCOA program combined legal concerns with financial, eliminated religion as a separate topic, and added new content areas for lifestyle planning and careers. The modules are lifestyle planning, financial planning, being healthy, interpersonal relations, living arrangements, leisure time, new careers in retirement, and community services.

Distinct differences are evident in methods of presentation and materials used. The early program required no activity beyond attentive listening by the participants. All sessions were lectures by professionals, experts in their fields. Materials were limited to an outline of the topic being covered and an evaluation sheet. That is a sharp contrast to the NCOA do-it-yourself industry package which has built-in participation using simulation and group dynamics. It does not require special lectures and includes a variety of materials such as leader's guides, audio-visuals, exercises, cases, and workbooks.

These two programs, separated by over twenty years, probably reflect the major directions of change in pre-retirement planning programs. Topics covered have undergone little change and usually cover finances, health, legal concerns, housing, relationships and use of time. Materials and methods reflect changes in accordance with the increased
attention given them. Universities, businesses, and organizations for aging have developed and published numerous prepackaged programs for general use. In addition, many corporations have developed, or had developed for them, pre-retirement planning programs geared to their specific organization (15).

Some research has been done of effectiveness of methods of presentation. Tiberi and Boyack (153) conducted a study of four models of preretirement programs. The two providing specific processes to deal with the emotional implications of the retirement experience showed positive change on measures of behavior, attitude, and information. Other studies evaluating group methods showed similar findings (11, 108, 134).

Glamser and DeJong (46) evaluated two preretirement programs, one using a group discussion format and the other using an individual briefing format. The group discussion program was most effective in producing favorable changes prior to retirement. A later longitudinal update on this study by Glamser (44, 45) showed no significant effect upon the retirement experience by either program. He concluded that the benefits of preretirement programs may be most evident prior to retirement.

Although the majority of companies with retirement planning programs use the individual approach, Reich's (124)
survey in 1976 revealed a substantial interest in the group approach. At that time, more than 5,000 persons had been trained as leaders. He saw a need for more group programs that give participants an opportunity to express their feelings about retirement issues. Several dissertations (28, 143, 163, 167) found that participation in a group preretirement planning program improved attitudes toward retirement. Manion (82) also prefers the small group interaction model as a way to promote attitude change and present factual information simultaneously.

The group discussion-individual briefing classification for program format has a counterpart in classification schema based on information covered. According to extent of coverage, programs have been divided as formal-informal, limited-comprehensive, and broad-intermediate-narrow.

In an early appraisal of preretirement planning programs in industry, Walker (164) differentiated between formal and informal programs. While he gave no criteria for each classification, he did state that a major difference was the subject matter covered. The majority of the informal programs covered the most basic type of financial information. Wermel and Beideman's (165) 1959 study of large companies grouped programs as limited or comprehensive. A limited program concentrated upon giving the employee information about his retirement benefits and options and encouraged him to make financial plans. The comprehensive
programs would go beyond this to take in at least some of the other aspects of satisfactory retirement adjustment. A more recent survey of Fortune 1000 companies (128) classified programs as narrow, intermediate, or broad based upon the number of topics covered. Of eleven possible items, the narrow programs covered three or fewer, intermediate programs covered four to seven items, and broad programs covered eight or more.

In addition to preretirement programs covering a variety of topics and types of presentation, the programs may need to be designed differently for workers at varying occupational levels (18, 154). The Andrus Gerontology Center Model (14) can be tailored to meet the needs of persons falling in any combination of four income levels and four age groupings. The trend is toward a variety of programs with a range of options making it possible to tailor a preretirement planning program to fit the needs of both the persons giving and those receiving the information. This in turn is an effort to provide an educational program with maximum effectiveness in helping employees make the transition to retirement.

Program Effectiveness

Evidence suggests that retirement preparation programs are helpful to employees in planning and in easing the transition from work to retirement (93). The greatest value
of these programs, as found by Kasschau (66), lies in their capability to stimulate the individual to begin his own planning. Enrollment in a program is often the individual's first consideration of his approaching retirement. Research by Hunter (57), Simpson and others (142), Thurman (150), and Fitzpatrick (34) found an increase in retirement planning by workers after participating in a preretirement education program.

Although Kasschau (66) questioned the success of programs in developing favorable attitudes toward retirement or promoting good retirement adjustment, others have found them to be effective in those areas. A 1958 study by Mack (80) showed an increase in positive attitudes and constructive planning for retirement by 281 industrial employees after they completed a program. A positive correlation between retirement satisfaction and having attended a retirement information meeting was found by Barfield and Morgan (7) in a 1967 study of auto workers. Green and others (49) saw that retirees with preretirement counseling experienced more effective retirement adjustment than those who had none. Charles (22) reported that subjects evaluated before and after participating in a preretirement planning program demonstrated greater concern for and involvement in retirement activity and a general increase in positive self-evaluation. Participants surveyed by Glamser and DeJong (46) indicated that a comprehensive preretirement planning
program could produce favorable changes in retirement-related knowledge, attitudes, and behavior.

Other researchers have found that the relationship between exposure to programs and successful retirement factors may vary. Tiberi and others (153) analyzed four program models and concluded that positive outcomes were dependent upon program inclusion of processes to deal with the emotional aspects of the retirement experience. Models without this showed negative outcomes. A recent study by Glamser (44) found that preretirement programs appeared to have no long-term effect on the subsequent retirement experience of the participants. Nevertheless, there was strong support by older workers for the programs, indicating that they desired assistance in preparing for retirement.

**Need for Preretirement Planning Programs**

A 1979 Harris poll found that Americans consider retirement planning "the single most important factor in assuring a comfortable retirement life free from financial worries" (53, p. 22). Only 29 percent of the retirees interviewed thought they had done enough planning for their retirement. The remaining 70 percent thought that their planning was in some way inadequate and half of those had done no planning at all. Unfortunately, many of the retirees discovered the importance of preretirement planning after they retired. The survey also showed that today's
workers are likely to face the same dilemma when they retire. Only 33 percent of the workers felt they had done enough planning for retirement considering their age, and 30 percent had done no planning at all.

Numerous other studies have resulted in similar findings (29, 33, 35, 63, 67, 68, 88, 96, 116). In five of these studies (29, 35, 63, 67, 88), over 50 percent of those within ten years of retirement or already retired had made no definite plans for retirement. The McPherson and Guppy (88) study found that 80 percent of the 360 males aged fifty-five to sixty-four had made no definite plans for retirement.

Nearly half of the retirees interviewed in the Harris poll (53) cited earlier advised people who were still working to start planning early for retirement. Surveys by Fillenbaum (33), Fitzpatrick (35), and Prentis (116) indicated that employees overwhelmingly agreed to the importance of planning and were interested in attending a preretirement planning program.

Working women only were included in Prentis' (116) study. The majority considered themselves as people who plan ahead yet over half indicated they had not done any planning for retirement. Non-planners felt that, as they got older, things would take care of themselves and that there was no need to plan. More of the unmarried women expressed an inability to know how to plan and indicated a
need for assistance. A similar concern was expressed in a report on older women prepared for the consideration of delegates to the 1981 White House Conference on Aging (127). It called for development of preretirement planning programs geared toward women since it is they who will have the longest and hardest years ahead. The report noted that women will probably end their lives without a mate (only 37 percent aged sixty-five and over are married with their husbands present) and in poverty (70 percent of the aged poor are women) (101, 127). Atchley (2) urges the development of retirement preparation materials directed specifically to women's needs. They are more likely than men to have employers who provide no private pensions, no continuation of fringe benefits into retirement, and to be subject to a number of situations which will result in a low retirement income. Although there is evidence that women need retirement preparation more than do men, access to this information is even more sparse than for the general population (2).

Similar concerns were expressed by others making presentations to the Subcommittee on Retirement and Employment during its detailed examination of the problems of midlife women. An improvement in preretirement education for women was included in recommendations made to the committee (144).
The need for preretirement planning is evident yet there is a reluctance to plan or to participate in planning programs (14, 59, 66, 91, 119, 123). Kasschu (66) said that the majority of those people for whom retirement is likely to pose problems arrive at the date of retirement with no concrete, realistic plans. Resistance is probably due to a fear of aging (14, 59), often combined with an expression of futility in planning for the unknown (91, 123). Byrum (19) found that proximity to a retirement program may be the determining factor in participation.

Those who do plan usually wait until they are on the verge of retirement in spite of efforts to encourage them to participate in preretirement education programs five to ten years before retirement (59). Hunter (59) and Lumsden (75, 79) agree that workers may be reacting to the negative attitudes and stereotypes about aging and post-retirement life. Societal attitudes toward aging encourage the individual's fear of retirement. A positive approach would be to present preretirement planning as a refocusing process (65) to get ready for the approximately fourteen years of freedom from work, the retiree's gift of 30,000 hours (13). A program with a developmental approach in a setting such as a public library or a college away from the work setting was reported as successful by Morkert (95).

Since Tibbits and Donahue's first group effort, preretirement education programs have changed only a little in
content but extensively in methods and materials. Participation in a comprehensive program is likely to result in positive outcomes, especially in stimulating planning for retirement. Numerous studies have shown that while retirees placed great emphasis on preretirement planning, most pre-retirees have done little or none.

Recognizing this, employers are encouraging planning by providing planning assistance. The following section reviews studies about preretirement planning programs offered by industry, by government agencies, and by educational institutions.

**Extent of Preretirement Planning Programs**

Preretirement planning programs have been shown to be beneficial to those who complete them. However, most people are still retiring without the help these programs can give or any other adequate preparation. Both the 1975 and 1979 Harris surveys (52, 53) found that most retirees thought their preretirement planning was inadequate. Individuals still working indicated they wanted to plan for retirement, but needed help (33, 35, 64, 96, 116, 120, 166).

