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Black workers: Commitment to work, retirement attitude, and retirement planning

Bethea, Patricia Davis, Ed.D.

The University of North Carolina at Greensboro, 1987

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BLACK WORKERS: COMMITMENT TO WORK,
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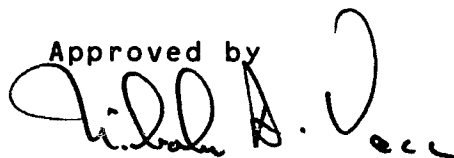
by

Patricia D. Bethea

A Dissertation Submitted to
the Faculty of the Graduate School at
The University of North Carolina at Greensboro
in Partial Fulfillment
of the Requirements for the Degree
Ed.D.

Greensboro
1987

Approved by



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APPROVAL PAGE

This Dissertation has been approved by the following committee of the Faculty of the Graduate School at the University of North Carolina at Greensboro.

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This study was an investigation of how age, sex, marital status, educational level, occupational level, income, health, and number of years until retirement relate to commitment to work, retirement attitude, and retirement planning among black workers.

The subjects were 86 black employees of an insurance firm who were aged 45 years and older. Respondents were surveyed using a Work and Retirement Survey designed to measure their commitment to work, attitudes toward retirement, and retirement planning.

Three hypotheses of no relationship between the dependent and independent variables were tested. Data analysis was completed using the SPSSX multiple regression and breakdown procedures.

The hypotheses were partially supported. Only the income variable accounted for significant variance in the commitment to work and the retirement planning variables. Age, marital status, and future health emerged as significant predictors of retirement attitude. There were also relevant gender differences in commitment to work and retirement planning and important consequences related to the independent or dependent status of the worker.

It was concluded that black workers are very committed to work and very positive about retirement. However, they fail to plan adequately for the retirement role.

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CHAPTER I

INTRODUCTION

Retirement as an institution has historical roots in late nineteenth-century Germany. Bismarck, a member of the land owning aristocracy and Chancellor of Germany, arbitrarily set the age for receiving social security benefits to be 70 years old initially and then changed it to 65 years old (Lipman & Osgood, 1982). Prior to this time, retirement was primarily an option of the wealthy upper-class who were unique in their capability to live without working (Murray, 1914).

The evolution of retirement from a privilege for the wealthy to a national institution resulted from a number of changing social and economic conditions. These conditions included a means to generate adequate income, an influence that permitted older workers to leave the work force, and an acceptance of retirement as "good and proper" (Atchley, 1980). The emergence of the retirement institution also depended on the number of people who lived long enough to retire, an economy strong enough to support those who did not work, and an insurance or pension plan to support those who chose to retire (Streib & Schneider, 1971).

The institutionalization of retirement in this country

was heralded by the Social Security Act in 1935. In passing the Act, the government sanctioned the idea of legitimate workforce withdrawal and established the expectation that individuals would have a leisure period in life during which the career would be set aside (Osgood, 1982). However, in using Bismarck's arbitrary retirement age and ill health as justifications for retirement, the Act also helped to establish the presumption that 65 years of age equalled old age; the time when people who were unable to work were to prepare for death (Atchley, 1980).

Because only one in 25 Americans was over 65 years old in 1900, the concept of retirement became a reality only as life expectancy increased. By 1980, there were 26.3 million Americans who were 65 years old or older. It is anticipated that in the year 2000 36.1 million people in this country will be age 65 and 5.1 million will be age 85 or older (Ubell, 1984). Lipman and Osgood (1982) credited the longer life expectancy to substantial changes in mortality and fertility rates. Advances in science and technology have helped to insure that more individuals live longer. As a result, "... males born today can expect to work less than two-thirds of their lives" (p. xii) leaving more than 25 years to be spent in some way outside gainful employment.

The acceptance of retirement has also been enhanced by the development of conducive economic conditions suggested

by Streib and Schneider (1971). The Social Security Act instituted a national pension plan which made it financially possible for older individuals to live without working. Automation reduced the need for human labor, but it also increased productivity, making it easy for a mechanized society to support the unemployed with industrial surplus.

Therefore, a combination of health, social, and economic issues expedited the institutionalization of retirement as leisure. However, a paucity of literature makes it difficult to determine the meaning and impact of retirement on black workers who participated in the social and economic system. For example, Jackson found that among those born in 1900, approximately 44% of the white women, 39% of the white men, 22% of the nonwhite women, and 19% of the nonwhite men lived to 65 years of age. This estimation indicates that many of the black workers who paid into the Social Security system did not live long enough to benefit from the investment through retirement. Nevertheless, statistics indicate a mortality crossover in which blacks who reach the seventh and eighth decades of life live longer than whites who reach these ages (Tate, 1983; Wing, Manton, Stallard, Hames, & Tryoler, 1985).

Jackson (1980) also found that, in 1970, at age 65 when retirement traditionally occurs, 19.4 nonwhite females and 35.4 nonwhite males remained in the labor force

compared to 17.0 white females and 39.3 white males. Watson (1982) observed that "the historical occupational oppression, low paying jobs, and high incidence of unemployment among blacks has made retirement a meaningless choice for many" (p. 152). Having had poor occupational opportunities, blacks are more likely to come to retirement age unable to afford the luxury of not working and are more likely to continue in their work roles more for purposes of survival than for fulfillment or status (Dancy, 1977; Gibson, 1985).

Between 1910 and 1975, the proportion of blacks aged 65 and older rose from 3% to 7%, representing 8% of Americans aged 65 and older and 20% of the elderly poor. In 1980, 59% of the black elderly lived in states such as Georgia, Alabama, Mississippi, North and South Carolina, Virginia, and Tennessee which have the largest proportions of rural residential areas heavily populated by poor black and white residents (Watson, 1983). Moreover, in 1980 38% of all black elderly individuals were impoverished. Therefore, aging minority members bear the double burden of their minority status and the stigma of age compounded by poor education, income, housing, health, and general quality of life in retirement (Dowd & Bengtson, 1978).

Research Problem

Despite numerous blacks in career areas that cover the spectrum of career opportunity, little is known about their

career decision-making activities in later life. How do age, sex, marital status, educational level, occupational level, income, health, and number of years until retirement relate to commitment to work, retirement attitude, and retirement planning among black workers?

Purpose of the Study

Previous studies have primarily focused on the work and retirement orientations and retirement planning of white workers (Fillenbaum, 1971; Fillenbaum & Maddox, 1974; Glamser, 1976). Given the differences in career opportunity (Smith, 1975), lower work and retirement incomes (Fillenbaum, George & Maddox, 1985), and poor health (Watson, 1982; Gibson, 1985) of blacks, the purpose of this study is to determine the nature of orientations to work and retirement and retirement planning among black workers and how well the dependent variables may be predicted by certain demographic factors such as age, sex, marital status, educational level, occupational level, income, health, and number of years until retirement.

Need for the Study

Overall, blacks are inextricably caught in what Watson (1982) has called the "multiple jeopardy" of age, race, chronic illness and sex discrimination. Although limited comparisons have been made of blacks and whites in the area of aging, little research has focused on the similarities and differences of these groups in preretirement and

retirement situations. There has been no research with the specific focus of this study concerning work commitment, retirement attitudes, and retirement planning among black workers.

In a review of the career literature related to black individuals, Smith (1975) found that most current research focused on lower socioeconomic blacks hampered by lack of family role models and family stability from achieving needed work values. Accordingly, most earlier studies focused on younger individuals.

The profile of the black worker which Smith (1975) eventually developed was of someone "who may lack positive role models; does not manifest a lifetime commitment to a career as a way of life; is work alienated; and places a greater priority on job security rather than self fulfillment in an occupation. Moreover, he tends to have a negative self image.... his aspirations are high but his expectations...are low. He has limitations placed upon his occupational mobility because of his racial membership..."(p. 55).

What Smith (1975) was able to critique were a rash of studies done on career and other aspects of blacks during the late 1960's and early 1970's. Due in part to the major surge in government sponsored social programs for blacks, the study of blacks was in vogue. A review of more contemporary literature revealed that blacks have received

very little attention in most current career development literature.

The 1971 White House Conference on Aging pointed out numerous needed changes in aging policy. It was recommended that "research on racial and ethnic minority groups ... assume a proportional share of the research effort" (Atchley, 1980, p. 459). Nevertheless, most recent studies either do not include blacks in the sample or include blacks but make no distinction in the discussion of the sampling and results. Therefore, very little research deals with blacks and their career development or other aspects of aging (Wheeler, 1986).

This neglect is particularly significant considering that in 1978 there were 26 million black Americans. This population included four million black individuals aged 45-64 and almost two million persons aged 65 and older (Jackson, 1980). Although the issues of retirement are imminent for approximately four million black individuals aged 45-64, these statistics suggests a younger cohort of 20 million others who will need to address these questions in the future.

Significance of the Study

Because black workers have often been omitted from retirement literature it is unclear how traditional concepts of work and retirement relate to blacks in the American workforce. Therefore, the most crucial

contribution of this study is the investigation of orientations to work and retirement and retirement planning among black workers and the subsequent enhancement of the retirement literature in an area where support is critically needed.

Aside from the theoretical implications, this study may have wide application among several groups. First, black workers, if given a contemporary and realistic appraisal of their commitment to work, retirement attitudes, and retirement planning, may be better able to make sound career decisions.

Secondly, the results of this study may have merit for career counselors, employers, and policy makers who will be involved with meeting the later life needs of black workers. They may find early interventions such as career and retirement planning seminars profitable investments as more black workers begin to anticipate and prepare for the realities of retirement.

Definition of Terms

Retirement. Retirement is the institutionalized separation of individuals from their occupational positions with a continuation of income based on prior years of service (Atchley, 1980).

Work Commitment. Work Commitment is defined as the centrality of the work role as a source of intrinsic satisfaction relative to other adult roles (Bielby, 1984).

Retirement Planning. Retirement planning is taking steps preparatory to retirement to insure an adequate retirement situation and to prepare for the change (Johnson & Riker, 1981).

Attitude. An attitude is a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related (Allport, 1967).

Organization of the Study

This study will be arranged in five distinct chapters. Chapter I is an introduction to the emergence of the retirement institution and relevant statistics regarding black workers in the work force. The introduction also includes the statement of the problem, purpose of the study, and the definition of terms.

Chapter II is a comprehensive review of the literature relevant to orientations to work and retirement and retirement planning.

Chapter III discusses the methodology of the study including the research question, sampling, instruments, procedures, data analysis and limitations of the research.

Chapter IV details the results of the data analysis and includes an interpretation and discussion of study results.

Finally, Chapter V consists of a discussion of the conclusions, implications, summary, and recommendations

derived from the study.

CHAPTER II

LITERATURE REVIEW

The literature relevant to this study may be divided into three areas: orientations to work and retirement, retirement planning, and blacks in retirement literature. Previous research has shown that the kind and degree of orientation to work effects the orientation to retirement (Johnson & Strother, 1962). Explanations of retirement orientation have been based on achievement of goals (Fried, 1949), economic deprivation (Thompson & Streib, 1958), intrinsic and extrinsic reward (Friedman & Havighurst, 1954), and commitment to work (Simpson, Back, and McKinney, 1966) which will be investigated in this study.

Simpson, Back, and McKinney (1966) contended that commitment to work, as an orientation to work, influences retirement attitude and that both variables are influenced by the occupational level of the worker. Moreover, Fillenbaum (1971) postulated an inverse relationship between retirement attitude and commitment to work among some occupational groups including upper-level businessmen, academics, and the self employed.

Both attitude toward retirement and the saliency of work have been identified as two of the most crucial variables in the retirement decision. Other significant variables include health and income (Johnson, 1982). Also,

Atchley (1980) concluded that level of education is intricately related to retirement planning and that individuals with the highest levels of education are more likely to initiate retirement planning activities (Atchley, 1980).

However, black workers are often hampered by unemployment and poor job opportunities from achieving the economic stability that makes retirement possible (Watson, 1982). Also, health problems may hasten the retirement decision for black workers (Watson, 1982; Gibson, 1985) who often do not have the level of education most associated with adequate retirement planning. For example, Watson (1982) found that many black workers aged 65 and older only anticipated preparing for retirement although retirement preparation ideally begins at age 45 as a task of mid-life (Johnson & Riker, 1981).

Orientations to Work and Retirement

The concept of life stages was most fully developed by Super (1957) as a framework for understanding the developmental tasks of life and career patterns. The five life stages include Growth, age 0-14 years; Exploration, age 15-25; Establishment, age 25-45; Maintenance, age 45-65; and Decline, age 65 and over.

According to Super (1957), most individuals begin to enter the maintenance phase at age 45 with their primary tasks involving the preservation of gains made in the

family, community, and workplace. In the decline phase (i.e., age 65 and over), individuals commence to decrease their physical and vocational activities. They begin to relinquish roles in the home and community, and to restrict the complexity of daily activities. The decline stage is divided into two phases, actual retirement and decline leading to retirement, characterized by the decreasing level of activity (Super, 1957). Continued activity in at least one of life's many roles and social outlets augments the adjustment to decline when confronted with personal frustration, changing self concept, altered work roles, and the general way of life.