During the 1971 White House Conference on Aging, sections on Education; Employment and Retirement; and Retirement Roles and Activities (103) urged the adoption and expansion of preretirement education programs. Background
materials provided to delegates to the 1981 White House Conference on Aging (102, 127) noted the lack of response to the 1971 recommendations and again called for an encouragement of such programs by the government and the private sector.

Recognizing this need, a subcommittee of the Select Committee on Aging held a hearing entitled, "Preparing for Retirement: Crisis or Challenge?" Witnesses from government agencies, industry, labor unions, educational institutions, and aging organizations presented testimony on how best to achieve, "the goal of adequate retirement preparation for every American (157, p. 1).

One question to which responses were sought was, In an adequate system of retirement preparation, "what should be the relative roles of the public and private sectors: government (federal, state, and local); industry (labor and management); education institutions (public and private); and other community organizations" (157, p. 71)? Testimonies given generally agreed that the government should serve as a model by providing quality preretirement planning programs for its own employees and also play a supportive role in the development of programs throughout the nation. Industry's roles would be to offer comprehensive programs on a regular basis to all hourly and salaried employees. Witnesses saw education's role as making available pre-retirement education to the public, in addition to faculty
and staff, and training leaders and developing programs. Community based organizations should provide planning opportunities for the hard-to-reach population groups (157).

The number of formal and informal retirement preparation programs has continued to increase since the initial efforts at the University of Michigan in 1948. The growth has occurred both in the number and in the types of organizations with programs. The purpose of the next section is to present results of studies about preretirement planning programs that are made available to older adults by industry (management and labor), government agencies, and educational institutions.

Programs Provided by Industry

Wermel and Beideman (165) made the first national survey concerned exclusively with retirement preparation programs in industry. Of 415 companies responding to their 1959 survey, 161 (39 percent) had retirement preparation programs for their employees. Of this 161, 25 programs were limited to providing only financial information.

The National Industrial Conference Board, periodically surveying companies to learn about the retirement assistance they provide, found an increase in those services during the 1970's. In 1954, 65 percent of 327 companies replied in the affirmative when asked if they had any type of preretirement counseling (58). Most were informal efforts dealing with
pension benefits. Later, a 1964 survey (106) reported that 65 percent of the 974 responding companies provided pre-retirement counseling. In a 1974 survey (106) it was revealed that 88 percent of the 800 participating companies offered preretirement assistance. Forty-six percent of the 800 limited this assistance to giving financial information. Others provided, in addition, health information and gave the employees a retirement-oriented magazine subscription. Only 13 percent covered additional areas.

In 1975, the Institute of Labor and Industrial Relations, Wayne State University (115, 117), surveyed Fortune magazine's 500 largest industrial corporations to learn about preretirement programs provided for employees. Twenty-five percent of the 172 responding firms had programs. These were comprehensive programs which went beyond coverage of financial planning.

Siegel and Rivas (140) reported on a 1977 survey of a similar sample, 450 firms listed in the Fortune 500. In an effort to collect data on both limited and comprehensive programs, the questionnaire avoided any definition of preretirement counseling programs. Even with this liberty, only 29 percent of the responding firms reported offering preretirement counseling. Further, they reported spending most counseling time reviewing financial entitlements. A later study by the same professors (141) investigated
preretirement programs within service firms. A much larger portion (51 percent) of these firms had programs and 89 percent of the firms without programs planned to implement one within five years. In addition to a greater percentage with programs, the content focus was broadened beyond financial planning. Forty percent of the existing programs included content on the psychological problems associated with retirement.

In 1979, Research and Forecasts, Incorporated (128, 129), surveyed the chief executive officers and personnel directors of the Fortune 1000 companies to determine their attitudes and practices in the field of retirement planning. Of the 368 personnel directors responding, 134 said they had programs. These were designated as narrow (individual counseling for fewer than five hours), intermediate (individual and group meetings lasting five to fifteen hours), and broad (a wide range of formats covering over fifteen hours). Sixteen percent of the programs were narrow, 40 percent intermediate, and 44 percent broad.

Other surveys have been less extensive, either in geographic representation or in sample size. Naef (100), reporting on a 1950's survey of preretirement programs in New Jersey, found that only 15 percent of the manufacturing establishments surveyed had broad range programs and that 38 percent of the firms had none.
Pellicano surveyed 160 Pittsburg companies in 1972 (112). Informal counseling about financial and medical entitlements only was reported by 85 percent of the respondents.

Kalt and Kahn (64) reported a 1972 survey of 46 pharmaceutical firms. Twenty-three percent of the respondents had counseling programs, mostly individual, information-giving sessions conducted by untrained personnel.

In 1979, Berkeley (10) surveyed Dallas corporations to determine whether employees had access to retirement information and planning at their work site. She found that twenty of the eighty-five respondents believed they were helping their employees prepare for retirement. Of the twenty with programs, 30 percent covered only financial information.

Programs Provided by Government

Little published information was found about preretirement planning programs provided for older employees of the government. One informal survey in 1953 (35) showed that only the Department of Agriculture and the Department of Health, Education and Welfare had programs. Senator Walter F. Mondale twice introduced legislation to mandate preretirement programs for employees of every government agency. The Civil Service Commission opposed the bills (132).
In 1974, the General Accounting Office (132) surveyed 255 agencies and found that more than two-thirds reported no preretirement programs whatsoever. However, their reported conclusion was that the need for preretirement counseling had not been clearly demonstrated (114). Based on that recommendation, the Civil Service Commission felt it "should go no further than insuring that each agency furnishes retiring employees with information about their retirement rights and obligations as stated in the Federal personnel manual" (114, p. 13). The Commission does furnish guidelines encouraging the various agencies to develop their own programs.

A recent retiree, formerly chief of the retirement section of the United States Information Agency, criticized this Civil Service Commission position at a Congressional hearing (6). He felt they should take an active lead in promoting and providing materials for the two million government employees. The majority of the other witnesses at the committee hearing shared his views.

Manion (83) wrote that it is unfortunate that the nation's largest employer, the Federal Government, has not taken a positive stand on preretirement education. Although the official position of the Government as an employer has not changed, some of the federal agencies have initiated programs to meet the needs of their own employees; others provide token services or none at all.
Programs Provided by Educational Institutions

Little has been done to determine efforts made by educational institutions to prepare their employees for retirement, with one notable exception. In 1976 the Teachers Insurance and Annuity Association made a study of retirement preparation practices and programs in United States institutions of higher education (97). Only 4 percent of the 2,210 responding institutions had a formal program to help employees prepare for retirement. Of the 95 with programs, 44 institutions had been providing formal retirement preparation assistance for two years or less. Most combined individual counseling with group sessions. Eight of the programs offered only a single counseling session covering financial information.

Other, less comprehensive, studies have explored the efforts of colleges and universities to offer assistance in preparing for retirement or to provide courses for and about older people. The American Association of State Colleges and Universities (97) surveyed its members in 1974 to learn about programs they offered older people. Twenty-one of the 313 member institutions (less than 7 percent) reported offering retirement preparation programs. In 1976, the Association for Gerontology in Higher Education (97) compiled a directory of educational programs in gerontology. One hundred forty-nine (12 percent) of 1,275
institutions had or were planning a program in retirement planning. Not all were open to individuals planning their retirement, but, instead, were training programs for specialists in aging.

Lumsden (76, 77, 78) reported a national survey of educational programs about aging that were open to graduate students or available through correspondence courses. He reported that there were only two courses with a primary focus on retirement preparation. One of these was available only to college graduates.

The literature has a few articles describing isolated programs in a single state. The University of Rhode Island extension service initiated a retirement preparation program in 1963 (98). One of the fastest growing adult classes offered by the Los Angeles Unified School District was that of retirement planning (85). Thorson (149) described a project of the University of Georgia which included community-based preretirement planning seminars that were held throughout the state of Georgia.

A variety of topics related to retirement of teachers have been the subjects of doctoral dissertations. Several are reported here, chronologically.

1958—Reilly (125) did an analytical study of New York State retired teachers and made recommendations to improve their retirement preparation and economic conditions.
1959—Jaworski (62) surveyed 175 University of Wisconsin retirees and used his findings to develop a model preretirement counseling program.

1964—Cahn (20) examined the general status and preretirement preparation of 850 retired Southern California teachers in order to provide helpful information to teachers preparing for retirement.

1975—Ford (38) surveyed 750 Michigan public school teachers to determine their pension benefit awareness. He reported an extreme lack of knowledge about the pension plan.

1978—McDuffee (87) surveyed 260 Ohio teachers to determine their attitudes toward retirement.

No studies were found pertaining to efforts made by public schools (kindergarten through grade twelve) to provide preretirement planning programs for their teachers.

While the literature indicates that there are a growing number of preretirement programs available to older adults, most people retire without access to one. Those employees who provide assistance do little beyond giving information about pension benefits and insurance.

Several studies have documented industry's efforts at providing preretirement programs. As limited as their numbers are, they still surpass the efforts made by government agencies and educational institutions. It appears that most organizations and industries have not yet realized
that it is in their best interest to educate their members and employees about the many aspects of retirement.

Summary

This chapter has reviewed literature relevant to an understanding of older workers and their preparation for retirement. Today's retirees are greater in number, are healthier, and have better financial security than those of earlier generations. These factors, coupled with a new expectancy that every worker has a right to retirement, add impetus to the need for planning for retirement.

Numerous studies have shown that workers want help in planning their retirement and that preretirement planning programs are effective in getting older workers involved in planning. Most comprehensive programs reviewed have similar content but may differ in suggested presentation method. Research has shown that those programs which involved the worker actively in the learning process were the most effective.

Industry has taken the lead in making preretirement programs available to its employees. While there has been an increase in the number of programs offered, most workers still are retiring without the help that such preparation can provide. The majority of workers receive at best only an explanation of pension benefits as preparation for their retirement.
The extent of preretirement planning programs being offered by industry has been studied thoroughly. However, little has been done to determine the extent of programs available to employees of government and educational institutions.
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CHAPTER III

METHODS AND PROCEDURES

With growing numbers of the population reaching retirement age, preparation for the years that follow becomes vital, not only to the individual but to society as well. Several surveys have shown that industry is offering employees educational programs to help them get ready for the years after retirement. The literature contains very little relating to public education's efforts to prepare its employees for retirement.

This study proposed to find what educational programs the public schools in Texas are offering to help their teachers prepare for the retirement years. Also, an attempt was made to determine what school personnel directors believe about selected aspects of preretirement planning programs.

Type of Study

Since the intent of this study was to generate a database for use in describing preretirement education, the method selected for collecting this information involved a descriptive survey. Survey research is defined by Leedy as, "the method of research that simply looks with intense
accuracy at the phenomena of the moment and then describes precisely what the researcher sees" (2, p. 79).

Information gathered from personnel directors of selected public school districts in Texas constitutes the data base used to carry out the purposes of this study.

Descriptions of Districts

The 1,100 public school districts in Texas comprised the population from which the sample of districts was drawn. These districts have a combined enrollment of over 2,800,000 students. Many of the districts are very small, over one-half have fewer than 1,000 students and over one-third have fewer than 500 students. There are also several very large districts with 23 districts having over 20,000 students each (9).

Only school districts with an average daily attendance (ADA) of 4,000 or more students were selected for the survey since the very small districts were considered unlikely to have many teachers retiring. Hence, they would be less likely to have a retirement preparation program.

The school districts surveyed were selected from the 1980-1981 Texas School Directory (10), an annual publication of the Texas Education Agency. There were 118 school districts with an ADA over 4,000 and all were included in the survey. Those school districts served approximately
70 percent of the Texas students in kindergarten through grade twelve in 1981.

Development of Survey Questionnaire

The instrument used to collect data for this study was a survey questionnaire developed after extensive study of relevant literature, both about questionnaire construction (1, 2, 3) and about earlier preretirement planning program surveys. Questions were based on the research questions formulated in Chapter I and were patterned after some from three earlier surveys about preretirement planning programs. Question 2, Part 1 is similar to one used by Wermel and Beideman (12) in a 1959 survey of large companies. Question 3 is patterned after one in a questionnaire used by Research and Forecasts (6) in a 1979 survey of retirement preparation programs offered by the Fortune 1000 companies. All the questions in Part 2 were patterned after those used by the TIAA-CREF (4) to determine the extent and nature of retirement planning assistance provided by United States institutions of higher education for their staff.

The remaining question in the first two parts was designed to find out how school personnel directors perceived the usefulness of retirement preparation programs. The possible responses were in a Likert-type format (1). Finally, the questions in Part 3 asked for demographic data.
The questionnaire was divided into three parts. The first part was made up of opinion-type questions; the second part contained items to gather data about specific preretirement planning programs in those districts having them; and the third part elicited demographic data. Following good questionnaire design (1), the request for demographic data was placed at the end of the questionnaire. All respondents were asked to answer Parts 1 and 3; only those whose districts had a preretirement planning program were asked to answer Part 2.

The questionnaire was submitted to a panel of gerontologists recognized as authorities in preretirement planning to assess content validity. Minor changes, based upon the panel's recommendations were made in the questionnaire. Reliability was established using an odd-even correlation. The rho of .76 is significant at the .05 level.

The revised questionnaire (Appendix A) was type-set and printed commercially on a single oversized sheet of paper. This was then folded to make a four-page questionnaire of which only three pages were used. Special care was taken to develop a questionnaire with a professional appearance that could be clearly understood and quickly answered. A later response rate of 90 percent was interpreted as an indicator of success.
Data Collection

The survey questionnaire with a stamped, self-addressed return envelope, a cover letter, and a memorandum explaining the purpose of the study, signed by the personnel director of a large suburban school district (Appendix B) were mailed to each of the 118 school districts in February, 1982. The cover letters were individually addressed, typed (using a word processor), and signed. There were two forms of the letter, one for school districts with a personnel director listed in either the 1981 Directory of the Texas Association of School Personnel Administrators (8) or in the Texas School Directory, 1981-82 (11), and another for school districts without such a listing. Letters were addressed to the personnel director or to the superintendent who was asked to fill out the questionnaire or to pass it along to whoever served the personnel function in that district. The twenty-three questionnaires sent to superintendents asked, in Part 3, that the respondent identify his position. Questionnaires were coded so that non-respondents could be identified and included in the follow-up.

Within one week of the mail-out date, 65 percent of the questionnaires had been completed and returned. A post card reminder (Appendix B) was mailed to twenty-eight districts ten days later and a follow-up letter (Appendix B) and another questionnaire with a stamped, return envelope was sent approximately one month after the original mail-out
Six weeks after the original mailing, only twelve questionnaires had not been returned. Two had been addressed to superintendents and the other ten had been sent to personnel directors. A total of 106 questionnaires were returned for a response rate of 90 percent.

For purposes of statistical analysis, school districts were divided into three almost equal groups based on ADA. Table I shows the groupings, the population in each group, and frequency and percent of response by group.

TABLE I
SAMPLE SURVEYED AND RESPONDING ACCORDING TO AVERAGE DAILY ATTENDANCE (ADA)

<table>
<thead>
<tr>
<th>School District Groups by ADA</th>
<th>Questionnaires Sent</th>
<th>Questionnaires Returned</th>
<th>Response Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large (14,000 and above)</td>
<td>38</td>
<td>35</td>
<td>92%</td>
</tr>
<tr>
<td>Medium (6,000-13,999)</td>
<td>39</td>
<td>35</td>
<td>90%</td>
</tr>
<tr>
<td>Small (4,000-5,999)</td>
<td>41</td>
<td>36</td>
<td>88%</td>
</tr>
<tr>
<td>Total</td>
<td>118</td>
<td>106</td>
<td>90%</td>
</tr>
</tbody>
</table>

Data Analysis

As the questionnaires were returned, the ADA for each district (10) was added and responses were coded. At the
end of the survey period, codes from each questionnaire were transferred onto a code sheet. The code sheets were used by the North Texas State University Computing Center to keypunch cards which were later used as input into the computer.

The description and analysis of the data were facilitated by the use of the computer, utilizing programs of the Statistical Package for the Social Sciences (SPSS, 5). Data from the keypunched cards and assorted information (entered on SPSS control cards) describing and defining the data were stored on a magnetic disk for later processing.

Due to the nature of this research, most of the data analysis was an examination of the distributional characteristics of the variables investigated. Frequency counts and measures of central tendency and dispersion were produced by the computer and are discussed in Chapter IV.

One purpose of the research was a search for relationships between variables. To accomplish this, the appropriate variables were crosstabulated and the chi-square statistic used to determine whether a relationship existed between the two variables. The level of significance was set at .05. The chi-square values for all tables were accepted, even when cell size was smaller than five since other criteria were met relative to the general rules for chi-square calculations. Richmond states that,
In general, the rule that the expected value should be at least five is a safe rule, but exceptions may be made when the other expected frequencies are large, the number of degrees of freedom is more than two, and the 5 per cent level of significance is being used (7, p. 126).

Summary

The purpose of Chapter III is to present the methods and procedures used to gather and analyze the data for the study. The Texas school districts with an ADA of 4,000 or more were surveyed to gather data about their efforts to help teachers prepare for retirement. A questionnaire for use in the study was developed by preparing a preliminary questionnaire and having it reviewed by panels of experts after which it was revised, reproduced, and mailed to the study sample. Information from the returned questionnaires was prepared for computer processing. The computer analysis is presented and described in the next chapter.
CHAPTER BIBLIOGRAPHY


The general purpose of this study was to find out what was being done by the Texas public school districts to prepare teachers for retirement and to determine what perceptions personnel administrators had regarding preretirement planning programs. With the purpose as a guide, data were gathered to answer the following research questions.

1. What percentage of school districts responding to the survey offer preretirement planning programs for teachers?

2. Is there a significant relationship between school districts offering preretirement planning programs and (a) the student average daily attendance in the district? (b) district participation in the optional Social Security program? and (c) perceptions of school district personnel as to the usefulness of such programs?

3. What are the perceptions of school district personnel as to retirement concerns with which teachers can be helped?

4. Who do school district personnel perceive as being responsible for assisting teachers with retirement preparation?
5. What are the characteristics of a typical program in content, method, and execution for those school districts offering preretirement programs?

This chapter presents an analysis of the data, organized into two parts. The first part includes general data describing the population studied. The second part of the chapter is subdivided according to the five research questions with an analysis presented for each.

The Sample Surveyed

Survey questionnaires were sent to all the public school districts in Texas with average daily attendance (ADA) of 4,000 or more students during the school year 1980-1981. The average daily attendance of the 118 districts surveyed ranged from 4,017 students, the smallest district, to 174,819 students, the largest district.

Responses were received from 106 school districts, representing a return rate of 89.8 percent. The response rate was considered exceptionally high. Babbie agrees that any "response rate of 70 percent or more is very good" (1, p. 165).

For the purpose of statistical analysis, school districts were collapsed into three groups based on average daily attendance. Those groups were designated as small, medium, and large. Table II shows the group divisions together with the average daily attendance and the number
of responses received from districts in each group. As can be noted, an equal number of responses were received from each group, thirty-five responses from the large and medium groups and thirty-six responses from the small group.

TABLE II

<table>
<thead>
<tr>
<th>Groups</th>
<th>Average Daily Attendance</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large</td>
<td>14,000 and over</td>
<td>35</td>
</tr>
<tr>
<td>Medium</td>
<td>6,000 to 14,000</td>
<td>35</td>
</tr>
<tr>
<td>Small</td>
<td>4,000 to 6,000</td>
<td>36</td>
</tr>
</tbody>
</table>

The questionnaires were sent to personnel directors whenever possible. If the name of the personnel director was not listed in either the Texas Association of School Personnel Administrators, Directory 1981 (3) or the Texas School Directory, 1981-82 (5), questionnaires were sent to the superintendent of the district with a request that he forward the questionnaire to whoever served the personnel function in the district or to answer it himself. The questionnaires were sent to ninety-five personnel directors and twenty-three superintendents. Questionnaires sent to the superintendents contained an additional question asking for the title of the individual who responded to the
questionnaire. Completed questionnaires were received from 91.3 percent of this group. The majority (83 percent) of those identified themselves as the superintendent or the assistant superintendent.