Atchley (1980) identified several other distinct phases of retirement including the initial phases of preretirement. During the remote phase of preretirement, people view retirement as a distant eventuality. Individuals in the near phase of preretirement, however, begin to orient themselves to an actual retirement date, separation from the job, and fantasies of life after work. Actual retirement is followed by a second phase which Atchley (1980) called the honeymoon phase - an euphoric period when new retirees undertake all the activities for which they had never had adequate time. In the next phase, disenchantment, individuals may become depressed if they face the reality of a retirement unlike that which they fantasized during the preretirement phase. Disenchantment

is followed by reorientation where people reassess goals and skills, and begin to make new retirement plans. Reassessment leads to the stabilization phase during which people finally master the idea of their retirement role. During the termination phase, the retirement may be terminated by sick and disabled retirees as they gradually relinquish their independence (Atchley, 1980). Conversely, other retirees may make the decision that retirement is not relevant to their current goals, and they will return to jobs.

Honig (1985) noted an increasing trend toward partial retirement among the elderly as a structurally distinct mode of labor-force participation. Hours of work are determined situationally. Kouri (1984) called this re-engagement a new form of involvement in life usually manifested in phased or gradual retirement, the mentoring of younger workers, and community service.

The results of a study of 293 male retirees by Ekerdt, Bosse, and Levkoff (1985) supported Atchley's (1980) phases. More optimism and future orientation were found among recent retirees than among those who had been retired for 13 to 18 months indicating more enthusiasm in the immediate postretirement period and greater dysphoria in the second year.

As an institution, retirement serves several valuable purposes. Atchley (1980) stated that the main function of

retirement has been, and continues to be, to reduce the number of people competing in the job market. Begun as a graceful, practical way for the ill to exit the workforce, retirement has emerged as an earned right for those who deserve years of leisure. Breen (1963) stated that retirement also makes it possible for new leaders to emerge when old leaders leave the workforce. In the latter role, retirement provides a system of checks and balances as older union workers move on to retirement making room in the seniority system for younger union workers (Breen, 1963).

The functions of retirement seem to have their origins in disengagement theory which proposed that because all individuals must die, society protects its survival by disengaging power from the aging and passing it on to younger members of society. The disengagement process is a gradual transition as aging individuals lose their roles one by one (Cumming & Henry, 1961). Cumming, Dean, Newell, and McCaffrey (1960) proposed that disengagement is mutual; society withdraws from the individual and vice versa. People elect to engage in fewer roles as they get older and prefer a constricted life space. During middle age, people begin to practice for older age by perceiving a smaller life space than is true at the time. Therefore, the eventual change in quality of interaction with others is preceded by a decrease in the number of hours spent with others as

disengagement begins.

In discussing the weaknesses of the now less than popular disengagement theory, Atchley (1980) indicated that the theory did not adequately explain what happens to an internalized norm when reinforcement is removed; the theory incorrectly assumed the norm would disappear. According to Atchley (1980), disengagement theory, which was too simple, assumed that there was no competing interest in continued engagement, and failed to account for the interaction of complex biological, social, and psychological factors. Atchley (1980) concluded that disengagement certainly was not a typical outcome and may have been more related to loss of opportunities rather than to loss of interest.

Miller (1965) seemed to extend disengagement theory when he proposed the identity crisis theory of retirement which has several components. First, retirement is basically degrading. Although there is an implication that retirement is a right earned through life-long labor, there is also a tacit understanding that this reward is being given primarily to coax individuals from roles they are no longer able to fulfill. The second component is that occupational identity invades all areas of life. Third, the identity derived from work is related to deeply ingrained values about which roles can give a legitimate identity. Fourth, leisure roles cannot

replace work as a source of self-respect and identity because they are not supported by norms that would make this legitimate. The fifth component indicates that beyond the simple need to be engaged in some activity, there is a need to be engaged in something that is defined by most people as utilitarian or gainful in some way. Sixth, a stigma of "implied inability to perform" that is associated with retirement is carried over into remaining roles resulting in identity breakdown. The identity breakdown, called "the portent of embarrassment", involves a process whereby an individual's former claims to prestige or status are invalidated by the implied inability to perform, proving an embarrassment for the stigmatized person. Finally, embarrassment leads the individual to avoid or withdraw from situations.

Miller (1965) suggested that one way to curtail the embarrassment of role loss and the implied inability to perform, is to identify currently existing roles for the aging to defray the losses of retirement. He also suggested that an ethic is needed that would make the full-time leisure of formerly productive people acceptable. The basis of Miller's (1965) theory is that because work is the most central role of an individual's life, loss of the work role leads to loss of self-respect and an identity crisis for the retired individual. Therefore, retirement represents a time when individuals lose the role which

makes them more valuable and comprises the central orientation of life.

To offset Miller's (1965) identity crisis theory, Atchley (1971) developed an identity continuity theory based on several assumptions. First, many people are never highly work oriented, and these people provide a model for others concerning the benefits of leisure. Also, the ethic of the system supports leisure as long as the money is legitimately earned. Secondly, self-respect can be gained from leisure in retirement provided the individual has both enough money and friends who accept the leisure role as legitimate and validate the retiree as a person. The retired person will continue to feel association with the former career and therefore the resulting identity continuity. Thirdly, few people rest their identities on a single role. Work may be a major role but not necessarily so; and there certainly are many self-values. Lastly, some decrease in involvement seems like a natural adjustment to declining energy, but at the same time, people increase their leisure activities. This change is not usually considered negative especially since most people retire voluntarily.

Simpson, Back, and McKinney (1966) studied work and retirement among 304 retired workers and 161 unretired white males from a variety of occupations in Piedmont North Carolina. They also took a view which opposed Miller's

(1965) theory. Although they agreed that work serves a key role in integrating an individual into society, they questioned whether the loss of work can lead to the type of disintegration proposed by Miller (1965). They proposed that work does not mean the same thing to everyone and that the kind of work undertaken impacts the patterns of adaptation more than the fact of work itself.

Simpson et al. suggested that each occupational status has implied norms and methods of adaptation. Individuals in upper white-collar work, executives, professionals, and governmental officials, receive the highest satisfaction in jobs which are prestigious, autonomous, and responsible. These individuals tend to be more committed to their work than others and also more heavily involved in community. This higher involvement may tend to substitute for the losses of retirement as they continue to be active and affirmed by their communities (Simpson et al., 1966).

The middle stratum of the occupational statuses includes clerks, salesmen, skilled workers, and foremen. This group lacks the orderly career pattern of the upper-white collar workers and the autonomy needed to develop norms which can transcend the workplace. However, workers in the middle stratum receive some recognition and reward through their work which may foster limited job satisfaction and community involvement.

Workers in semi-skilled jobs who are most severely

hampered in the development of occupational norms have an orientation to work that is largely financial. Experiencing little autonomy or recognition for their work, they learn few norms that translate to their personal lives and are seldom sought after by community organizations (Simpson et al., 1966).

Simpson et al. (1966) further stated that many workers may lose their feelings of usefulness long before retirement. Where workers are replaced by younger individuals or machines, or are shifted into clearly less-worthwhile positions, they may view retirement as equal to their preretirement status. However, workers who enjoy high preretirement status may look upon retirement less favorably.

Atchley (1971) and Simpson et al. (1966) seemed to differ on one key point. The group, which Atchley (1971) identified as never having been work oriented but who enjoyed modeling the benefits of leisure and a cohort of accepting friends, had many of the social or communal aspects of Simpson's upper-white collar workers. An exception was that the upper-white collar workers were very committed to their work. Persons identified by Atchley (1971) as never being work oriented were more likely to be the semi-skilled group of Simpson et al. (1966) and unlikely to be substantial role models given their low community influence.

Nevertheless, Atchley (1971) and Simpson et al. (1966) presented views which soundly challenged Miller's (1965) perspective that the loss of the work role would inevitably lead to disintegration, loss of respect, and shame. They indicated that work means different things to different people and for some, work was never as crucial as Miller (1965) estimated. Occupational status impacts the development of coping skills that allow people to transfer successfully into quality non-working roles. Others, who did not develop those norms, were probably individuals for whom work was primarily an economic pursuit more than a career commitment. That group would find work easy to leave provided they could financially afford retirement.

Johnson and Strother (1962) stated that the individual's orientation to retirement is affected by the kind and degree of orientation the individual has toward the job. Significant explanations of retirement orientation have been based on achievement or lack of achievement of goals (Fried, 1949) and economic deprivation. Thompson and Streib (1958) found that individuals facing little economic loss had more positive preretirement attitudes.

Also, Friedman and Havighurst (1954) identified five main functions of work: income, identification, regulating life activity, association, and meaningful life experience.

They explained orientation to retirement in terms of intrinsic and extrinsic rewards and reported that individuals who experienced intrinsic rewards of work were more reluctant to retire than those for whom rewards were more extrinsic. Friedman and Havighurst (1954) found that, once retired, those who received intrinsic rewards were more dissatisfied than their extrinsically oriented counterparts. Therefore, the hypothesis of this perspective was that an individual committed to work would not be favorably disposed toward retirement (Simpson et al., 1966).

Simpson et al. studied the orientations to retirement among upper-white collar, middle-status, and semi-skilled workers. They found that the retirement attitude of upper-white collar workers seemed to be influenced more by work commitment than by income loss. While commitment to work seemed to most influence negative retirement attitude among some of the upper-white collar workers, many individuals who held the work-centered orientations also looked forward to retirement. Semi-skilled workers were more influenced by financial considerations and individuals who anticipated lower retirement incomes were more reluctant to retire. None of the explanations seemed to fully account for the orientation of the middle-status workers who looked forward to retirement more than any other group. They were like semi-skilled workers regarding lack of commitment to

work and like upper-white collar workers regarding lack of loss of income. Simpson et al. (1966) concluded that middle-status workers may have been influenced by personal factors more than by work-related or income factors.

Fillenbaum (1971) studied the relationship between attitude to work and retirement among 100 subjects within each of several age spans; age 25-34, age 35-44, age 45-54, and age 54 and over. Subjects were selected at random from nearly 6,000 nonacademic employees at a university and represented a variety of occupations, both races (186 white and 53 black), and both sexes. Adequacy of retirement income, health, and ease of getting to work were controlled.

Fillenbaum (1971) compared the responses to five job items and three retirement items and found no differences in results due to age, sex, race, or occupation. Also, no relationship between either health or ease in getting to work and retirement attitude was found and so few respondents knew their projected retirement income, it was concluded not to be a significant determinant of retirement attitude. Finally, Fillenbaum (1971) found that only one job variable, achievement, was related to retirement attitude. Otherwise, no relationship between job attitude and retirement attitude was found, and individuals with positive and negative views of retirement expressed the

same job attitudes.

Like Atchley (1971), Fillenbaum (1971) concluded that although strictly work-connected interests may be curtailed by retirement, most people have interests outside their work which are continuous. For example, some workers in the middle occupational status held office in non-work related associations and had positive attitudes toward retirement.

Fillenbaum (1971) also stated that the job is of paramount significance for only a few workers who include the self-employed, upper-level businessmen, self-employed professionals and academics. The inverse relationship between job and retirement attitude should be supported for these groups. Fillenbaum (1971) used this sampling argument to explain why there was a significant relation between job and retirement attitudes in the Simpson et al. (1966) study whereas no differences were found in this study.

In their 1975 study, Goudy, Powers, and Keith tested the proposed inverse relationship between job and retirement attitudes. Anxious to support the hypothesis, they stated that there must be some consistent relationship between work and retirement attitudes at least in cases where the job served a central organizing role.

Their sample included 1,922 employed males aged 50 and older from five occupational groups: self-employed

professionals, salaried professionals, owner merchants, factory workers, and farmers in the mid-west. The variables studied were work satisfaction, attitude toward retirement, and saliency of employment, a new variable developed from the Fillenbaum (1971) study. Five items were developed to evaluate work satisfaction and incorporated with a sixth item regarding the exchange of the job for an annuity; considered to be an indicator of the meaning of work. Retirement attitude was assessed with eleven items and saliency to work was assessed by asking respondents to prioritize work, recreation, comfort, and friendship.

Goudy et al. (1975) found that basically the hypothesis of an inverse relationship between job and retirement attitudes was substantiated through the use of product moment correlation coefficients. However, the only consistent relationship was between the hypothetical annuity item and retirement measures where respondents who refused the annuity also reported more negative retirement attitudes. There were both negative and positive support for the work satisfaction variable and only individuals with high work satisfaction rejected an early retirement age. Regarding work saliency, respondents who ranked work as their highest priority were not more likely to report inverse relationships between work and retirement attitudes. Overall, the statistically significant correlations ranged from +0.05 to +0.18 indicating a very

weak relationship between job and retirement attitudes, but a stronger relationship than indicated by Fillenbaum (1971).

Goudy et al. (1975) observed that the disparity between the results of this study and the results obtained by Fillenbaum (1971) could be attributed to the use of different work and retirement items. Nevertheless, Goudy et al. (1975) did not find strong support for the inverse relationship or the work saliency variable suggested by Fillenbaum (1971). Therefore, they concluded that although there is no consistent relationship between work and retirement attitude, the original hypothesis continues to hold a basic logic.

Based on the hypothesis that work may have prime significance for some groups such as academics (Fillenbaum, 1971), Fillenbaum and Maddox (1974) studied the attitudes toward retirement, plans for retirement, work commitment, personality variables, and peer influence among 37 preretired and retired university professors aged 65-70 years old. Although they had good health and adequate finances, they were the victims of mandatory retirement.