Research Question Findings

This section presents the responses made to the five research questions upon which the study is based. Tables showing frequency and percentage are used to describe responses. A "no response" category is included in order to account for all questionnaires. The sum of each column's percentages is approximately 100 percent with allowances made for rounding. The chi-square tests of independence were based on the actual number of responses to each variable with the total N for each calculation noted in the respective table. Chi-square values at the .05 level were chosen to test for significance. Computations and statistical analyses were done using a computer and the Statistical Package for the Social Sciences (2).

Data Relative to Research Question 1

The first question to be answered in this study was what percentage of school districts responding offered retirement preparation programs for teachers. To provide information to answer this question, the questionnaire first defined a retirement preparation program as "any formal or informal program intended to help employees
develop realistic expectations about retirement and of what they might do during their remaining working time to make retirement more rewarding." Next was a question which asked, "Does your district have a program to help teachers prepare for their own retirement?" Table III presents the responses to that question.

**TABLE III**

**SCHOOL DISTRICTS OFFERING RETIREMENT PREPARATION PROGRAMS**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have a program</td>
<td>11</td>
<td>10.4</td>
</tr>
<tr>
<td>Do not have a program</td>
<td>95</td>
<td>89.6</td>
</tr>
<tr>
<td>Total</td>
<td>106</td>
<td>100.0</td>
</tr>
</tbody>
</table>

It can be seen that only 10.4 percent of the school districts offer teachers assistance in preparing for retirement. This number of positive responses is especially low when the broad interpretation of what constitutes a retirement preparation program is considered. The assistance could be presented as a formal or informal program. Also, there were no minimum limits required in order to qualify for inclusion in this study. Still, 89.4 percent of the districts do not have a program.
Data Relative to Research Question 2

The question to be answered was whether there was a statistically significant relationship between school districts offering or not offering retirement preparation programs and three variables. The variables are (1) district size, (2) district participation in Social Security coverage, and (3) administrator's perceptions about the usefulness of such programs. The chi-square test for independent samples (2) was used to test for significant relationships. The level of significance was designated as .05.

Variable of district size.—District size was determined by average daily attendance (ADA) as listed in the Texas School Directory, 1980-81 (4). Districts were divided into three approximately equal groups, designated as small, medium, or large, to facilitate statistical analysis (see Table II).

Using these groupings, an examination was made of the relationship between school district size and the existence of a retirement preparation program. These data are shown in Table IV. The Statistical Package for the Social Sciences subprogram "Crosstabs" was applied and it produced a chi-square value of .185 and a p of .91. With 2 degrees of freedom, there is a .91 probability that such a low chi-square value is attributable to sampling error. Thus, it exceeds
TABLE IV

RELATIONSHIP BETWEEN SCHOOL DISTRICT SIZE AND THE EXISTENCE OF A RETIREMENT PREPARATION PROGRAM

<table>
<thead>
<tr>
<th>District</th>
<th>Program</th>
<th>No Program</th>
<th>Total Number and Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>4</td>
<td>32</td>
<td>36</td>
</tr>
<tr>
<td>Row %</td>
<td>11.1</td>
<td>88.9</td>
<td>34</td>
</tr>
<tr>
<td>Column %</td>
<td>36.4</td>
<td>33.7</td>
<td>33</td>
</tr>
<tr>
<td>Total %</td>
<td>3.8</td>
<td>30.2</td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>3</td>
<td>32</td>
<td>35</td>
</tr>
<tr>
<td>Row %</td>
<td>8.6</td>
<td>91.4</td>
<td>33</td>
</tr>
<tr>
<td>Column %</td>
<td>27.3</td>
<td>33.7</td>
<td>33</td>
</tr>
<tr>
<td>Total %</td>
<td>2.8</td>
<td>30.2</td>
<td></td>
</tr>
<tr>
<td>Large</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>4</td>
<td>31</td>
<td>35</td>
</tr>
<tr>
<td>Row %</td>
<td>11.4</td>
<td>88.6</td>
<td>33</td>
</tr>
<tr>
<td>Column %</td>
<td>36.4</td>
<td>32.6</td>
<td>33</td>
</tr>
<tr>
<td>Total %</td>
<td>3.8</td>
<td>29.2</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>11</td>
<td>95</td>
<td>106</td>
</tr>
<tr>
<td>Percent</td>
<td>10.4</td>
<td>89.6</td>
<td>100</td>
</tr>
</tbody>
</table>

\[ x^2 = .185 \text{ with 2 degrees of freedom. Not significant at .05 level.} \]

*Percent of group. **Percent of total number. ***Percent of total districts.

So, there was no significant relationship between school district size and school districts offering retirement preparation programs for their teachers.

Table IV shows that only eleven of the 106 districts have retirement preparation programs. Ninety-five districts,
89.6 percent, have no programs: 88.9 percent of small districts, 91.4 percent of medium districts, and 88.6 percent of the large districts. Of the 10.4 percent with programs, 3.8 percent are in small districts, 2.8 percent are in medium districts, and 3.8 percent are in large districts.

**Variable of Social Security coverage.**--The May 5, 1980, Teacher Retirement System Newsletter (6) indicated that 28 percent of the Texas school districts provided their employees with Social Security coverage. Results of the present research showed only three school districts with ADA of 4,000 or more, or 2.8 percent, provided such coverage in the spring, 1982. Although the question was not asked, two other respondents said they had dropped the coverage a year or two earlier. Of those with coverage, one also offered their teachers a retirement preparation program. The total number was too small for a chi-square test.

**Variable of perceptions as to usefulness of retirement preparation.**--Respondents indicated how useful they thought retirement preparation assistance is to teachers approaching retirement by checking "extremely useful," "useful," "not useful," or "no opinion" on the questionnaire. The responses were examined to determine whether there was a relationship between the perceived usefulness of preparation assistance and the existence of a retirement preparation program in the school district. The results are reported
in Table V. Using a chi-square test, a value of 1.226 was obtained. With 3 degrees of freedom, there is a .70 probability that such a value could be due to a sampling error. Thus, it exceeds the .05 level of significance established for this study. So, the results of this analysis showed no statistically significant relationship between the perceptions of personnel directors as to the usefulness of retirement preparation assistance and the existence of retirement preparation programs in the school districts.

There was no substantial difference in the overall responses from districts with programs compared to those from districts without programs. One hundred percent of the districts with programs and 96.8 percent of those without programs indicated that retirement preparation assistance is useful or extremely useful to teachers approaching retirement. However, there was a greater percentage of "extremely useful" responses from the districts with programs, 72.7 percent of the districts with programs compared to 56.4 percent of the districts without programs. Only 1 percent of the respondents indicated that the programs are not useful.

Data Relative to Research Question 3

Research question 3 is, "What are the perceptions of school district personnel as to retirement concerns with
## TABLE V

**RELATIONSHIP BETWEEN PERCEPTIONS OF USEFULNESS AND THE EXISTENCE OF A RETIREMENT PREPARATION PROGRAM**

<table>
<thead>
<tr>
<th>Perception of Usefulness</th>
<th>Program</th>
<th>No Program</th>
<th>Total Number and Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Extremely useful</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>8</td>
<td>53</td>
<td>61</td>
</tr>
<tr>
<td>Row %*</td>
<td>13.1</td>
<td>86.9</td>
<td>58.1</td>
</tr>
<tr>
<td>Column %**</td>
<td>72.7</td>
<td>56.4</td>
<td></td>
</tr>
<tr>
<td>Total %***</td>
<td>7.6</td>
<td>50.4</td>
<td></td>
</tr>
<tr>
<td><strong>Useful</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>3</td>
<td>38</td>
<td>41</td>
</tr>
<tr>
<td>Row %</td>
<td>7.3</td>
<td>92.7</td>
<td>39.0</td>
</tr>
<tr>
<td>Column %</td>
<td>27.3</td>
<td>40.4</td>
<td></td>
</tr>
<tr>
<td>Total %</td>
<td>2.9</td>
<td>36.2</td>
<td></td>
</tr>
<tr>
<td><strong>Not useful</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Row %</td>
<td>0</td>
<td>100.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Column %</td>
<td>0</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Total %</td>
<td>0</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td><strong>No opinion</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>0</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Row %</td>
<td>0</td>
<td>100.0</td>
<td>1.9</td>
</tr>
<tr>
<td>Column %</td>
<td>0</td>
<td>2.1</td>
<td></td>
</tr>
<tr>
<td>Total %</td>
<td>0</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>11</td>
<td>94</td>
<td>105</td>
</tr>
<tr>
<td>Number</td>
<td>10.5</td>
<td>89.5</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\[ x^2 = 1.226 \text{ with 3 degrees of freedom. Not significant at .05 level.} \]

*Percent of group. **Percent of total number.
***Percent of total districts.

which teachers can be helped?" The survey item used to gather data to answer this question listed problems which
concern employees making an adjustment to retirement. These were arranged alphabetically in the following order to avoid any suggestion of priority:

A. Adjusting to role changes,
B. Changing living arrangements,
C. Finding new equipment,
D. Getting legal affairs in order,
E. Living on a reduced income,
F. Understanding physical and mental changes,
G. Using leisure time productively.

Respondents were asked whether they thought a school district preretirement program could help teachers preparing for retirement with each problem. Possible responses were, "school preretirement programs can help," "school preretirement programs cannot help," or "undecided."

Table VI shows frequency and percent choosing each response option for each of the seven retirement adjustment problems. Then, Table VII ranks them by the percentage of those choosing the response option, "school preretirement programs can help."

A few returned questionnaires showed no response to one or more of the seven items. A "no response" category is included in Table VI so that all survey questionnaires are accounted for.