Fillenbaum and Maddox (1974) hypothesized that persons with high commitment to work would report a negative retirement attitude. They controlled money as an extrinsic incentive and used satisfaction and fulfillment as the intrinsic motivations to continue working for pay in

retirement.

At the time of the reinterview, over three-quarters of the men had either worked for pay or had plans to work for pay (Fillenbaum & Maddox, 1974). Continued work was related to the area of expertise and almost all those in the sciences (16 of 18 subjects); about half of those in the social sciences (7 of 15 subjects); and none of the faculty in the humanities chose to work for pay once retired (Fillenbaum & Maddox, 1974).

None of the former faculty who wanted to work accepted any deterrents to working, and individuals who anticipated even the greatest impediments to continued employment persisted in working. Also, subjects with the most negative retirement attitudes worked later; admitted work related retirement plans; enjoyed younger friends; and were more active in their work (Fillenbaum & Maddox, 1974).

Fillenbaum and Maddox also concluded that many retirees do not seek new employment immediately preferring instead to use the initial retirement phase to wind down from the old job or to languish in the new status. They also found that although most preretirees viewed retirement positively, the personal aspects of the experience moderated the retirement attitude.

In a study of the determinants of positive attitude toward retirement, Glamser (1976) studied 70 male glass plant workers aged 60 years and older who covered a wide

range of job categories. Based on the researcher's general knowledge of the literature, eleven variables with some relationship to retirement attitude were studied. Results showed that attitude to retirement was most correlated with the number of times unemployed since age 30 ($r = -.48, p < .05$); life satisfaction ($r = .43, p < .05$); and knowledge of retirement issues ($r = .37, p < .05$). There was also a positive correlation between preparedness for retirement and perception of financial future ($r = .33, p < .05$) and between preparedness for retirement and the number of dependents to be supported ($r = -.29, p < .05$). Finally, there was a positive correlation between attitude toward retirement and the number of close friends ($r = .26, p < .05$) but no assessment of the age of friends as suggested by Fillenbaum and Maddox (1974).

Using stepwise multiple regression Glamser (1976) found 50 % of the variance in retirement attitude to be accounted for by the number of times unemployed; retirement knowledge; number of close friends; and social activity level. Commitment to work was least correlated with retirement attitude ($r = .01, p < .05$) and most correlated with life satisfaction; attitude toward company; and job status.

Glamser (1976) hypothesized that the low correlation between orientation to work and orientation to retirement may have been because workers so close to retirement (aged

60 and older) had already begun to reduce commitment to work. Glamser further explained that attitudes toward retirement in the United States have been changing and work as a primary source of meaning and satisfaction in life may be mainly an upper-middle class phenomenon while other workers fear loss of income more than loss of work.

In a follow-up study, Glamser (1981) reinterviewed 80 respondents who then averaged 3.7 years of retirement. The highest correlation was between attitude toward retirement and a deprivation variable which was measured using a five point scale that asked respondents whether they often missed other people at work; missed the feeling of doing a good job; wished they could return to work; or worried about not having a job. There was a high negative correlation ($r = .59$, $p < .05$) between job deprivation and attitude toward retirement. Although missing one's work was not a key issue for pre-retirees, the high emphasis on job deprivation among retirees may indicate that preretirees underestimate the significance of work which appears as the loss of a central role in retirement (Glamser, 1981).

A stepwise multiple regression was used to determine which factors in the preretirement study most impacted retirement attitudes in the second study. Results showed retirees were most influenced by the perception of being prepared, having undertaken a number of preparation steps, having a stable work history, having few dependents in

retirement, being of lower occupational status, and perceiving a positive financial future.

Glamser (1981) suggested that although these preparations may lead to a positive retirement attitude, people who have positive retirement attitudes may make increased efforts to be prepared for retirement. Glamser also concurred with Fillenbaum and Maddox (1974) that people often separate their views about retirement as an institution and retirement as a personal experience. Finally, this study substantiated the importance of activity theory (Fillenbaum & Maddox, 1974) by identifying the importance of social and recreational activities to retirement satisfaction.

Finally, Glamser (1981) found a positive correlation between preretirement and postretirement attitude ($r = .58$, $p < .001$) and a negative correlation between preretirement attitude toward retirement and postretirement job deprivation ($r = -.51$, $p < .001$). Also, preretirement commitment to work correlated equally ($r = .01$, $p < .001$) with preretirement and postretirement attitude; and correlated ($r = .06$; $p < .001$) with postretirement deprivation (Glamser, 1981).

Again, Glamser (1981) concluded that attitude toward work and retirement are unrelated but conceded that the measures of commitment to work and job deprivation are very disparate. The job deprivation concept is more global to

include missing the friends and rewards associated with work; whereas the work commitment concept refers specifically to the nature and enjoyment of work.

Skoglund (1979) continued the study of job deprivation in the stratified sample of 262 preretired and 341 retired men and women primarily from the blue collar level. He hypothesized that job deprivation is related to feelings of missing work, reluctance to retire, or working past retirement age, and would occur more among middle-class or semi-skilled workers than among professionals. He also hypothesized that among individuals with favorable attitudes toward retirement, job deprivation would be linked to work orientation, and that the expectations of preretirees would differ from the actual reports of missing work.

Results showed that preretirees related job deprivation to idleness whereas retirees who reported deprivation related it to the feeling of being a burden. Working retirees reported this feeling more than did nonworking retirees. Also, the feeling of being a burden was more prevalent among blue collar retirees; whereas, white collar preretirees anticipated that job deprivation would be more related to frequency of professional contacts or the male gender (Skoglund, 1979).

Therefore, results supported the hypothesis demonstrating that job deprivation is commensurate to work

orientation and similarly related to reluctance to retire. The relationship continues the same whether or not there is a positive or negative attitude toward retirement (Skoglund, 1979). Results also indicated a definite relationship between orientation to work and postretirement deprivation. Although Glamser (1981) denied that relationship, that study found that job deprivation and preretirement attitude toward retirement are positively related. Between these two studies, a moderate relationship between orientation to work and retirement attitude was derived.

The preponderance of variables explored in these studies help to demonstrate the complexity of the retirement decision. Among these variables, Johnson (1982) identified attitude toward retirement as a most crucial determinant of the retirement decision. Neither the distance from retirement nor the eminence of retirement influence the attitude toward retirement (Atchley & Robinson, 1982; Goudy, Powers, Keith & Regers, 1980) which continues to be most impacted by health and income adequacy (Atchley & Robinson, 1982).

A second critical variable is work saliency or the importance of work to the individual's identity. Thirdly, flexibility to change or the ability to adapt has also been recognized as important in making the decision to retire. Clark and Anderson (1967) identified two essential

components of adaptation which are accommodating as one changes and accommodating as society changes. The key adaptive tasks in this process are recognition of aging and definition of instrumental limitations; redefinition of physical and social life space; substitution of alternate sources of need satisfaction, which includes avocational activities and leisure; reassessment of the criteria for evaluation of the self; and reintegration of values and life goals (Clark & Anderson, 1967).

The fourth variable in the retirement decision is the level of family support. Johnson (1982) speculated that high family support in preretirement serves as a positive influence which motivates greater preretirement planning; and therefore, increased retirement readiness.

Fifth, income before and after retirement is critical to the retirement decision and is often related to the number of dependents which impacts on the worker's perception of retirement readiness (Johnson, 1982) and the ability to live without substantial gainful employment. Although some employees anticipate financial problems once retired, they are nevertheless unable to plan for income adequacy in retirement. Instead, they tend to accrue a meager savings and overestimate the degree to which they will be able to supplement their pension with savings and earnings (Morrison, 1976).

Atchley (1980) stated that there is a direct

relationship between expected retirement income and the person's attitude toward retirement. About two-thirds of employed adults anticipate no financial difficulty in retirement, but most do expect their incomes to be reduced by up to 50% once retired. Individuals who anticipate reductions of more than 50% will experience the greatest financial strain once retired.

Palmore, Fillenbaum, and George (1984), in a study of the consequences of retirement, found that about one-fourth to one-half of the difference in income between retirees and preretirees was accounted for by preretirement differences. For example, despite the positive relationship of education and income, blacks with similar educational achievement as whites are less likely to have similar income (Jackson, 1980). By controlling the pre-retirement characteristics, Palmore et al. (1984) reduced to 1% the variance in income explained by retirement. They used this argument to explain the substantial income differences (33% for blacks and 42% for whites) found by Parnes (1981).

Finally, employment problems and health play key roles in the decision to retire (Atchley, 1980). Employment problems are specifically related to age discrimination in the hiring policies relative to the older worker and the issue of mandatory retirement. Poor health could also attenuate the preretirement or preparatory phase and force

an early retirement (Johnson, 1982; Palmore et al., 1984).

In a study of the predictors of retirement, Palmore, George, and Fillenbaum (1982) found that the best predictors of subjective retirement (employed less than 35 hours each week and receiving a pension) were age, and the number of dependents under 18 years old. The socioeconomic variables, education, occupation, and poverty ratio were also good predictors of retirement with men in the higher socioeconomic groups having more incentives and opportunities to work past 65 years old. Job characteristics were also a strong predictor of retirement. These characteristics included a pension plan, mandatory retirement, and being employed by others (Palmore et al., 1982).

Factors which were not significant predictors of objective retirement were race, marital status, religion, urban-rural residence, health, and retirement attitude (Palmore et al., 1982).

Early retirement, defined as retirement prior to age 65, took on a different configuration of influences. Whereas job characteristics were less significant, the most crucial predictor was health followed by attitude toward retirement. In the discussion, Palmore et al. (1982) pointed out that once a person has retired for whatever reason, poor health is a socially acceptable justification for the retirement decision and may tend to

be exaggerated in retrospect. Conversely, Atchley (1980) has stated that although health is significant in the decision to retire, fewer early retirements are related to health as early retirement becomes acceptable.

Retirement Planning

Retirement issues both impact and are impacted by retirement planning. In 1957, Super stated that preparation for retirement had been neglected. He suggested that the necessary preparation would ideally begin in the forties when most people become aware of the changes that culminate in the decline stage at age 65 and older; and would include instructions in keeping the capacities at maximum, maintaining flexibility, and understanding the nature of change in aging.

Despite these early admonishments, Atchley (1980) stated that actually very few people make plans for retirement or participate in retirement preparation programs. One of the most significant determinants of retirement planning is education, and individuals who have the highest levels of education are more likely to initiate their own retirement planning activities and less likely to need retirement planning assistance. Conversely, workers with lower educational levels are more likely to need retirement planning help and least likely to get the needed assistance.

Based on Super's (1957) concept of vocational maturity,

the readiness of the individual to enter the next career stage, Johnson and Riker (1981) developed the concept of retirement maturity as the measure of preparedness to enter retirement. Starting as early as age 45, in the maintenance and decline or disengagement stages, individuals need to begin retirement preparation. While concentrating on the tasks of the maintenance stage, individuals may make simultaneous preparation for the coming disengagement stage. These tasks may include focusing on activities for later life; developing a new circle of retirement friends; and reconciling to being unneeded at work.

In a study of 120 university professional, administrative, and service personnel, Johnson and Riker (1981) administered the Career Development Inventory, Adult Form, to measure occupational maturity at each stage and to assess and target the specific developmental tasks which remain unaccomplished.

From that research, seven dependent variables emerged as significant discriminators of retirement maturity. Results showed that older respondents were more mature than younger respondents; males were more mature than females; and employees with longer years of service were more mature than workers with fewer years of service. Individuals who reported either a positive or negative decision to move their residence in retirement were more mature than those who were undecided about such a move. Also, individuals

who reported either higher or lower replacement ratios (the percent of preretirement income received in retirement) were more mature than those workers who responded "undecided" to retirement income projections. Finally, the postretirement employment variable was significant because individuals who planned to work after retirement and those who made a decision not to work after retirement were both more mature than those who were undecided about work after retirement (Johnson & Riker, 1981).

McGee, Hall, and Lutes-Dunckley (1979) stated that because retirement attitude can best be understood as a function of the individual's appraisal of the type of retirement experience to be expected, retirement counseling needs to focus on the continuity of lifestyle in education and retirement planning programs. Such emphasis would highlight the continuing significance of the variables identified by Johnson and Riker (1981).

Johnson (1982) also stated that individuals tend to become more unique and heterogeneous as they age. Although most retirement programs ignore this growing diversity and attempt to offer identical programming to all aging individuals, the programs which are most successful recognize the tenets of learning theory and the individual differences of workers.

Goudy, Powers, and Keith (1975) suggested a typology of workers which is significant for retirement planning based

on individual differences. These types include Type A, individuals with high work satisfaction and positive retirement attitude; Type B, individuals with low work satisfaction and positive retirement attitude; Type C, workers with high work satisfaction and negative retirement attitude; and Type D, workers with low work satisfaction and negative retirement attitude. Of the respondents, about 21% were Type A, 25% Type B, 25% Type C, and 29% Type D. Given the slightly higher percentage of Type D individuals, it would seem that a significant number of people are dissatisfied with both their work and the prospect of retirement. These double dissatisfactions may indicate poor career achievement and poor retirement planning.

A university-based experiment in preretirement counseling found that once retired, program participants were better adjusted in the areas of health, life satisfaction, social integration, and active and productive leisure (Palmore, 1982). Slover (1982) noted similar claims by other studies but added that short-term effects are probably more intense than long-term effects. Also, participants may have been more favorably oriented to retirement initially than nonparticipants. Consequently, the long-term impact of preretirement programs remains unclear.

Blacks in Retirement Literature

Watson (1982) observed that "the historical occupational oppression, low paying jobs, and high incidence of unemployment among blacks has made retirement a meaningless choice for many" (p. 152). Having had poor occupational opportunities, blacks are more likely to come to retirement age unable to afford the luxury of not working and are more likely to continue in their work roles more for purposes of survival than for fulfillment or status (Dancy, 1977).

White workers who continue to work past age 65 are more likely to be craft workers or professionals as opposed to the blacks who work past 65 usually in jobs labeled unskilled, service or labor (Watson, 1982). Watson (1982) concluded that many blacks never experience retirement as a selected process but are forced to retire due to failing health although they still need to supplement their income.

Recent research reported by Gibson (1985) identified two newly emerging trends which are a major decline in labor force participation of older blacks and substantial increases in their physical disability. The result is a new category of retiree which Gibson (1985) called the "disabled unretired", a group of individuals who are actually retired but who are also in dire need. Using the National Survey of Black Americans, a probability sample of the adult black population, Gibson (1985)

determined the factors which best predict the new retirement status. Overall, indistinct lines between work and nonwork over the lifetime and the receipt of income from mainly disability resources seem to complicate the retirement roles of black workers.

Despite the dire conditions of these individuals, Gibson (1985) stated that they are paradoxically left out of retirement planning and policy because they do not meet the traditional criteria of substantial decreases in hours worked and primary income from retirement related sources. Gibson (1985) also added that gender is not a significant predictor of retirement roles for blacks as it is for whites and most significantly, the very meaning of retirement may be different for blacks than for white workers.

One of the few studies which has focused on the differences in the determinants and consequences of retirement for blacks and whites was done by Fillenbaum, George, and Palmore (1985). Based on their previous work, they used five predictors of retirement which were demographic characteristics, socioeconomic status, health, job characteristics, and attitudes. Because racial discrimination has limited education, occupational status, income, and pension opportunities for blacks, they predicted that the set of predictors would be different for blacks than for whites. They expected that only

characteristics basic to keeping a job such as age, socioeconomic status, and health would be important for blacks whereas the full spectrum of predictors would characterize the retirement determinants for whites. They hypothesized a stronger probability of retirement among those who were older, of lower socioeconomic status, in poorer health, eligible for a pension, and positive toward retirement. They also hypothesized that work would be a less socially integrating force for blacks because of their high representation in the lower occupational positions and that discrimination would force them to develop personal lives separate from their work lives. Because their status in the community would be related more to the simple fact of employment with income than to status, retirement would be a less difficult choice (Fillenbaum et al., 1985).

Messer (1968) found that the sense of integration with the overall society was more significant for whites than for blacks. He concluded that because of differential access to the achievement of life goals, blacks have been segregated from the overall society all their lives. Therefore, disengagement is a more difficult transition for whites who may prefer a continued sense of integration with a society which has rewarded them through the years.

For this study, Fillenbaum et al. (1985) took data from the Retirement History Survey and the National Labor

Survey sampling men who were aged 64 to 69 when reinterviewed. The Retirement History Survey sample included 1,351 white men and 117 black men. The National Labor Survey consisted of 708 white men and 267 black men. The white and black men were similar in median age and health but blacks had 3-4 years less education, lower occupational status, less income, more dependents, more recent job changes, and less interest in retirement. Also, blacks were overrepresented in the low and marginal income groups (Fillenbaum et Al., 1985).

As a result of analysis, Fillenbaum et al., (1985) found that although the determinants of retirement for white men were consistent across data sets, there was no such consistency in the determinants for black men. In the Retirement History Survey data set, only demographics was consistently important. In the National Labor Survey, socioeconomic and job characteristics were consistently important and demographics were important only when retirement was defined objectively (based on number of hours worked and amount of pension earned). There was also variation in the extent to which variance in retirement was explained for blacks.

Regarding the consequences of retirement, the study showed that in retirement whites experienced reduced income adequacy and socioeconomic status as well as poorer health and decreased participation in formal organizations. There

were some inconsistent changes in family income for blacks along with increased receipt of Supplemental Security Income and poorer health among those in the National Labor Survey. Only attitude about retirement and attitude about health were affected consistently for both blacks and whites.

In looking at the consequences of retirement on income, Fillenbaum et al. (1985) concluded that although retirement caused a decline in socioeconomic status for individuals at the upper and marginal economic levels, assets were unchanged for the poorest and wealthiest. Moreover, they concluded that the income effects of retirement for black men are ameliorated by income subsidies such as Supplemental Security Income.

Overall, Fillenbaum et al. (1985) made very broad interpretations based on the often inconsistent results of two data sets and a total of 384 black men.

Few people make plans for retirement or participate in retirement planning programs. According to Atchley (1980) education is the most significant determinant of participation. In a study of 2,832 men with black men being oversampled 3:1, fewer than 4% of individuals aged 60-74 had participated in retirement preparation programs. The likelihood of the opportunity to participate in such programs depended on level of education, occupational status, government employment, and private pension

coverage. Workers most in need were least likely to receive the coverage (Beck, 1984).

Watson (1982) observed that because blacks tend to have significantly fewer years of education than their white counterparts, they may also be substantially handicapped in retirement preparation. Another probable justification is the lower income level among blacks and the scant likelihood of planned retirement (Watson, 1982).

Clearly, there are marked differences in blacks and whites with regard to retirement planning and preparation. Among those 65 years old and older, blacks were less likely to have acquired medical care, learned about Social Security, built up savings, bought their own home, made a retirement-related move, prepared a will, developed hobbies, or planned a new job (Watson, 1982).

Blacks were more likely than whites to have made preparation to move in with their children and they were more likely than whites to have talked about old age. Messer (1968) found that blacks between the ages of 62 and 69 were more likely to think of themselves as elderly than were whites who were 80 years old or older and less likely to deny their age. Messer (1968) attributed this finding to the fact that blacks weathering the storm of a difficult life see old age as a reward. This may also be related to the significantly poorer health of blacks (Gibson, 1985; Watson, 1982). Also for blacks,

retirement may continue to indicate aging and decline (Manion, 1976) whereas for whites, the meaning of retirement may be more closely associated with continuity of lifestyle (Atchley, 1971) and avoiding the stigma of aging (Tate, 1983).

According to Watson (1982), blacks aged 65 and older were equally as likely as whites to have enrolled in a retirement course and those blacks aged 18-64 were more likely than whites to have enrolled. Among those aged 65 years and older, blacks stated more plans to prepare a will, build up savings, get medical care, learn about social security, develop hobbies and plan a new job than did whites (Watson, 1982). Although blacks may work longer, many of these plans are accomplished prior to age 65 in adequate longitudinal planning (Glamser, 1976; Johnson & Riker, 1981).

Therefore, the literature in the area of retirement supports the relationship of commitment to work and retirement attitude (Simpson, Back, & McKinney, 1966). Simpson et al. also postulated that work has various meanings for different occupational groups. Among the groups, upper-level workers who tend to be very committed to their work are also more negative about retirement. At the other end of the continuum, lower level workers less committed to their work actually prefer but can least afford a retirement lifestyle. On the other hand, workers in the middle occupational groups can afford retirement and

possess a level of work commitment which allows them to leave the workforce without compunction (Simpson, Back, & McKinney, 1966).

Moreover, both the importance of work and retirement attitude have been identified as central to the retirement decision. Other key issues in the decision to retire include health and income (Johnson, 1982).

Johnson and Riker (1981) found that the most significant discriminators of retirement maturity or readiness included age, sex, years of service, decision to move the residence, income replacement ratio, and the postretirement employment variable. Among their respondents, older respondents were more mature than younger workers and men were more mature than were women. Workers with longer years of service were more mature than workers with less years of service and workers who made a decision regarding a residence move were more mature than persons who were undecided. Finally, workers who knew their replacement ratios or who had made a decision regarding postretirement employment were more mature than those who did not know or who had not made relevant decisions about work.

However, poor job opportunities, lack of economic stability, and poor health often hamper black workers from experiencing retirement as a selected alternative to full-time employment (Watson, 1982; Gibson, 1985).

Further, they are frequently fail to achieve the level of education closely associated with adequate retirement planning.

Previous studies have primarily focused on the work and retirement orientations and retirement planning of white workers (Fillenbaum, 1971; Fillenbaum & Maddox, 1974; Glamser, 1976). However, few studies have focused on black workers the fate of whom has been inextricably caught in what Watson (1982) called the "multiple jeopardy" of age, race, chronic illness, and sex discrimination. Therefore, the purpose of this study is to develop a base from which to generate some hypothesis.

CHAPTER III

METHODOLOGY

A review of the related literature supports the relationship of orientation to work, retirement attitude, and retirement planning but provides only diverse speculation concerning how these concepts are shaped by the characteristics and resources of the individual. Most previous studies (Atchley, 1980; Johnson & Riker, 1981; Atchley & Robinson, 1982; Johnson, 1982; and Fillenbaum, George, & Palmore, 1985) have identified the determinants of related work and retirement planning variables including retirement maturity, early retirement, and retirement decision. It is especially difficult to relate commitment to work, retirement attitude, and retirement planning to black workers who have remained an under-researched population.

Research Question

The purpose of this study is to examine the following question: How do age, sex, marital status, educational level, occupational level, income, health, and number of years until retirement relate to commitment to work, retirement attitude, and retirement planning among black workers aged 45 years and older, as measured by several work and retirement scales? Only the null hypothesis will be tested.

Hypotheses

The following hypotheses were tested:

- A. Age, sex, marital status, educational level, occupational level, income, health, attitude toward retirement, retirement planning, and number of years to retirement have no relationship to commitment to work.
- B. Age, sex, marital status, educational level, occupational level, income, health, commitment to work, retirement planning, and number of years to retirement have no relationship to attitude toward retirement.
- C. Age, sex, marital status, educational level, occupational level, income, health, commitment to work, attitude toward retirement, and number of years to retirement have no relationship to retirement planning.

Subjects

For the purposes of clarity, the discussion of this section is divided into three areas: proposed population, actual sample surveyed, and the demographic characteristics of the subjects.

Proposed sample. The subjects were black workers aged 45 years and older who were employed by the North Carolina Mutual Life Insurance Company in Durham, North Carolina. The chief personnel administrator identified

105 employees working in the company's home office who met the age criteria.

Actual sample surveyed. By the time of the data collection, the personnel officer had identified 111 employees who met the age criteria. Therefore, the Work and Retirement Survey was distributed to 111 employees aged 45 and older in the company's home office. Of the surveys disseminated, a total of 88 were returned and two were invalid.

The subjects were employed in a variety of job categories as defined by the company's personnel criteria. Job categories included officer, administrative employee, exempt employee, and non-exempt employee. For a description of job categories, see Appendix A.

Demographic data. The subjects consisted of 56 female and 30 male respondents with the mean age being 52. Sixty-two respondents were married. (See Table E-1 in Appendix E.)

Twenty-nine persons had attended college or technical school, 27 were college graduates, and 20 had attended graduate school or were professional school graduates. No respondents reported education at the grade-school level and only eight reported education at the high-school level. Two persons reported technical school training.

Concerning occupation, most employees identified themselves as professional (n=51) or skilled (n=27). The remaining eight individuals stated that they were of either

unskilled ($n=1$) or technical ($n=7$) backgrounds.

The mean income range was \$20,000-24,000. However, most persons ($n=32$) reported incomes of more than \$25,000 and two persons reported incomes of \$10,000 or less.

Regarding whether the respondents were the main family income earners, 51 reported that they were responsible for the primary income. Fifty-nine reported that they were not a dependent spouse either because they were widowed, divorced, or single ($n=20$) or because they earn more than the spouse earns ($n=18$). Twelve respondents did not explain the reason for independence.

The subjects represented a near normal distribution of years until retirement. Eighteen individuals indicated five years or less until the anticipated retirement, 22 indicated nine years or less, and 11 reported 20 years or more until the projected retirement.

Finally, concerning the health questions, subjects were asked to rank their past, present, and future health on a continuum between best possible health which merited a rating of 10 and worst possible health which merited a rating of 0. There was very little variance between the current health ($M = 8.6$), past health ($M = 8.8$), and predicted future health ($M = 8.0$) among the study participants.

Instruments

Occupational Level. The criterion of occupational

status used in the study was the typography developed in 1961 by Duncan. Duncan's index of socioeconomic status (SEI), when applied as a personal attribute, denotes the status accorded to the individual as the incumbent of the particular occupational role. Therefore, SEI is not correlated highly with either the individual's own years of schooling or the person's earnings (Hauser & Featherman, 1977).

Duncan's SEI was developed for all occupations as referenced by the U.S. Bureau of the Census document Alphabetical Index of Occupations and Industries published in 1960 (Hauser & Featherman, 1977). The census classified 19,000 industries into over 200 detailed titles which each represented a pool of similar industries. Each category was represented by either a three digit number or by one of the letters A-M. The company used in this study, North Carolina Mutual Life Insurance Company, is represented in the Finance, Insurance, and Real Estate group (707-719) and specifically by the 717 code for Insurance Industry (63,64).

Secondly, the census classified over 23,000 occupations into 429 detailed occupational titles each representing a pool of similar occupations. Each occupational title was represented by the three digit number and by one of the letters N-Z. Of the 12 major occupational groups defined, those that apply to this study include

Professional, Technical, and Kindred Workers (001-196;N);
Managers and Administrators, Except Farm (201-246);
Clerical and Kindred Workers (301-396;P,Q); Laborers,
Except Farm (740-796; U); and Service Workers, Except
Private Household (901-976; X,Y).