A majority of the respondents, 59.4 percent, believe that school preretirement programs can help teachers
<table>
<thead>
<tr>
<th>Problem</th>
<th>Program Can Help</th>
<th>Program Cannot Help</th>
<th>Undecided</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Adjusting to role changes</td>
<td>63</td>
<td>59.4</td>
<td>23</td>
<td>21.7</td>
</tr>
<tr>
<td>Changing living arrangements</td>
<td>33</td>
<td>31.1</td>
<td>43</td>
<td>40.6</td>
</tr>
<tr>
<td>Finding new employment</td>
<td>61</td>
<td>57.5</td>
<td>27</td>
<td>25.5</td>
</tr>
<tr>
<td>Getting legal affairs in order</td>
<td>79</td>
<td>74.5</td>
<td>15</td>
<td>14.2</td>
</tr>
<tr>
<td>Living on a reduced income</td>
<td>50</td>
<td>47.2</td>
<td>30</td>
<td>28.3</td>
</tr>
<tr>
<td>Understanding physical and mental changes</td>
<td>52</td>
<td>49.1</td>
<td>27</td>
<td>25.5</td>
</tr>
<tr>
<td>Using leisure time productively</td>
<td>65</td>
<td>61.3</td>
<td>26</td>
<td>24.5</td>
</tr>
</tbody>
</table>
preparing for retirement with the problem, "Adjusting to role changes" (see Table VI). When asked if they thought a school district program could help retiring teachers needing to change living arrangements, only 31.1 percent of the respondents indicated that school preretirement programs could help. In the opinion of 57.5 percent of the personnel directors and superintendents, a school district preretirement program can help teachers preparing for retirement with the adjustment problem of finding new employment. The retirement concern receiving the largest number of positive responses was "Getting legal affairs in order." Seventy-four and one-half percent of the respondents indicated that school districts can help. Less than half of the respondents, 47.2 percent, indicated that the school district can help retiring teachers get ready to live on a reduced income. Personnel directors and superintendents were almost evenly divided in their opinions about whether they can help retiring teachers to understand the physical and mental changes associated with aging. Addressing this problem in retirement preparation programs could be useful according to 49.1 percent. Helping retiring teachers plan for productive use of leisure time is a concern with which 61.3 percent of the respondents think districts can help.

These data, gathered to answer research question 3, indicate a wide variation in opinions about retirement
problems with which programs can help. Table VII, in summary, ranks the retirement problems under consideration according to the percentage of respondents agreeing that school preretirement programs can help.

TABLE VII

RETIREMENT CONCERNS WITH WHICH SCHOOL DISTRICTS CAN HELP

<table>
<thead>
<tr>
<th>Retirement Concerns</th>
<th>Percent Choosing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting legal affairs in order</td>
<td>74.5</td>
</tr>
<tr>
<td>Using leisure time productively</td>
<td>61.3</td>
</tr>
<tr>
<td>Adjusting to role changes</td>
<td>59.4</td>
</tr>
<tr>
<td>Finding new employment</td>
<td>57.5</td>
</tr>
<tr>
<td>Understanding physical and mental changes</td>
<td>49.1</td>
</tr>
<tr>
<td>Living on a reduced income</td>
<td>47.2</td>
</tr>
<tr>
<td>Changing living arrangements</td>
<td>31.1</td>
</tr>
</tbody>
</table>

Data Relative to Research Question 4

Research question 4 asks, "Who do school district personnel perceive as being responsible for assisting teachers with retirement preparation?" The questionnaire item used to elicit answers asked the respondents their opinions about how much responsibility should be assumed by each of the following:

A. Individual teachers,

B. Local school districts,

C. Regional service centers,
D. Teacher Retirement System,
E. Professional associations, and
F. Adult education programs.

Possible responses were "significant degree," "moderate degree," or "little or no degree."

The opinions of respondents as to the amount of responsibility each group should assume are shown in Table VIII. The groups are listed in order of the percentage choosing the "significant degree" response option.

**TABLE VIII**

LEVEL OF RESPONSIBILITY RESPONDENTS THINK SHOULD BE ASSUMED BY SEVERAL GROUPS

<table>
<thead>
<tr>
<th>Group</th>
<th>Significant Degree %</th>
<th>Moderate Degree %</th>
<th>Little or No Degree %</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teacher Retirement System</td>
<td>80.2</td>
<td>16.0</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Individual teachers</td>
<td>65.1</td>
<td>19.8</td>
<td>14.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Local school districts</td>
<td>35.8</td>
<td>53.8</td>
<td>8.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Professional associations</td>
<td>30.2</td>
<td>50.9</td>
<td>15.1</td>
<td>3.8</td>
</tr>
<tr>
<td>Adult education programs</td>
<td>30.2</td>
<td>45.3</td>
<td>20.7</td>
<td>3.8</td>
</tr>
<tr>
<td>Regional service centers</td>
<td>10.4</td>
<td>39.6</td>
<td>45.3</td>
<td>4.7</td>
</tr>
</tbody>
</table>
Responsibility for retirement planning is perceived as a shared one as shown in this table. Almost two-thirds of the respondents indicated that the major responsibility rests with the Teacher Retirement System and the individual teachers. Moreover, 80 percent agreed that the Teacher Retirement System should assume a significant degree of responsibility for assisting teachers in their planning for retirement. Only 35.8 percent of the personnel directors and superintendents thought the local school districts have primary responsibility for helping with planning. Professional associations and adult education programs each have a significant degree of responsibility according to only 30.2 percent of the respondents. Regional service centers were perceived by only 10.4 percent of the respondents as having significant responsibility for helping teachers.

Data Relevant to Research Question 5

The characteristics of a typical retirement preparation program being offered in Texas school districts provide the answers to research question 5. Part 2 of the questionnaire asked about organization, presentation methods used, and program content of those retirement preparation programs being offered to help Texas teachers. In the following discussion and tables questionnaire responses are presented. Material is covered in the same order in which it was asked in the survey questionnaire. Only those
respondents who said their school has a retirement preparation program for teachers were asked to answer questions in this part of the questionnaire. Retirement preparation program was defined as "Any formal or informal program intended to help employees develop realistic expectations about retirement and of what they might do during their remaining working time to make retirement more rewarding."

Table IX shows the responses to the question, "Does your district have a program to help teachers prepare for their own retirement?" Eleven of the respondents, 10.4 percent, said they have a program to help teachers prepare for retirement while the remainder, 89.6 percent, said they do not have such a program. This table also shows that differences between districts with programs and those without programs were negligible with respect to district size.

Table X shows how long before retirement teachers are invited to take part in retirement preparation programs. This table shows that 63.6 percent of the districts make the programs available to teachers less than a year before retirement. In only 27.3 percent of the school districts with programs are services available to teachers for a year or more prior to their retirement.

The next three questionnaire items deal with organization of retirement preparation programs. One asks whether spouses are invited to participate and another asks if the program is offered during normal working hours.
TABLE IX

DISTRIBUTIONS WITH RETIREMENT PREPARATION PROGRAMS GROUPED BY SIZE*

<table>
<thead>
<tr>
<th>District Groups</th>
<th>Have a Program</th>
<th>Do Not Have Program</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
<td>Frequency</td>
</tr>
<tr>
<td>Small</td>
<td>4</td>
<td>36.4</td>
<td>32</td>
</tr>
<tr>
<td>Medium</td>
<td>3</td>
<td>27.3</td>
<td>32</td>
</tr>
<tr>
<td>Large</td>
<td>4</td>
<td>36.4</td>
<td>31</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>10.4</td>
<td>95</td>
</tr>
</tbody>
</table>

*See Table II for ADA divisions.

TABLE X

YEARS BEFORE RETIREMENT THAT PROGRAMS ARE OFFERED

<table>
<thead>
<tr>
<th>Years</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one year</td>
<td>7</td>
<td>63.6</td>
</tr>
<tr>
<td>One year but less than two</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Two years but less than five</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Five years or more</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Missing information*</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Respondent indicated that time varies.
The third question asked if resource people not already employed by the school district are used in presenting the program.

Table XI shows the responses to these three questionnaire items for each of the eleven school districts with programs. Positive and negative responses to the three questions were quite evenly divided. Six out of eleven invite spouses and the same number conduct the programs during normal working hours. Four of these six answered "yes" to both questions. Outside resource people or experts not already employed by the district are used by five of the school districts with programs. District size, based on average daily attendance, does not appear to be related to the inclusion of spouses, program presentation during working hours, or use of outside resource people.

The subject of the next inquiry concerns methods used in presenting retirement preparation programs. The methods used by each school district are shown in Table XII. Respondents were asked whether they use the methods listed in A through E and also to indicate the total time devoted to each one. One district suggested another possible method, referral to the Teacher Retirement System counselors.

A. Individual counseling
B. Group discussion
C. Lecture
### TABLE XI

**ORGANIZATION OF RETIREMENT PREPARATION PROGRAMS**

**IN ORDER OF AVERAGE DAILY ATTENDANCE, SMALLEST TO LARGEST**

<table>
<thead>
<tr>
<th>District</th>
<th>Spouses Invited</th>
<th>Program During Working Hours</th>
<th>Outside Resource People Used</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>no</td>
<td>no</td>
<td>yes</td>
</tr>
<tr>
<td>2</td>
<td>no</td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td>3</td>
<td>yes</td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td>4</td>
<td>yes</td>
<td>no</td>
<td>yes</td>
</tr>
<tr>
<td>5</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>6</td>
<td>no</td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td>7</td>
<td>yes</td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td>8</td>
<td>no</td>
<td>no</td>
<td>no</td>
</tr>
<tr>
<td>9</td>
<td>yes</td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td>10</td>
<td>yes</td>
<td>no</td>
<td>yes</td>
</tr>
<tr>
<td>11</td>
<td>no</td>
<td>no</td>
<td>yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Summary</th>
<th>Replies</th>
<th>Replies</th>
<th>Replies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Percent</td>
<td>54.5</td>
<td>45.5</td>
<td>54.5</td>
</tr>
</tbody>
</table>

D. Audio visuals

E. Dissemination of printed materials.
### TABLE XII

METHODS USED IN PRESENTING RETIREMENT PROGRAMS
IN ORDER OF AVERAGE DAILY ATTENDANCE,
SMALLEST TO LARGEST*

<table>
<thead>
<tr>
<th>District</th>
<th>Individual Counseling</th>
<th>Group Discussion</th>
<th>Lecture</th>
<th>Audio Visuals</th>
<th>Printed Materials</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>2</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>x</td>
</tr>
<tr>
<td>3</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>4</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>5</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>x</td>
</tr>
<tr>
<td>6</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>x</td>
</tr>
<tr>
<td>7</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>8</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>9</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>10</td>
<td>.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>.</td>
</tr>
<tr>
<td>11</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Percent</td>
<td>90.9</td>
<td>45.5</td>
<td>18.3</td>
<td>27.3</td>
<td>45.5</td>
</tr>
</tbody>
</table>

*"x" indicates that the method is used, "." indicates that the method is not used.