Duncan made the third distinction in socioeconomic status on the basis of the class of the workers as defined by the census. The category applicable in this study is Working for a Private Company, Business, or Individual for Wages, Salary, or Commission denoted as (PR) (Hauser & Featherman, 1977). Therefore, the personnel classification system used by the company was compared to that used by Duncan on the basis of industry, occupational code, and class of worker. (See Appendix A for a comparison of the Duncan classification system and the job categories used by the North Carolina Mutual Life Insurance Company.)

Demographic data. The demographic questions included age, sex, years to retirement, marital status, occupational level, and income. The income question included the level of income; whether the respondent earns the primary family income; and whether the respondent would be dependent on the spouse once retired.

Also, because health has been identified as such a crucial issue for retiring blacks (Watson, 1983; and Gibson, 1985), the health question was given special attention. Based on the example of previous research

(Glamser, 1976), Cantril's (1965) ladder device was used as a direct way to tap the unique reality world of an individual and compare it to others. The individual was asked to relate a self-defined continuum based on personal assumptions, perceptions, goals, and values. In this case, respondents were asked to think of a continuum between best possible health (i.e., rating of 10) and worst possible health (i.e., rating of 0) and to identify (a) where they are on the continuum now, (b) where they were on the ladder five years ago, and (c) where they think they will be on the continuum five years into the future.

Educational level, which was identified by Atchley (1980) as a crucial determinant of retirement planning was also ascertained in the demographic section.

Commitment to work. Commitment to work was assessed through the use of a nine-item instrument developed by Westoff, Potter, Sagi, and Mishler (1961). In their study of 1,600 families, 900 men were asked whether they found their work satisfying and had interests connected with their work or if they preferred to stay home and tended to enjoy spare-time activities more. Correlational data and first factor loadings showed that one item dealing with whether work made life worthwhile had a factor loading below that of the other items. That item was eliminated leaving an eight item scale which was used this study.

Glamser (1976), in a study of glass plant workers, also measured commitment to work using the eight-item summated scale. In that study, an alpha coefficient of .82 was derived. There was no further explanation of data analysis.

Retirement attitude. The retirement attitude variable was measured using a retirement meaning scale developed by Atchley (1974). The scale consists of a semantic differential with 20 adjective pairs. When scores for each of the adjective pairs were correlated, the resulting factor analysis revealed factors which correspond to the classic factors of activity, evaluation, and potency first identified by Osgood, Suci, and Tannenbaum (1957) in their work on the measurement of meaning.

However, in Atchley's (1974) study on the meaning of retirement, the evaluative dimension divided into emotion charged evaluation and moral evaluation. The potency dimension was related more to physical power than social power.

Average semantic differential scores were computed for each individual on all 20 pairs in addition to the individual's score on each of the four dimensions. Only the activity dimension showed a tendency toward scores in the middle range. Overall, individuals in the sample viewed retirement as having a positive meaning across all dimensions (Atchley, 1974).

Atchley and Robinson (1982) reported the use of 14 of

the adjective pairs in a study of years to retirement and retirement attitude. Scores ranged from 14 to 98.

Cronbach's alpha indicated that the semantic differential is a highly reliable measure ($\alpha = 0.92$).

Retirement planning. Very few previous studies have addressed the issue of retirement planning and almost none have used a well-developed set of questions to elicit responses. For example, Glamser (1976) explored retirement planning and preparation among glass plant workers but did so through the use of a single question which asked respondents whether they were prepared for retirement.

For the purposes of this study, several questions were developed around key retirement planning issues identified by Watson (1982). These key issues were medical care, Social Security benefits, savings accounts, wills, and hobbies. Additional questions explored issues raised by Johnson (1982) as crucial to the retirement decision; dependents and their care at retirement; and the adequacy of projected income; as well as plans to attend a retirement planning class (Atchley, 1980). The literature shows that few people actually attend such a class (Atchley, 1980) but that most blacks say they will (Watson, 1982). A number of issues relevant to retirement planning such as age and number of years to retirement were included in the demographic section.

Therefore, only questions specific to retirement planning behaviors were included in the retirement planning section. (See Appendix B for additional description of the development of the instrument and see Appendix C for the final survey form.)

Procedures

Study procedure. The subjects originated through the Personnel Office where the personnel director generated a computer listing of all black employees aged 45 years and older regardless of job classification.

With the endorsement of the Administrative Vice-President, a cover letter (See Appendix D) advised participants of the nature of the study and solicited their participation. The cover letter and the instrument were distributed through the interdepartmental mailing system to the subjects. Respondents then were asked to complete the survey questionnaire and return it within ten days to the researcher using an enclosed stamped envelope. Because of the close nature of the working environment, assurance of confidentiality was especially important.

Based on a survey coding system, respondents who did not return the survey forms within 10 days were sent a follow-up postcard urging them to complete and return the instrument within 5 days. If necessary, a third follow-up card would be sent at the end of the five-day period. An 80% return rate was considered acceptable.

The initial cover letter also advised potential participants that they could receive the results of their assessment and information regarding the outcome of the study if they submitted a stamped, self-addressed envelope with the completed survey form. Also, the North Carolina Mutual Administrative Staff requested a copy of the results section of the research paper.

Anticipated procedure was followed with two exceptions. First, the company disallowed any direct mailing of study results to employees. Secondly, the personnel officer did not approve the use of the follow-up card considering that technique unnecessary. Instead, the personnel office conducted telephone follow-ups to individuals who did not return their surveys after the initial 10-day period. During the course of data collection, three telephone follow-ups were conducted.

Data Analysis

The following is a description of the data analysis used in the study and will include the processes used in scoring the survey instrument, the treatment of descriptive statistics, and the multiple regression analysis.

Scoring. On the work commitment scale (Westoff, Potter, Sagi, & Mishler, 1961) subjects responded either YES, NO, or UNDECIDED to four items that are positive toward work and four items that are negative toward work. Although the questions remained the same as in the original

study, the three separate scores, High Commitment, Low Commitment, and Undecided were not used. Instead, each work positive response was scored seven and each work negative response was scored one. Undecided responses were scored four. Therefore, responses yielded a single work commitment score ranging from eight to fifty-six.

The retirement attitude scale was analyzed as described by Atchley (1974). An average or total attitude toward retirement score was computed for each individual along with scores on each of the four factors: activity, emotion charged evaluation, moral evaluation, and physical potency.

The retirement planning scale is composed of 15 questions. Each YES or positive planning response was scored 2 and each NO or negative planning response was scored 0. Therefore, subjects earned 0-30 points on this scale.

Descriptive statistics. Using the SPSSX statistical package (SPSSX User's Guide, 1983) descriptive statistics were calculated for each variable, i.e., age, sex, marital status, educational level, occupational level, income, health, commitment to work, attitude toward retirement, retirement planning, and number of years to retirement.

Multiple regression analysis. The collective and individual effects of the independent variables on each

dependent variable were analyzed. F-tests were used to determine the level of significance of the regression coefficients and the increments in the proportion of variance accounted for by the individual dependent variables.

Variables included in the regression equation were selected using the stepwise procedure and the default criteria (PIN = .05 and POUT = .10) for inclusion in the model was maintained. Where missing data occurred, the pairwise treatment of missing data was used. Consequently, calculations were made only between variables for which complete data were available. Analysis was also conducted using the mean substitution treatment of missing data in which the mean of a variable was substituted for the missing response (SPSSX User's Guide, 1983). Analysis was then possible for all 86 cases, but aside from age being entered as a predictor of commitment to work, the analysis was only marginally enhanced using the weaker measure.

The SPSSX statistical package was used to analyze the demographic data and to predict the linear relationships between the dependent and independent variables as stipulated in the original study proposal. The only departure from the proposed analysis of data was the use of the SPSSX breakdown procedure used to further probe the intricate relationships of the variables not readily

apparent in the multiple regression procedure
(SPSSX User's Guide, 1983).

Limitations of the Study

Atchley (1980) made a comprehensive review of the methodological problems in social gerontological research. Among those problems is the issue of defining older people by chronological scale versus symptomatology which would take a variety of health and social issues into account. Moreover, older people are not a homogeneous group and factors such as race, religion, social class, education, occupation, and cohort need to be taken into consideration (Atchley, 1980). Also, the limitations of instrumentation are particularly significant for this study because there are no psychometrically defensible instruments which measure orientation to work and retirement attitude.

Finally, the subjects were drawn exclusively from the population of blacks employed with a traditionally black insurance firm. Although this study provided a tremendous opportunity to investigate black employees in a unique setting, the generalizability will be limited to black employees working in similar settings such as traditionally black colleges and universities.

CHAPTER IV

RESULTS AND DISCUSSION

Section one of this chapter will report the significant results of the data analysis using the SPSSX statistical package. Each hypothesis will be discussed individually.

The discussion section will include interpretations of the results and relationships to previous research. The distinct areas identified in the literature review, orientations to work, and retirement (commitment to work and retirement attitude), retirement planning, and blacks in retirement will be discussed.

Results

Retirement Planning

The first hypothesis, concerning retirement planning, stated: Age, sex, marital status, educational level, occupational level, income, health, commitment to work, attitude toward retirement, and number of years to retirement have no relationship to retirement planning.

Using the stepwise procedure, the only variable entered into the equation was income level which yielded an R square of .3150 ($F_{1, 64} = 29.433, p < .05$). (See Table E-4 in Appendix E.)

The Pearson Product Moment Correlations indicated some correlations between retirement planning and other variables which included sex ($r = -.433, p < .05$); past

health ($r = .208$, $p < .05$); education level ($r = .367$, $p < .05$) and commitment to work ($r = .316$, $p < .05$). However, neither variable was selected for inclusion in the equation. (See Table E-3 in Appendix E for the Pearson Correlation Coefficients.)

Nevertheless, the breakdown procedure revealed some important relationships between the retirement planning dependent variable and the independent variables identified. These included gender, marital status, educational level, occupational level, income, health, and retirement attitude. Of a possible 30 points, the mean retirement planning score was 17.20 with a range of 4 to 28 between total scores. (See Table E-2.) Men earned higher retirement planning scores ($M = 20.10$) than women ($M = 15.64$). (See Table E-1 for a breakdown of retirement planning by the independent variables.)

Marital status. The separated achieved the highest mean retirement planning score ($M = 20.66$) while the widowed achieved the lowest ($M = 14.87$). Individuals in other marital statuses earned retirement planning scores very close to the group mean.

Educational level. Regarding education, persons who identified themselves as graduate or professional school graduates achieved the highest mean retirement planning scores ($M = 20.65$) followed by technical school graduates ($M = 19.50$). High school graduates received the lowest

scores (\underline{M} = 13.75).

Occupational level. Also, individuals who identified themselves as either professional or unskilled scored slightly above the mean with group mean retirement planning score of 18.0. The skilled received the lowest scores (\underline{M} = 15.15).

Income. Importantly, those who earned more than \$25,000 scored above the mean on retirement planning (\underline{M} = 20.12) followed by individuals earning \$20,000 to 24,999 (\underline{M} = 19.53). Each successively lower income group achieved successively lower retirement planning scores.

Moreover, individuals who identified themselves as the main family income earner achieved the highest retirement planning scores (\underline{M} = 18.29) and those who stated that they were dependent spouses earned the lowest retirement planning scores (\underline{M} = 15.29). Individuals who said they would not be dependent because they earn more than their spouses also achieved higher retirement planning scores (\underline{M} = 19.38) than individuals who claimed independence because of marital status.

Health. Regarding health, current health did not impact retirement planning with most mean scores falling near the mean for the group. However, there was a positive relationship between past health and retirement planning scores (\underline{r} = .218, \underline{p} <.05). Therefore, individuals who ranked themselves as least healthy in the past, also

received the lowest mean retirement planning scores. Individuals who projected the highest future health also scored the highest on the retirement planning scale.

Retirement attitude. The individuals who scored lowest on the retirement attitude scale ($n=2$) also scored the lowest mean retirement planning score ($\underline{M} = 12.00$). Moreover, persons who scored at four, the midpoint of the attitude scale, also scored worse than the group mean on retirement planning. This point is significant to the degree that midpoint scores may indicate indecision which is often considered more dangerous to the retirement readiness than negative responses.

Retirement planning was basically unaffected by several of the independent variables. These variables included age (all age ranges earned mean scores at 18 and above) and number of years until retirement. However, individuals with 20-24 years until retirement scored slightly above the mean ($\underline{M} = 19.00$) as did individuals who reported five years or less until the retirement ($\underline{M} = 18.00$).

Consistent with the .32 correlation between retirement planning and commitment to work ($p < .05$), the breakdown procedure revealed only a random relationship between retirement planning and commitment to work. Some individuals who scored less well on commitment to work earned the highest mean retirement planning scores while other respondents scored direct positive relationships

between the two variables. For example, individuals who scored 47 on the commitment to work scale also earned a mean retirement planning score of 23.25 which was well above the mean and the highest mean retirement planning score of any group.

Commitment to Work

The second hypothesis, concerning commitment to work, stated: Age, sex, marital status, educational level, occupational level, income, health, attitude toward retirement, retirement planning, and number of years to retirement have no relationship to commitment to work.