Individual counseling is used by 90.9 percent of the districts with programs. Group discussion and dissemination of printed materials are each used in 45.5 percent of the programs. Audio visuals are used in 27.3 percent while
lecture is used in only 18.2 percent of the programs. Individual counseling is the only method used by four out of eleven of the districts. Two additional districts, for a total of over one-half, use only individual counseling and dissemination of printed materials.

The largest number of hours devoted to any single method by all the districts is 21.5 hours for group discussion. The next largest is 13.0 hours for individual counseling. Table XIII and Table XIV show descriptive information about the hours the eleven districts spend using each method.

**TABLE XIII**

INDIVIDUAL COUNSELING AS A PROGRAM METHOD

<table>
<thead>
<tr>
<th>Average hours</th>
<th>Minimum hours</th>
<th>Maximum hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.3</td>
<td>1.0</td>
<td>3.0</td>
</tr>
</tbody>
</table>

The ten districts using individual counseling as a program method spend an average of 1.3 hours with each retiring teacher.

Of the five districts using group discussions as a method of helping teachers prepare for retirement, one district spends sixteen hours in group discussions. However, with this district excluded, the average time presented in Table XIV would be 1.38 hours for each teacher.
TABLE XIV

GROUP DISCUSSIONS AS A PROGRAM METHOD

Average hours .......................... 4.3
Minimum hours .......................... 1.0
Maximum hours .......................... 16.0

Only two districts indicated that they use lectures as a method. One spends one hour and the other one-half an hour using lectures. Three districts use audio visuals as a method, spending an average of .83 hour each. Printed materials are disseminated by five districts, each using about an hour with this method of helping teachers prepare for retirement.

Table XV summarizes responses to the survey question soliciting information about subjects covered in the retirement preparation program, showing the total districts covering each subject. "Retirement income and financial planning" is the most often discussed subject, being covered by all the school districts. In one district, indicating that it has a retirement preparation program, this is the only subject covered. The subject "Legal affairs" follows closely in frequency of coverage, being included by 90 percent of the school districts with programs. Fifty percent of the retirement programs covered each of the topics, "Attitude and role adjustment," "Health and safety," "Job opportunities," and "Meaningful use of time." Respondents
reported being least likely to discuss "Relationships with others," and "Housing and location." Only 30 percent and 20 percent, respectively, include these subjects in their programs.

<table>
<thead>
<tr>
<th>Subjects*</th>
<th>Districts Covering</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement income and financial planning</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Legal affairs</td>
<td>9</td>
<td>90</td>
</tr>
<tr>
<td>Attitude and role adjustment</td>
<td>5</td>
<td>50</td>
</tr>
<tr>
<td>Health and safety</td>
<td>5</td>
<td>50</td>
</tr>
<tr>
<td>Job opportunities</td>
<td>5</td>
<td>50</td>
</tr>
<tr>
<td>Meaningful use of time</td>
<td>5</td>
<td>50</td>
</tr>
<tr>
<td>Relationships with others</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>Housing and location</td>
<td>2</td>
<td>20</td>
</tr>
</tbody>
</table>

*Ordered by frequency of coverage.

**Based upon ten programs. Information incomplete for 1.

Space was provided for respondents to specify any other subjects covered by their retirement preparation program. Two said their programs include information about benefits available through the local school district after retirement.
The second part of this questionnaire item asked for the usual amount of time, in hours, devoted to each subject covered. Table XVI summarizes the hours of coverage of each subject by ten school districts. The eleventh district did not answer this question.

**TABLE XVI**

**HOURS OF RETIREMENT PREPARATION PROGRAM COVERAGE**

<table>
<thead>
<tr>
<th>Subjects</th>
<th>Hours of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minimum</td>
</tr>
<tr>
<td>Retirement income and financial planning</td>
<td>0.5</td>
</tr>
<tr>
<td>Legal affairs</td>
<td>0.1</td>
</tr>
<tr>
<td>Attitude and role adjustment</td>
<td>0.1</td>
</tr>
<tr>
<td>Health and safety</td>
<td>0.1</td>
</tr>
<tr>
<td>Job opportunities</td>
<td>0.1</td>
</tr>
<tr>
<td>Meaningful use of time</td>
<td>0.1</td>
</tr>
<tr>
<td>Relationships with others</td>
<td>0.1</td>
</tr>
<tr>
<td>Housing and location</td>
<td>0.1</td>
</tr>
</tbody>
</table>

The hours of coverage appear to follow the same pattern as the frequency of subjects covered. The subject of retirement income and financial planning was reported as having the highest minimum, maximum, and average hours of coverage. The amount of time devoted to finances ranges
from thirty minutes to eight hours. The most frequently reported time was one hour. Legal affairs coverage is given the second position in hours of coverage with thirty minutes being the most frequently reported length of coverage. "Housing and location" is the least discussed topic with an average coverage time of less than ten minutes.

The final two tables, Table XVII and Table XVIII, show data from the previously discussed question about subjects covered in programs and the time devoted to each subject. The data are presented in a different form in order to assess the comprehensiveness of all the programs. Table XVII summarizes the hours of coverage for all the programs and Table XVIII indicates the subjects covered by each district's program.

The total number of hours spent helping teachers prepare for retirement is small. Almost two-thirds of the districts with programs devote less than three hours to assisting each retiring teacher. The most comprehensive coverage is provided by a school district with sixteen hours of assistance, devoting eight hours to financial issues, four hours to legal affairs, and covering four additional subjects with the remaining four hours.

Table XVIII, which indicates the subjects covered by each district's program, shows that two of the ten programs cover all of the eight subjects. Two additional programs
TABLE XVII

TOTAL HOURS DEVOTED TO RETIREMENT PREPARATION PROGRAMS*

<table>
<thead>
<tr>
<th>Hours</th>
<th>Districts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
</tr>
<tr>
<td>1-1.5</td>
<td>4</td>
</tr>
<tr>
<td>2-2.5</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>16</td>
<td>1</td>
</tr>
</tbody>
</table>

*Usual time per individual.

cover six subjects. All of the programs include the financial area in the subjects covered with one program covering only that subject. An additional three cover only financial and legal subjects.

Considered in isolation, the number of subjects covered may not be the best indicator of program comprehensiveness. The two programs which include all the subjects each spend only one and one-half to two hours in covering these eight subjects.

This chapter has presented the data collected to answer the proposed research questions. The first part described the sample surveyed. The second part presented
TABLE XVIII

COMPREHENSIVENESS OF SCHOOL DISTRICT RETIREMENT PREPARATION PROGRAMS

<table>
<thead>
<tr>
<th>School District</th>
<th>Retirement Income &amp; Financial Planning</th>
<th>Legal Affairs</th>
<th>Attitude and Role Adjustment</th>
<th>Health and Safety</th>
<th>Job Opportunities</th>
<th>Meaningful Use of Time</th>
<th>Relationships with Others</th>
<th>Housing and Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>x**</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>2</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>3</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>4</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>.</td>
</tr>
<tr>
<td>5</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>6</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>7</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>8</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>9</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td>.</td>
</tr>
<tr>
<td>10</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>.</td>
<td>.</td>
</tr>
</tbody>
</table>

*Ordered by ADA, smallest to largest.

**"x" = subject covered.

data used to answer each of the five research questions.

No attempt has been made to interpret the results in this chapter. The next chapter includes a brief summary,
discussion of results, conclusions, and suggestions for further research.


CHAPTER V

SUMMARY, FINDINGS, CONCLUSIONS,
AND RECOMMENDATIONS

Summary of the Study

This study investigated the prevalence and characteristics of teacher retirement preparation programs in Texas public schools and determined how school administrators perceived selected aspects of such programs. A survey questionnaire made up of three parts was used to gather the data. The first part asked administrators for their opinions about several aspects of retirement preparation programs. The second part gathered data about existing school district programs, and the third part asked for demographic data. The sample for the study was those school districts in Texas with an average daily attendance of 4,000 or more students.

The questionnaire and a cover letter, together with a memorandum from the personnel director of a large suburban school district supporting the study were mailed to 118 school districts in February, 1982. Two follow-up reminders were sent to non-respondents. A total of 106 questionnaires (89.8 percent) was returned and used in the data analysis.
Findings

The statistical analysis of the data presented in Chapter IV resulted in answers to the research questions. The evaluation and interpretation of the answers derived from the study are presented in the following findings.

1. Eleven of the 106 school districts (10.4 percent) have a program to help teachers prepare for their retirement. For a program to qualify in this study, no minimum time limits were specified for the program duration. Also, the assistance could be presented either formally or informally.

2. The relationship between school districts providing a retirement preparation program and the student average daily attendance in the district was not statistically significant at the .05 level. There was no substantial difference in the number of programs in each of the three school ADA size groupings, the small and large groups each had 36.4 percent of the programs and the medium group had 27.3 percent.

Also, the relationship between school districts which offer retirement preparation programs and those which do not offer them, and the perceptions of their respective school district administrators as to the usefulness of such programs was not statistically significant at the .05 level. Respondents were nearly unanimous (100 percent of those
with programs and 96.8 percent of those without programs) in their opinions that retirement preparation assistance would be helpful to teachers approaching retirement.

3. A majority of the respondents thought retirement programs could help with these five retirement adjustment problems: getting legal affairs in order (74 percent), using leisure time productively (61 percent), adjusting to role changes (59 percent), finding new employment (57 percent), and understanding physical and mental changes (49 percent). Only 47 percent thought programs could help retirees adjust to living on a reduced income. Changing living arrangements was the problem with which the fewest number, 31 percent, thought programs could help.

4. Responsibility for retirement planning was perceived as being shared by several groups. Eighty and two-tenths percent of the school district personnel directors and superintendents agreed that the Teacher Retirement System (TRS) should assume a significant degree of responsibility for assisting teachers in their planning for retirement. Also, individual teachers were thought to have a significant degree of responsibility for planning their own retirement according to 65 percent of the respondents. Local school districts have a significant degree of responsibility for assisting teachers according to 35 percent of the respondents.
5. Organization, presentation methods, and content of retirement preparation programs provided for Texas teachers showed considerable variation among the districts. Seven of the eleven programs are presented to teachers less than one year before retirement. Two are presented one to five years before retirement, and one district presents programs to assist teachers five or more years prior to their retirement. Spouses are invited to participate by six of the districts with programs. Six districts also present the programs during working hours. Over one-third of the districts (4) both invite spouses and have the program during school hours. Outside resource people are used by five of the districts when they present the retirement planning programs. One district includes all three of these organizational features and one does not include any of the three features.

Methods used in presenting retirement preparation programs vary. Individual counseling is used in ten of the districts, group discussions are used in five districts, and lectures are used in two districts. In four of the districts, individual counseling is combined with group discussions. Group discussions and lectures are used without individual counseling in one district. Two districts use audio-visuals and five distribute printed materials along with their informative sessions. The program in one
district uses all the methods. Programs in four of the eleven districts utilize only individual counseling.

Time spent using each method of presenting retirement information also varies. The ten districts using individual counseling spend an average of 1.3 hours with each retiring teacher, the minimum being one hour and the maximum being three hours. The five districts using group discussions showed a greater time variance, spending from a minimum of one hour to a maximum of sixteen hours with each teacher.

Topics included in the retirement preparation programs and the amount of time devoted to each were also investigated. Ten districts with programs include retirement income and financial planning as one of their subjects. Legal affairs are included in nine district programs. One-half of the programs cover health and safety, job opportunities, and use of time. Three of the programs include relationships with others, and leaders of two programs discuss housing and location.

Most of the districts with programs devote less than three hours to helping each teacher prepare for retirement. Time devoted to each subject varies with the greatest amount being an average of 1.8 hours spent on retirement income. Legal affairs ranks next in time coverage with 1.1 hours. Five subjects receive approximately one-half hour of
coverage; namely, attitude and role adjustment, health and
safety, job opportunities, meaningful use of time, and
relationships with others. The topic of housing and loca-
tion receives the least attention, an average of about ten
minutes.

Conclusions

The following conclusions are based upon the findings
of this study.

The public school districts of Texas offer retiring
teachers very little retirement preparation assistance.
While eleven (10.4 percent) said they have retirement
preparation programs, none meet the National Council on
the Aging's program standards (2) in terms of topics
covered, hours of coverage, and timing of assistance. Even
the two Texas school districts with the most comprehensive
programs provide only superficial coverage of retirement
information. Only two hours or less time is spent covering
the total eight topics.

Similar time limitations are also reflected in most of
the other retirement preparation programs. Four of the pro-
grams spend one and one-half hours or less assisting retiring
teachers. That is hardly enough time to explain benefits and
help with necessary paper work. If measured by Berkeley's
(1) criteria, this help given teachers would qualify as a
preretirement planning program in only three districts. She
defined a program as including at least six hours of group counseling, or two hours of individual counseling, or three hours of group and one hour of individual help.

Eighty percent of the district programs are offered to the teachers less than two years prior to their retirement. This is contrary to recommendations cited in the literature which stress early planning. The three most comprehensive school district programs, in terms of both subjects covered and hours of coverage, are offered too late to be of much value in stimulating planning. Although the programs cover four to six topics, presented over a period of four to sixteen hours, they are offered to teachers less than a year prior to retirement.

None of the variables investigated (district size groupings, Social Security coverage, or school district personnel perceptions of program usefulness) were found to be related to the presence of a preretirement planning program in the district. Thus, that which influences school districts to include a retirement planning program would have to be one or more factors other than these three variables investigated.

Personnel directors and superintendents strongly indicated that the local school district is responsible for helping teachers prepare for retirement, and they viewed retirement preparation programs as being very useful. Therefore, where retirement preparation programs are
lacking, it should not be interpreted as an absence of perceived district responsibility or perceived usefulness of such programs to teachers.

Recommendations and Implications

The following are some implications and recommendations for further research based upon questions raised by this study.

1. A study should be made to find possible reasons for the wide disparity between the small number of established retirement preparation programs in Texas school districts and the almost unanimous agreement by school personnel directors that such programs are very useful to teachers preparing for retirement. These possible reasons might be investigated: absence of supporting state funds and related legislation, lack of emphasis on retirement preparation in administrator certification courses required by the Texas Education Agency, limitations of the Teacher Retirement System preretirement counseling, little or no priority given to teacher retirement preparation by local school boards.

2. A similar investigation should be made to determine what retirement assistance is provided by the public school districts of other states. Is the scarcity of programs unique to Texas or common among school districts
of other states? Are there innovative practices elsewhere which could be applied in Texas school districts?

3. Other variables should be studied in a search for relationships to the low incidence of district retirement preparation programs. Examples would be the age of teachers in the district, a shortage of funds to finance the programs, the availability of retirement planning information, priority given to the programs, and lack of emphasis upon programs by the state legislature and the Teacher Retirement System.

4. A survey of public school employees should be made to determine other needs for retirement preparation. What type of employees (teachers, support personnel, administrators) express the greatest need for planning assistance? What kind of assistance would they prefer? What is the preferred setting, timing, and duration of assistance? This should be done on a recurring basis. Information should also be gathered about the retirement experiences of those teachers who have already retired.

5. School personnel directors should have access to more information about retirement preparation programs for school employees. Greater emphasis on retirement planning needs to be included in courses required for their certification, in presentations in state conferences and workshops, in the emphasis given teacher personnel problems in the professional publications, and in information and guidance from education agencies.
6. Findings of this study should be disseminated to the state teacher retirement board, university schools of education, and community service centers of community colleges. These agencies have a potential to alleviate the existing serious deficiency in this stage of a teacher's career.

7. School districts could make a major contribution to teacher retirement by providing programs which offer an organized approach to retirement planning. Such preretirement planning programs should include retirement income and financial planning, legal affairs, health and safety, job opportunities, housing and location, attitude and role adjustment, meaningful use of time, and relationships with others. In order to facilitate adequate retirement preparation, the discussions should extend over a minimum of fifteen hours for the eight topics. These programs should be provided for all teachers at least five years in advance of their retirement. This thorough and realistic preparation for retirement can reduce teacher anxieties about the transition from worker to retiree and correct misconceptions that teachers may have about life after retirement.

Recent studies have shown that industry leaders have long recognized the benefits of retirement planning programs. Industry continues to expand and give emphasis to this stage of their employees' work life. These programs improve relations with older employees, improve morale and productivity,
and fulfill a social responsibility toward retiring workers. Such programs would provide similar benefits to the public school system.

There is an apparent apathy in regard to preretirement planning on the part of school boards, state education agencies, and the state legislature. There appears to be a myopic concern with teacher pay scales as being the sole alleviator of teacher personnel problems. This limitation restricts a clear understanding of the problems and needs of older teachers. These agencies should also be looking more carefully into the welfare of retiring teachers who have devoted a lifetime to the education of our youth.
CHAPTER BIBLIOGRAPHY


APPENDIX A

SURVEY QUESTIONNAIRE
Questionnaire Sent to Superintendents

RETIREMENT PREPARATION PROGRAMS
FOR TEXAS TEACHERS

This study is about retirement education for teachers while they are still on the job. Would you please answer all the questions that pertain to your school district and return the questionnaire in the enclosed postage-paid envelope. Only with your cooperation will I be able to obtain accurate and complete information. Confidentiality is assured. Code numbers are only for purpose of follow-up for non-respondents.

PART 1

1. How useful do you feel retirement preparation assistance is to teachers approaching retirement? (check one)
   - extremely useful
   - useful
   - not useful
   - no opinion

2. Many kinds of problems have been identified as concerns of employees in making an adjustment to retirement. Several of the more important ones are listed below. In your opinion, which of these concerns are ones with which a school district can help its teachers in their preparation for retirement? (check one answer for each concern)
   - School pre-retirement programs can help
   - School pre-retirement programs cannot help
   - Undecided
   A. Adjusting to role changes
   B. Changing living arrangements
   C. Finding new employment
   D. Getting legal affairs in order
   E. Living on a reduced income
   F. Understanding physical and mental changes
   G. Using leisure time productively

3. Questions arise about who should be responsible for assisting teachers in their planning for retirement. In your opinion, how much responsibility should be assumed by each of the following:
   - Significant degree
   - Moderate degree
   - Little or no degree
   A. Individual teachers
   B. Local school districts
   C. Regional Service Centers
   D. Teacher Retirement System
   E. Professional associations
   F. Adult education programs
If your school district HAS a Retirement Preparation Program, please answer the questions in PART 2 and PART 3.

If your school district DOES NOT have a Retirement Preparation Program, please answer the questions in PART 3.