Using the stepwise procedure and pairwise treatment of missing data, the only variable entered into the equation as a predictor of commitment to work was income level with an R square value of .228 ($F_{1,64} = 18.912, p < .05$). Commitment to work was also moderately correlated with sex ($r = -.438, p < .05$) and retirement plans ($r = .316, p < .05$). However, neither independent variable was substantive enough to be selected for inclusion by the stepwise procedure. (See Table E-5 in Appendix E.)

When the mean substitution procedure was used, age was entered on step two as a predictor of commitment to work with an R square value of .038 increasing the R square value to .2660 ($F_{2,83} = 15.037, p < .05$). No other variable was selected for inclusion. The SPSSX breakdown procedure indicated some significant relationships between

the commitment to work variable and the independent variables identified. These variables included age, educational level, income, years to retirement, and retirement planning. (See Table E-1 in Appendix E for a breakdown of commitment to work by the independent variables.) On the Work and Retirement Survey, respondents were able to score a maximum of 56 points on the Commitment to Work scale. The mean score was 38.302 with a range of 0 to 56. (See Table E-2 in Appendix E.)

Age. Individuals aged 60 and older scored the highest mean commitment to work scores, and men scored considerably higher than women ($\underline{M} = 46.80$).

Educational level. Individuals who identified themselves as graduate or professional school graduates were the most committed to their work ($\underline{M} = 43.70$) as were persons who placed themselves at the professional ($M = 41.35$) or technical ($\underline{M} = 40.42$) occupational levels.

Income. Finally, individuals who earned \$25,000 or more scored the highest mean commitment to work scores ($\underline{M} = 46.34$) and persons who earned \$10,000 or less scored the lowest on commitment to work with a mean score of 5.500.

Moreover, individuals who earned the main family income were more committed to their work than persons who were dependent. Dependent spouses scored lowest on commitment to work. Respondents who were independent because they earned more than their spouses scored much higher on

commitment to work ($\underline{M} = 47.33$) than did individuals who were independent because of marital status.

Years until retirement. In the measurement of the impact of years until retirement on commitment to work, there was no indication of any substantial variance in commitment to work among individuals with 10-25 years to retirement. However, persons who reported 25 or more years until retirement were very committed to their work achieving a mean commitment to work score of 53.00. At the other end of the continuum, persons who reported five years or less until retirement were also very committed to their work ($\underline{M} = 44.00$) and were also more committed than individuals in any of the middle ranges.

Retirement planning. Unlike the breakdown of retirement planning by commitment to work, there was an almost direct positive relationship between retirement planning scores and mean commitment to work scores ($\underline{r} = .32$, $\underline{p} < .05$) when broken down by retirement plans. Individuals who scored the highest retirement planning scores also achieved the highest mean commitment to work scores.

Moreover, individuals who scored at 5 and 6 on the 7 point Retirement Attitude Scale, also had slightly higher mean commitment to work scores ($\underline{M} = 39.42$ and $\underline{M} = 41.11$ respectively; and $\underline{n} = 21$ and $\underline{n} = 26$ respectively). However, the highest 10 scores on the retirement attitude scale had mean commitment to work scores below the 38.30 group mean

(\underline{M} = 35.90).

Finally, there was very little variance in mean commitment to work scores based on marital status although the three individuals who identified themselves as separated achieved the lowest mean commitment to work scores (\underline{M} = 34.00). Commitment to work was basically unaffected by any of the health variables. However, it is interesting that two respondents who rated their current health at 5 on the 10 point scale also earned the lowest mean commitment to work scores (\underline{M} = 27.50); and one person who reported a past health of 4 on the 10 point scale also earned the full 56 points on the commitment to work scale.

Attitude Toward Retirement

The third hypothesis, concerning attitude toward retirement, stated: Age, sex, marital status, educational level, occupational level, income, health, commitment to work retirement planning, and number of years to retirement have no relationship to attitude toward retirement.

Using the multiple regression stepwise procedure, the first variable selected for entry into the equation as a predictor of attitude toward retirement was age with an R square value of .0622 ($F_{1,64} = 4.244, p < .05$). The next variable entered was the marital status variable which increased the R square value to .1481 ($F_{2,63} = 5.477, p < .05$). Finally the future health variable was entered on step three increasing the R square to .200 ($F_{3,62} =$

5.1761, $p < .05$). (See Table E-6 in Appendix E.)

Despite the small linear relationships, the SPSSX breakdown procedure revealed some significant relationships between the attitude toward retirement dependent variable and the independent variables identified. These variables included age, educational level, occupational level, income, and years to retirement. (See Table E-1 in Appendix E for a breakdown of attitude toward retirement by the independent variables.) On the Work and Retirement Survey, responses on the Retirement Attitude Scale, a seven point Likert scale, yielded a mean attitude score of 5.4 and a range of two to seven. (See Table E-2.) The mean scores on each of the four factors were high including the moral evaluation factor ($\bar{M} = 6.0$); the physical potency factor ($\bar{M} = 5.4$); the activity factor ($\bar{M} = 5.3$); and the emotional evaluation factor ($\bar{M} = 5.6$). Of the 86 respondents, 16 individuals did not complete the Retirement Attitude Scale. However, in the SPSSX breakdown procedure the dependent variable, attitude toward retirement, was broken down by each independent variable, and all 86 cases were used for the independent variables. The new group mean was 4.4186 with a standard deviation of 2.3811.

Age. Individuals aged 60 to 64 had the highest mean attitude toward retirement score ($\bar{M} = 5.5$) and persons aged 65 and older had the least positive retirement attitude scores ($\bar{M} = 3.0$). Men were slightly more positive toward

retirement than were women.

Educational level. Individuals at all educational groups were positive about retirement, however, the least positive were the individuals who reported high school educations and most positive were those who reported technical school educations.

Occupational level. Regarding occupational level, the only occupational group which fell below the group mean was the technical group.

Income. Respondents earning \$14,999 or less had the least positive attitude toward retirement than any income group. Conversely, the most positive attitude toward retirement was among individuals who reported incomes between \$20,000 to \$24,999.

However, there was no significant difference in retirement attitude between individuals who earned the main family income and persons who did not nor was there any significant difference in retirement attitude between dependent and independent spouses. Respondents who identified themselves as independent due to being widowed, divorced, or single were slightly less positive about retirement than were individuals who identified themselves as independent because they earn the main family income.

Years until retirement. Individuals who reported 25 to 29 years until retirement ($\underline{n}=2$) and those who reported nine years or less until retirement ($\underline{n}=40$) had

the most positive attitude toward retirement. Despite the small number of respondents at the most extreme end of the years to retirement continuum, there appeared to be a kind of wave effect in which persons with most years to retirement (25 to 29 years) were more positive toward retirement than any other group followed by the most negative group (20 to 24 years). These shifts were followed by a rise slightly above the mean (15 to 19 years) and another drop in retirement attitude (10 to 14 years). Again, all persons who were nine or less years from retirement were more positive than the overall group.

There was no significant pattern between attitude toward retirement and current health. However, the two respondents who reported past health at 4 or 5 were very positive about retirement as was the one person who ranked future health at 4 on the 10 point scale.

Respondents remained very positive about retirement regardless of their performance on the retirement planning scale or their stated commitment to work.

Discussion

Overall, the three null hypotheses were retained. Income level was the only variable selected as a predictor of either retirement planning or commitment to work when the pairwise treatment of missing data was used in the multiple regression procedure. When the mean substitution of missing data was used, both income level and age were

selected as predictors of commitment to work. Also, age, marital status, and future health were selected as predictors of attitude toward retirement but accounted for only twenty percent of the variance in the dependent variable. Therefore, where linear relationships existed, the selected variables were found to be only moderately predictive.

Nevertheless, some important relationships emerged in the analysis of data. Those results will be discussed in this section as they relate to retirement planning, commitment to work, retirement attitude, and black workers.

Retirement Planning

Factors such as age, years until retirement, or commitment to work seemed relatively unimportant to level of retirement planning among the individuals surveyed. This point is particularly important when it is considered that older workers as few as five years away from retirement were no more prepared than younger workers with more remaining years of employment. For example, workers aged 55 to 59 achieved the lowest mean retirement planning score of any age group and workers 20 to 24 years from retirement scored equally as well on retirement planning as workers five years away.

This result may mean that younger workers are the heirs of the positive new image of retirement. Trained to believe they can have well rounded productive lives in all

areas, "having it all" may include retirement as a viable career alternative. Whereas, older workers who envisioned themselves as retired may have been limited by education or income from adequate retirement planning. Watson (1982) has observed a deficit in retirement planning among black workers. Even blacks with similar educational backgrounds as white workers often fail to earn salaries commensurate to those of their white counterparts (Jackson, 1980). This supports the contention that many retirement deficiencies relate to preretirement deficiencies (Palmore, Fillenbaum, and George, 1984) and that many black workers approach the retirement years unprepared.

It is notable that persons aged 60 years old and older scored the highest commitment to work scores. Despite the low correlations between commitment to work and retirement planning ($r = .32$, $p < .05$), these similarities may indicate marginal retirement planning among older workers too committed to work to take retirement planning seriously. Persons aged 60 to 64 years old also had the most positive retirement attitudes of any age group although persons aged 65 and older were the most negative.

Consistent with Atchley's (1980) assertion that education is critical to retirement planning, individuals in this study who identified themselves as graduate or professional school graduates indicated more retirement planning than any group while high school graduates

indicated the least planning. Graduate or professional school graduates were also more committed to their work than any other group.

Congruent with the findings on education, this study also found that income level was significant predictor of retirement planning. For example, persons earning \$25,000 or more scored the highest mean retirement planning scores. The importance of income to retirement related issues has been supported in other studies (Glamser, 1976; Johnson, 1982; Palmore, George, and Fillenbaum, 1982) suggesting that retirement plans may be made with greater ease and accuracy among workers with ample incomes; whereas, other workers may overestimate the sufficiency of their resources once retired.

Results showed that it was not only important that individuals were the main family income earners but it was also important why they earned the main income when looking at retirement planning. Persons who were independent because they earned more than a spouse scored higher retirement planning scores as well as higher work commitment scores than persons who were independent because of marital status (widowed, divorced, or single). This finding indicated again the importance of level of income to retirement planning especially because persons who were independent because they earn more than a spouse must therefore enjoy the double benefits afforded a two income

family. However, persons independent because of marital status were not planning as much for the future. Attitude toward retirement, however, was basically unaffected by independence or lack of independence of income.

Among the marital status groups, the separated indicated more retirement planning and were also the least committed to their work. The widowed indicated the least retirement planning perhaps due in part to the unpleasant prospect of retirement without the life long partner.

Also, Atchley's (1980) opinion that health is crucial to retirement planning was substantiated in this study. Although retirement planning scores did not vary based on current health, there were relationships between retirement planning and past or future health projections. Individuals who rated themselves as least healthy in the past received the lowest mean retirement planning scores while persons who projected the highest future health reflected the most retirement planning. Inevitably, some unprepared workers are forced to retire by unanticipated health problems (Johnson, 1982; Palmore, Fillenbaum, and George, 1984) or to continue working despite failing health (Gibson, 1985).

It is only speculation why individuals with poor health records who are very positive about retirement are not planning for retirement or why people with good health projections are making such plans. It may be surmised that

projections based on good future health relate to the kind of optimism with which people make any kind of future plans and that individuals with poor health would, like their peers, procrastinate in retirement planning regardless of health.

However, what is most important is the inadequacy of health questions related only to present health. Apparently, the realities of a person's past health and projections of future health are crucial to retirement planning.

It is also notable that men indicated more retirement planning than did women. This finding concurs with one of the conclusions of Johnson and Riker (1981) in their study of retirement maturity. In this study, men also scored considerably higher than women on commitment to work, although they were only slightly more positive toward retirement. Therefore, retirement planning and commitment to work appear to emerge as gender specific tasks.

Commitment to Work

Considering the traditional retirement age, it is notable that persons aged 60 and older in this study were more committed to work than any other age group. Also, persons with slightly higher mean commitment to work scores scored at the positive middle ranges on retirement attitude while persons with the highest retirement attitude scores scored below the group mean on commitment to work.

It is especially important that men scored higher on work commitment than did women and at the same time unclear why there are gender differences in commitment. Other results in the study point to the fact that men represent the highly committed on several dimensions including education, occupation, and income. Men were also more likely to be independent due to income than to marital status. These outcomes taken together suggest that in addition to being the chief bread winners working because they have to, men may also receive more extrinsic reward for their work than will women workers. Therefore, it is difficult to distinguish the impact of extrinsic and intrinsic reward on commitment to work among men without more detailed investigation. However, lower salaries fewer promotional opportunities, and greater family obligations may tend to extinguish the sheer joy of working for many women.

One of the most important results of this study was the high level of commitment to work found among persons who identified themselves as educated on the graduate or professional school level or employed at professional or technical occupations. This finding concurs with the proposal of Simpson, Back, and McKinney (1966) that persons at upper occupational levels who work in prestigious jobs for intrinsic reward would be more committed to their work than persons employed at lower occupational levels for

extrinsic or financial reasons.

Moreover, individuals least committed to their work earned \$10,000 or less while persons most committed to their work earned \$25,000 or more. These results substantiate the speculation of Simpson et al. that persons least committed to work may also be least financially prepared for a retirement lifestyle. Other workers persist in the work role less because of income than because of commitment.

The importance of income to work commitment is further exemplified in the results concerning the commitment of main income earners. Individuals who earned the main income were more committed than dependent spouses and persons who were independent due to income were more committed than persons who were independent because of marital status.

These results may indicate again the overwhelming significance of income to commitment as well as the likelihood that intrinsic motivations to work have more import in the area of commitment while persons who are independent due to marital status may in some cases feel pressured to work. Moreover, persons who work because they have no alternative may be less creative and less autonomous workers creating other problems in the work setting.

The number of years until retirement was also important

to commitment to work in that younger workers (i.e., persons 25 or more years from retirement) and older workers (i.e., persons less than five years away from retirement) were both more committed to work than any of the middle ranges. This continuum, the ages of which parallel Super's Maintenance Stage (ages 45 to 65), may represent younger workers still anxious to make and maintain the gains in the career area at one end, and older persons more fully cognizant of the impact of the loss of the work identity at the other end.

Also, persons who scored the highest mean commitment to work scores also scored the highest retirement planning scores. Although, no previous study has investigated the relationship between these two variables, the individuals in this study seem to indicate that being committed to ones work is no impediment to the embrace of the retirement concept especially in the moderately high ranges of retirement attitude.

As in previous research, (Glamser, 1976) there was a very low correlation between retirement attitude and commitment to work. However, the breakdown analysis revealed that persons most committed to their work were more negative about retirement than any other group. This finding has been substantiated in the work of Simpson, Back, and McKinney, 1966.

Unlike the case of retirement planning, marital status

seemed to have little impact on commitment to work. Also, health seemed unimportant to commitment to work when measured on any of the time dimensions.

Retirement Attitude

It is note worthy that among these subjects, the factors relative to retirement attitude, moral evaluation, physical potency, activity, and emotional evaluation were all rated highly. Fillenbaum (1971) proposed an inverse relationship between commitment to work and retirement attitude in which workers such as upper-level businessmen who are very committed to their work would have the most negative retirement attitudes. This conclusion was supported by Fillenbaum and Maddox (1974). Although persons most committed to their work were more negative toward retirement, the subjects as a group indicated a very positive attitude toward retirement which remained unchanged by occupational level or retirement planning.

Some of this overwhelming support for the retirement concept may be related to Atchley's (1980) remote phase of retirement in which workers farthest away from the event view it as a vague eventuality. Glamser (1981) stated that people often separate their feelings about retirement as an institution and as a personal experience. The result is that people often view retirement as a positive event for anyone other than themselves. It has also been postulated that workers in the middle-stratum have more pulls toward

the retirement event because of their strong personal and community associations (Simpson, Back, McKinney, 1966). Fillenbaum, George, and Palmore (1985) found socioeconomic variables to be a determinant of retirement in black males.

In this study, men were slightly more positive about retirement than were women and persons aged 60 to 64 were the most positive. As may be expected, persons (aged 65 and older) who had remained in the work force beyond the traditional retirement age were the most negative about retirement.

Respondents were generally very positive about retirement regardless of level of educational achievement. However, the least positive were the persons educated at the high school level and the most positive were persons educated at the technical school level. Relating educational training to occupational level, this finding may relate to the suggestion of Simpson, Back, and McKinney (1966) that persons employed in the middle stratum learn adequate coping skills and earn enough money to afford retirement with the peace of conscience seldom afforded the more work committed upper-level workers; whereas, the lower level workers who most desire retirement can least afford to live without working.

Concurrently, persons earning \$14,999 or less had the most negative retirement attitudes and persons earning \$20,00 \$to 24,999 had the most positive retirement attitudes.

These results reflect again the proposal of Simpson et al. (1966) that the middle-class will be the most receptive to the retirement career phase and that the lower-level workers who cannot afford to retire will be the most unlikely to seek termination of the work role. Atchley (1980) postulated a direct correlation between anticipated income and retirement attitude and Atchley and Robinson (1982) (1982) also emphasized the importance of income to attitudes toward retirement.

Retirement attitude was basically unaffected by the independent or dependent status of the individual. However, attitude toward retirement was effected by the number of years until retirement. It is especially interesting that persons farthest away from retirement and those closest to the probable event had the most positive retirement attitudes. Persons in the middle of the continuum vacillated in opinion. Atchley and Robinson (1982) concluded that retirement attitude was not affected by the distance from the retirement event. Nevertheless, distance from retirement is clearly important in this study. It may be, however, that persons nearest retirement and persons farthest away have positive attitudes about retirement for different reasons as was speculated concerning commitment to work. Regardless, this point may be well considered in future research.

Listed as a variable crucial to the retirement decision

(Atchley, 1980; Johnson, 1982; Watson, 1982; and Gibson, 1985) health was overall not particularly significant to retirement attitude in this study. Only people who listed poor past health or prognosticated poor future health were positive about retiring. Despite the small numbers ($n = 3$) of these outlying cases, these results may be a substantiation of the outcomes of previous studies among this population.

Black Workers and Retirement

Overall, one of the valuable contribution of this research has been a detailed investigation of black workers primarily in the middle class. Unlike the studies by Watson (1982), Fillenbaum et al. (1985), and Gibson (1985), this investigation has focused on black workers, the majority of whom were healthy, well educated, professional, and financially secure. As a population unique to the retirement literature, their responses to the Work and Retirement Attitude Survey reflect attitudes about work and retirement that are also unique to the retirement literature.

These individuals were well educated (i.e., only eight with high school education and none at the grade-school level), largely professional ($n=51$), and earning over \$25,000 annually. Nearly all individuals rated their health as good. Moreover, with the growing concern about the black family, it is socially significant that 62 of the

86 respondents were married. As a group they were committed to work ($\underline{M} = 38.302$) and positive toward retirement ($\underline{M} = 5.4$). In keeping with their high projection of future health, they also received high scores on the physical potency and activity factors of the retirement attitude scale.

As a group, they approximated the characteristics of the Type A workers proposed by Goudy, Powers, and Keith (1975) in that they indicated high work satisfaction and positive retirement attitude.

The only real weakness among this group was in the area of retirement planning ($\underline{M} = 17.20$) which concurs with Watson's (1980) conclusion regarding the inadequate retirement planning of most black workers. However, it is unclear why these black workers who are more well educated than subjects in previous studies still approach retirement with only moderate preparation.

Although this question warrants further research, one reason may be that in this study nearly three fifths of the respondents were women and women scored worse than men as retirement planners. Gibson (1985) suggested that retirement may have different meaning for women than for men.

It is also important that the subjects in this study were relatively young and most were less than 54 years old. However, age was not statistically significant overall to

mean commitment to work, retirement attitude, or retirement planning scores.

Also, it is generally notable that where gender differences existed, women were overwhelmingly more likely to be single than men. Although women were equally as well educated as men, except at the high school level where women outnumbered men and the graduate or professional school level where men outnumbered women, men were more likely to earn more than \$20,000 and almost all respondents earning more than \$25,000 were men. Subsequently, most women were not the main family income earner, and usually identified themselves as a dependent spouse. In cases where women were independent, their lack of dependence was more related to marital status than to income level as opposed to men who claimed independence based on income.

These findings indicate that black women in the workforce have not generally fared as well as black men and for the most part the vicissitudes of social and financial life for black women are still a function of the men with whom they marry.

CHAPTER V
CONCLUSIONS, SUMMARY, IMPLICATIONS
AND RECOMMENDATIONS

This chapter will consist of four areas which include the conclusions which may be drawn from the study, the implications of the outcomes, a summary of the overall research, and recommendations for further work in the area.

Conclusions

Several important conclusions may be derived from the analyzed data of this study of black workers concerning commitment to work, retirement attitude, and retirement planning. Regarding the stated hypotheses, income emerged as the only significant variable predictive of retirement planning and commitment to work. Age, marital status, and future health were found to be significant predictors of retirement attitude. However, because of the low R values, it is further concluded that other variables, not in the equation, are important to the accurate prediction of the dependent variables.

Regarding the relationship of the dependent variables to each other, it is important that there were positive but moderate correlations between all three.

Retirement Planning

The results of the questionnaire indicated a pronounced deficit of adequate retirement planning among this group.

It can also be concluded that there are significant gender differences in retirement planning in which men emerge as more advanced retirement planners than are women. Also, persons with higher educational or income levels are better retirement planners than persons with less education or income. Finally, past and future health seem to have some impact on retirement planning but even persons with the worst reported health indicated very little retirement planning.

Commitment to Work

The individuals in this study were committed to their work. Persons aged 60 and older were more committed than any other group indicating, as would be expected, that individuals who persist in employment past the traditional retirement age may be driven by unusually high commitment to the work role.

Again, there were gender differences, this time in the area of commitment to work. This data suggests that men are substantially more committed to work than are women and more likely to be independent because of the level of income they earn. On the other hand, women appear to be less committed to work and more likely to be independent because of marital status than because of financial security.

Also, the conclusion can be made that the well-educated and the well-employed (i.e., persons in upper occupational

levels earning higher incomes) are more committed to work. As indicated in the discussion of the hypothesis, income is important to work commitment and intricately related to the high commitment of the primary income earner.

Youngest and oldest individuals in the work role are more committed to the work than other workers. Also, persons extremely committed to work are the strongest retirement planners but also are the most negative toward the retirement concept.

Retirement Attitude

Overall, the individuals in this study were positive toward retirement. The most positive were men, technical level employees, and persons earning \$20,000 to 24,999 annually. Concerning the distance from the retirement event, workers farthest away and persons closest to retirement were the most positive toward retirement. Of interest is that these two extreme age groups were also more committed to work than any other group. However, it is unclear from the results of this study what may account for these trends.

Implications

For the individuals studied, factors of income, educational and occupational level, were crucial to retirement planning and commitment to work. Therefore, all of these factors need to be accorded ample attention in the management of human resources in the work setting or in

planning for the later-life years.

Moreover, the discrepancy between the work commitment and retirement planning levels of men and women may imply the culmination of secessive differences in socialization. Clearly, these differences will need to be modified as more women attempt to achieve success in instrumental roles. Nevertheless, the implications are that women have not strayed very far from the dependent status and have ventured into the more powerful main income earner role as they have been forced to by various single life styles.

Also, the high commitment to work and retirement attitudes among workers at both extremes of the years until retirement continuum indicate some lapse in valuing the two variables among individuals at the middle of the continuum. Although it is certainly not apparent in this study, it may be that men in the middle ages, concerned with the maintenance of career gains, are free to turn their attention to more personal issues known to be pressing at this point in life such as changing personal priorities and relationships.

Finally, a important finding is that persons earning \$25,000 or more were the most work committed, most positive about retirement, and the most well planned for the retirement event. Although there may be no conflicts in these facts, it is not immediately apparent how these individuals will meld these seemingly diverse realities

into a comfortable decision concerning the later life role.

Considerable effort needs to be appropriated in the area of retirement counseling not only for low income less well educated workers who may be forced by ill health to leave the work force, but also for upper-level employees who may encounter some incongruence in either decision they will eventually make regarding retirement.

Summary

The focus of this study was the impact of age, sex, marital status, education, occupational level, income, years to retirement, and health on commitment to work, retirement attitude, and retirement planning. A sample of black workers aged 45 years old and older at the North Carolina Mutual Life Insurance Company were administered the Work and Retirement Attitude Survey through the personnel office.

Results from 86 respondents indicated that black workers aged 45 and older are very committed to their work and very positive about retirement. However, they indicated inadequate retirement planning.

The income variable was a significant predictor of both retirement planning and commitment to work. Therefore, it was the workers who earn the highest incomes who exhibited the most commitment to their work and the greatest retirement planning. Related variables including education

and occupational level were also found to be important.

Regarding the retirement attitude variable, age, marital status, and future health were selected as significant predictors of the individuals attitude toward retirement.

Finally, there are significant gender differences in commitment to work and retirement planning and important consequences connected to the independent or dependent status of the worker. In this study, men were more financially independent and also more committed to their work with more retirement planning accomplished than were women.

Recommendations

Several recommendations have grown out of this study of aging black workers and their commitment to work, attitudes toward retirement, and retirement planning. First, many of the limitations anticipated in the design of the study were realized in the course of its administration. The serious lack of psychometrically defensible instruments in the area of retirement research handicapped the contribution of this research and is certain to continue to pose such a problem to retirement research. Therefore, it is recommended that considerable effort be appropriated toward the development of valid and reliable instruments for the measurement of all of the variables studied. However, it is especially important that the retirement attitude and retirement

planning variables receive additional attention because of the growing significance of these issues to an aging population 36 million of whom will be age 65 in the year 2000.

Secondly, this study has been a pioneer research into the commitment to work, retirement attitudes, and retirement planning of black workers at a socioeconomic level not previously studied in retirement literature. The result has been an unique profile of black workers aged 45 and older many of whom earn in excess of \$25,000, were in good health, well educated, committed to work, positive about retirement, and moderately prepared for the eventual separation from the work role. However, the greatest limitation of this study is generalizability because of the small number of subjects. The generalizability of this study is further handicapped by the fact that all respondents worked in the insurance industry which by its nature may impose planful attitudes. Therefore, it is recommended that additional research on subjects with similar criterion be conducted in other organizational settings.

The retirement literature consists of few populations with the combination of commitment to work and retirement attitude found among these subjects. Therefore, it is recommended that additional research investigate what may be considered middle-class black workers and that the

interactive effects of income and education, socioeconomic status, be given more consideration. It is further recommended that that the impact of gender and the primary income earner role be further investigated as they relate to commitment to work and retirement planning.