PART 2

RETIREMENT PREPARATION PROGRAM: (definition) Any formal or informal program intended to help employees develop realistic expectations about retirement and of what they might do during their remaining working time to make retirement more rewarding.

1. Does your district have a program to help teachers prepare for their own retirement? (check one)
   - YES (continue questions 2-7)
   - NO (turn to Part 3)

2. How long before retirement are teachers invited to take part in retirement preparation activities? (check one)
   - Less than one year
   - One year but less than two
   - Two years but less than five
   - Five years or more

3. Are employees' spouses invited to participate?
   - YES
   - NO

4. Is the program conducted during normal working hours?
   - YES
   - NO

5. In presenting the program, do you utilize resource people or "experts" not already employed by the school district?
   - YES
   - NO

6. Which method or methods are used in the program? (Please circle a letter for each method used and indicate total time in hours)
   - A. Individual counseling
   - B. Group discussion
   - C. Lecture
   - D. Audiovisual
   - E. Dissemination of printed materials
   - F. Other (please specify)
7. Typical subjects are listed below. Please circle the letter for subjects usually included in your program and then indicate the usual amount of time, in hours, devoted to each subject.

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>USUAL COVERAGE TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Attitude and role adjustment</td>
<td>____ hours</td>
</tr>
<tr>
<td>B. Health and safety</td>
<td>____ hours</td>
</tr>
<tr>
<td>C. Housing and location</td>
<td>____ hours</td>
</tr>
<tr>
<td>D. Job opportunities</td>
<td>____ hours</td>
</tr>
<tr>
<td>E. Meaningful use of time</td>
<td>____ hours</td>
</tr>
<tr>
<td>F. Legal affairs</td>
<td>____ hours</td>
</tr>
<tr>
<td>G. Relationships with others</td>
<td>____ hours</td>
</tr>
<tr>
<td>H. Retirement income and financial planning</td>
<td>____ hours</td>
</tr>
<tr>
<td>I. Other (please specify)</td>
<td></td>
</tr>
</tbody>
</table>

PART 3

1. Total number of full-time teachers employed by the district.  ____

2. Approximate number of teachers who are age 50 or more.  ____

3. Approximately how many teachers have retired in each of these years?
   
<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981</td>
<td>____</td>
</tr>
<tr>
<td>1980</td>
<td>____</td>
</tr>
<tr>
<td>1979</td>
<td>____</td>
</tr>
</tbody>
</table>

4. Does your school district provide Social Security coverage for teachers in addition to Teacher Retirement System coverage?  ____ Yes  ____ No

Please enter the title of your position.  ____________________________

Thank you for your contribution to this research. Please return the completed questionnaire in the enclosed postage-paid envelope. If you would like a summary of the research results, write your name and address on the back of this sheet.
This study is about retirement education for teachers while they are still on the job. Would you please answer all the questions that pertain to your school district and return the questionnaire in the enclosed postage-paid envelope. Only with your cooperation will I be able to obtain accurate and complete information. Confidentiality is assured. Code numbers are only for purpose of follow-up for non-respondents.

PART 1

1. How useful do you feel retirement preparation assistance is to teachers approaching retirement? (check one)

<table>
<thead>
<tr>
<th>extremely useful</th>
<th>useful</th>
<th>not useful</th>
<th>no opinion</th>
</tr>
</thead>
</table>

2. Many kinds of problems have been identified as concerns of employees in making an adjustment to retirement. Several of the more important ones are listed below. In your opinion, which of these concerns are ones with which a school district can help its teachers in their preparation for retirement? (check one answer for each concern)

<table>
<thead>
<tr>
<th>Concern</th>
<th>School pre-retirement programs can help</th>
<th>School pre-retirement programs cannot help</th>
<th>Undecided</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Adjusting to role changes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Changing living arrangements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Finding new employment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D. Getting legal affairs in order</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. Living on a reduced income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F. Understanding physical and mental changes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G. Using leisure time productively</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Questions arise about who should be responsible for assisting teachers in their planning for retirement. In your opinion, how much responsibility should be assumed by each of the following:

<table>
<thead>
<tr>
<th>Responsibility</th>
<th>Significant degree</th>
<th>Moderate degree</th>
<th>Little or no degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Individual teachers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Local school districts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Regional Service Centers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D. Teacher Retirement System</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. Professional associations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F. Adult education programs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
If your school district HAS a Retirement Preparation Program, please answer the questions in PART 2 and PART 3.

If your school district DOES NOT have a Retirement Preparation Program, please answer the questions in PART 3.

PART 2

RETIREMENT PREPARATION PROGRAM: (definition) Any formal or informal program intended to help employees develop realistic expectations about retirement and of what they might do during their remaining working time to make retirement more rewarding.

1. Does your district have a program to help teachers prepare for their own retirement? (check one)
   - YES (continue questions 2-7)
   - NO (turn to Part 3)

2. How long before retirement are teachers invited to take part in retirement preparation activities? (check one)
   - Less than one year
   - One year but less than two
   - Two years but less than five
   - Five years or more

3. Are employees' spouses invited to participate?
   - YES
   - NO

4. Is the program conducted during normal working hours?
   - YES
   - NO

5. In presenting the program, do you utilize resource people or "experts" not already employed by the school district?
   - YES
   - NO

6. Which method or methods are used in the program? (Please circle a letter for each method used and indicate total time in hours)
   - A. Individual counseling
   - B. Group discussion
   - C. Lecture
   - D. Audiovisual
   - E. Dissemination of printed materials
   - F. Other (please specify)

   Hours: _______
7. Typical subjects are listed below. Please circle the letter for subjects usually included in your program and then indicate the usual amount of time, in hours, devoted to each subject.

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>USUAL COVERAGE TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Attitude and role adjustment</td>
<td>___ hours</td>
</tr>
<tr>
<td>B. Health and safety</td>
<td>___ hours</td>
</tr>
<tr>
<td>C. Housing and location</td>
<td>___ hours</td>
</tr>
<tr>
<td>D. Job opportunities</td>
<td>___ hours</td>
</tr>
<tr>
<td>E. Meaningful use of time</td>
<td>___ hours</td>
</tr>
<tr>
<td>F. Legal affairs</td>
<td>___ hours</td>
</tr>
<tr>
<td>G. Relationships with others</td>
<td>___ hours</td>
</tr>
<tr>
<td>H. Retirement income and financial planning</td>
<td>___ hours</td>
</tr>
<tr>
<td>I. Other (please specify)</td>
<td></td>
</tr>
</tbody>
</table>

PART 3

1. Total number of full-time teachers employed by the district. ___

2. Approximate number of teachers who are age 50 or more. ___

3. Approximately how many teachers have retired in each of these years?

<table>
<thead>
<tr>
<th>1981</th>
<th>1980</th>
<th>1979</th>
</tr>
</thead>
<tbody>
<tr>
<td>___</td>
<td>___</td>
<td>___</td>
</tr>
</tbody>
</table>

4. Does your school district provide Social Security coverage for teachers in addition to Teacher Retirement System coverage?

   ___ Yes   ___ No

Thank you for your contribution to this research. Please return the completed questionnaire in the enclosed postage-paid envelope. If you would like a summary of the research results, write your name and address on the back of this sheet.
APPENDIX B

LETTERS TO SCHOOL DISTRICTS
February 15, 1982

As you know, the average age of Texas teachers is increasing and there is an increased concern about retirement. So, school personnel administrators are now looking for ways to respond to these concerns.

Your cooperation in completing Mrs. Griffith's survey will provide us with valuable information about retirement preparation throughout the state. I should be able to report the results of this important study at the TASPA conference in December.

Harry J. Beavers, Ed.D.
Assistant Superintendent, Personnel
Garland Independent School District
February 15, 1982

Your help is needed! Will you kindly fill out the enclosed questionnaire about teacher retirement? It will only take a few minutes.

Since little is known about retirement preparation of Texas teachers, the Adult/Continuing Education Department is supervising this graduate research study about preretirement preparation programs. Responses to this survey of Texas schools will provide beneficial information about a topic increasingly important in today’s inflationary economy.

Please complete and return the questionnaire as soon as possible in the enclosed postage-paid envelope. Your cooperation and assistance will be greatly appreciated.

Sincerely yours,

Arvilla R. Griffith
Graduate Student

Dr. Barry Lumsden
Research Supervisor

P.S. It will greatly facilitate the progress of our research if you will return your completed questionnaire by March 1.
Letter Sent to Superintendents

February 15, 1982

Your help is needed! Will you kindly fill out the enclosed questionnaire or pass it along to your personnel director or whoever serves that function in your district? Completion of the questionnaire will only take a few minutes.

Since little is known about retirement preparation of Texas teachers, the Adult/Continuing Education Department is supervising this graduate research study about preretirement preparation programs. Responses to this survey of Texas schools will provide beneficial information about a topic increasingly important in today’s inflationary economy.

Please complete and return the questionnaire as soon as possible in the enclosed postage-paid envelope. Your cooperation and assistance will be greatly appreciated.

Sincerely yours,

Arvilla R. Griffith
Graduate Student

Dr. Barry Lumsden
Research Supervisor

P.S. It will greatly facilitate the progress of our research if you will return your completed questionnaire by March 1.
Dear Fellow Educator:

By now you have had an opportunity to look over the questionnaire I sent you in mid-February. You can readily see the importance to teachers of this study of retirement preparation.

If you have already taken the time to complete and return the questionnaire, I sincerely thank you. If you haven’t, please do take time now to complete and return it. Your participation is vital to the success of this important research.

Sincerely,
Second Follow-Up Reminder

March 18, 1982

Good things are happening! The questionnaires about retirement planning are flowing in. Over 80 percent have been returned.

These responses are very important to the success of this study about retirement preparation for teachers. If your response is not already in the mail, would you please take a few minutes today to send it. If you have already returned the questionnaire, your response is most certainly appreciated. The data you sent will be held in strictest confidence.

Another copy of the questionnaire is enclosed if you need it.

Sincerely yours,

Arvilla R. Griffith
Graduate Student
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