In addition to theoretical issues, a third recommendation is made regarding the application of these study results. Black workers themselves and the human resource managers who work with them need to be more cognizant of the complex relationship of commitment to work, retirement attitude, and retirement planning among black workers. Issues such as education, occupational level, and income need to be addressed early in the career as they relate to commitment to work and, to the degree they are satisfied, impact the quality of the life-long work experience.

Preretirement counseling and retirement planning programs need to be made available to assist workers who obviously want to retire and who can afford to retire provided they make appropriate financial plans to foster a continuity of lifestyle.

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APPENDIX A
JOB CLASSIFICATION

In the personnel structure of the North Carolina Mutual Life Insurance Company, non-exempt employees record their time and earn time and a half for all hours worked over 40 hours each week. The non-exempt category is comprised of clerks, stenographers, secretaries, and a few laborers. Exempt employees are defined as workers who are salaried, on call, and not required to record working hours. For example, computer programmers may be called to work and expected to work until the team project is completed. Third, the officer category is characterized by authority for decision making and responsibility for receiving and paying out money. Directors and assistant vice-presidents are considered officers. Fourth, the administrative level includes employees who execute daily managerial responsibilities such as division managers and administrative staff. Fifth, the vice-president category is the top management level and is comprised of employees who supervise an entire department with the responsibility for budget and salary in the department. The vice-presidents supervise the work of several division managers. Sixth, the senior vice-president group is composed of five people who work with the president in strategic areas and report directly to the president. Finally, the

presidential position represents the level of ultimate authority. At North Carolina Mutual, the president also serves as the chief executive officer and the chairman of the board.

The following is a comparison of the job categories of the company and the SEI developed by Duncan (Hauser & Featherman, 1977).

APPENDIX A (continued)

Job Classification

<u>Duncan's Socioeconomic Status</u>	<u>North Carolina Mutual Life</u>
<u>(SEI) Typography</u>	<u>Insurance Company Job</u>
	<u>Classification</u>
	President/Chief Executive
	Officer/Chairman of the Board
	Senior Vice-President
	Vice-President
Professional Technical and Kindred Workers	Administrative
001 Accountants	Division Managers
031 Lawyers	Administrative Staff
Mathematical Specialists	Officers
034 Actuaries	Directors
035 Mathematicians	Assistant Vice-Presidents
036 Statisticians	
056 Personnel and Labor Relations Workers	
073 Health Practitioners, n.e.c.	
195 Research Workers, not specified	
Managers and Administrators, Except Farm	
220 Office Managers, n.e.c.	
233 Sales Managers, Except Retail Trade	
245 Managers and Administrators, n.e.c.	
260 Advertising Agents and Salesmen	
265 Insurance Agents, Brokers, and Underwriters	
	Exempt Employees
003 Computer Programmers	Computer Programmers
Clerical and Kindred Workers	NonExempt Employees
303 Billing Clerks	Secretaries
305(P) Bookkeepers	Clerical Workers

312	Clerical Supervisors, n.e.c.	
325	File Clerks	
326	Insurance Adjusters, Examiners, and Investigators	
343	Computer and Peripheral Equipment Operators	
345	Keypunch Operators	
360	Payroll and Timekeeping Clerks	
364	Receptionists	
372	Secretaries	
375	Statistical Clerks	
391	Typists	
394	Miscellaneous Clerical Workers	
395	Not Specified Clerical Workers	
	Laborers, Except Farm	NonExempt Employees
751(V)	Construction Laborers	Laborers
755	Gardeners and Groundskeepers	
	Service Workers	
901	Chambermaids and Maids	
903(X)	Janitors and Sextons	
962	Guards and Watchmen	

Note: n.e.c. means not elsewhere classified

APPENDIX B

DEVELOPMENT OF THE INSTRUMENT

Section I. Demographic Data

The initial section of the instrument is composed of the demographic questions; age, sex, marital status, education level, occupational level, income, health, and number of years to retirement. Several areas, educational level (Atchley, 1980; Watson, 1982; Gibson, 1985), and occupational level (Simpson, Back, and McKinney, 1966), age (Johnson & Riker, 1981), and sex (Johnson & Riker, 1981) have special significance to plans to retire. Although the number of years to retirement does not impact retirement attitude (Atchley & Robinson, 1982), it is logical that distance from retirement effects retirement planning. Therefore, the number of years until retirement was included in this section.

Section II. Retirement Planning

The second section of the instrument is composed of 15 questions relevant to retirement planning according to the related literature:

Questions

1. Do you plan to retire?
2. Would your spouse and/or children support your decision to retire?
3. Are your friendships outside of work more important than your relationships with coworkers at work?
4. Will your retirement income be adequate?

References

- Atchley (1980) - only 10% of workers will not retire.
- Johnson and Strother (1982)- the degree of family support is crucial to the retirement decision.
- Simpson, Back, and McKinney (1966)- upper and middle status workers are more accepting of the retirement role because of community involvement.
- Johnson and Riker (1981)- developing a new circle of friends is a primary task of the disengagement stage.
- Fillenbaum, George, and Palmore (1982) - blacks may have significantly more community relationships than work related associations.
- Johnson and Riker (1981); Glamser (1976); Dancy (1977); Watson (1982); and Gibson (1985) - income is a crucial part of the retirement decision.
- Atchley (1980)- retirees who earn a replacement income of at least 50% of the preretirement income will be more positive about retirement.
- Johnson and Riker (1981) - workers who anticipated higher and lower replacement ratios were more mature than workers who were unsure of retirement income.

- Fillenbaum, Palmore, and George (1982)- most black males depend on income subsidies for adequate retirement incomes.
5. Will you need to continue working past retirement age for financial reasons? Watson (1982), and Gibson (1985)- many blacks are forced to continue working despite poor health due to financial instability.
6. Do you have a savings account, IRA, or other investments? Watson (1982)- black workers 65 years old and older were less likely than whites to have developed financial preparations for retirement.
7. Do you know how much financial assistance you will receive from social security? Watson (1982)- blacks were less likely to know about expected benefits from social security.
8. Have you developed a retirement budget? Johnson and Riker (1981)
9. Will your children be financially independent when you reach retirement age? Johnson (1982) - the number of dependents may influence the worker's perception of retirement readiness.
- Palmore, George, and Fillenbaum (1982) - the number of dependents under 18 years old is one of the best predictors of retirement.
10. Do you feel that you may be forced to retire due to failing health? Atchley (1980) - poor health accounts for most early retirements.
- Watson (1982) and Gibson (1985) - most blacks retire due failing health.
11. Will you depend on a private insurance plan more than medicare? Watson (1982) - blacks are less likely to develop medical resources.
12. Do you have a will? Watson (1982) - blacks are less likely to have a will.

13. Do you have hobbies which
you will look forward to in
retirement?

Watson (1982) - blacks were less
likely to have developed hobbies.

14. Have you made plans to change
your residence if necessary after
retirement?

Johnson and Riker (1981) - workers
who reported positive and negative
decisions to move their residences were
more mature than workers who were
undecided.

Watson (1982) - black workers were
less likely than white workers to have
plans to move; but more likely to have
plans to move in with their children.

15. Do you plan to attend
retirement planning sessions?

Watson (1982) - few black workers
make plans to attend such sessions.

Section III. Commitment to Work

This section is composed of seven questions developed by Westoff, Potter, Sagi, and Mishler (1961). There are four questions which are positive toward work commitment and four questions which are negative toward work commitment. Subjects were asked to respond YES, NO, or UNDECIDED to each question.

Section IV. Retirement Attitude

The final section on attitude toward retirement was adapted from Atchley's (1974) study on the meaning of retirement. Twenty objective pairs were rated along a seven point Likert scale. Each individual received a total retirement attitude score in addition to factor scores on each of the four factors; activity, moral evaluation, emotional evaluation, and physical potency.

APPENDIX C

A WORK AND RETIREMENT SURVEY

I. THE RESPONSES IN THIS SECTION WILL HELP US TO UNDERSTAND YOU AS AN INDIVIDUAL AND PARTICIPANT IN THE LABOR FORCE. PLEASE COMPLETE EACH ITEM CAREFULLY.

1. AGE: _____ 45-49
 _____ 50-54
 _____ 55-59
 _____ 60-64
 _____ 65+
2. SEX: _____ Male
 _____ Female
3. MARITAL STATUS:
 _____ Married
 _____ Single
 _____ Separated
 _____ Divorced
 _____ Widowed
4. LEVEL OF EDUCATION COMPLETED:
 _____ Grade School
 _____ High School
 _____ Some College or Technical School
 _____ College
 _____ Technical School
 _____ Graduate or Professional School
5. TYPE OF OCCUPATION:
 _____ Professional (college or graduate school training)
 _____ Technical (an associate degree)
 _____ Skilled (on-the-job training or technical school)
 _____ Unskilled (no prior training needed)
6. CURRENT GROSS ANNUAL INCOME RANGE (not including your spouse's income):
- a. _____ Less than \$10,000
 _____ 10,000 - 14,999
 _____ 15,000 - 19,999
 _____ 20,000 - 24,999
 _____ 25,000 +
- b. Do You Earn The Main Income In Your Family? _____ YES
 _____ NO
- c. Will You Depend On The Earnings Of Your Spouse As A Main Income Once You Retire? _____ YES
 _____ NO

- d. Why Did You Answer No To (c.) Above? (omit if YES To (c.) above)
- You Are Widowed, Divorced, Or Single
 - You Earn More Than Your Spouse
 - Other (please state)

7. NUMBER OF YEARS TO YOUR PLANNED RETIREMENT:

- 5 Years
- 5-9 Years
- 10-14 Years
- 15-19 Years
- 20-24 Years
- 25-29 Years
- 30+ Years

8. THINK OF A SCALE BETWEEN BEST POSSIBLE HEALTH (10), AND WORST POSSIBLE HEALTH (0). RANK (BY NUMBER) YOUR HEALTH IN EACH OF THE FOLLOWING QUESTIONS:

10
9
8
7
6
5
4
3
2
1
0

- a. Where on the scale would you rank your health at present?
- b. Where on the scale would you rank your health five (5) years ago?
- c. Where on the scale would you rank your health five (5) years from now?

II. BELOW ARE QUESTIONS CONCERNING YOUR RETIREMENT PLANS. PLEASE CHECK THE RESPONSE WHICH IS TRUE FOR YOU.

1. DO YOU PLAN TO RETIRE (leave your life-long occupation for leisure or part-time work)?
 - YES
 - NO
2. WOULD YOUR SPOUSE and/or CHILDREN SUPPORT YOUR DECISION TO RETIRE?
 - YES
 - NO
3. ARE YOUR FRIENDSHIPS OUTSIDE OF WORK MORE IMPORTANT THAN YOUR RELATIONSHIPS WITH CO-WORKERS AT WORK?
 - YES
 - NO

4. WILL YOUR RETIREMENT INCOME BE ADEQUATE?
____ YES (at least 50% of your current gross
income)
____ NO (less than 50% of your current gross
income)
____ DO NOT KNOW
5. WILL YOU NEED TO CONTINUE WORKING PAST RETIREMENT
AGE FOR FINANCIAL REASONS?
____ YES
____ NO
6. DO YOU HAVE A SAVINGS ACCOUNT, IRA, OR OTHER
INVESTMENTS WHICH WILL HELP WITH LIVING EXPENSES
ONCE RETIRED?
____ YES
____ NO
7. DO YOU KNOW HOW MUCH FINANCIAL ASSISTANCE YOU WILL
RECEIVE FROM SOCIAL SECURITY AT RETIREMENT?
____ YES
____ NO
8. HAVE YOU DEVELOPED A RETIREMENT BUDGET?
____ YES
____ NO
9. WILL YOUR CHILDREN BE FINANCIALLY INDEPENDENT WHEN
YOU REACH RETIREMENT AGE?
____ YES
____ NO
10. DO YOU FEEL THAT YOU MIGHT BE FORCED TO RETIRE DUE TO
FAILING HEALTH?
____ YES
____ NO
11. WILL YOU DEPEND ON YOUR PRIVATE INSURANCE PLAN MORE
THAN MEDICARE?
____ YES
____ NO
12. DO YOU HAVE A WILL?
____ YES
____ NO

13. DO YOU HAVE HOBBIES WHICH YOU LOOK FORWARD TO IN RETIREMENT?

YES
 NO

14. HAVE YOU MADE PLANS TO CHANGE YOUR RESIDENCE IF NECESSARY AFTER RETIREMENT?

YES
 NO

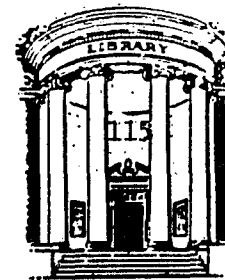
15. DO YOU PLAN TO ATTEND RETIREMENT PLANNING SESSIONS?

YES
 NO

III. THE FOLLOWING ARE QUESTIONS ABOUT YOUR CURRENT WORK STATUS AND YOUR RETIREMENT FUTURE. PLEASE CHECK THE RESPONSES WHICH MOST CLOSELY REPRESENT WHAT IS TRUE FOR YOU.

	YES	NO	UNDECIDED
1. I would rather relax around the house all day than go to work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. My work is more satisfying to me than the time I spend around the house.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I have sometime regretted going into the kind of work I am now in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. If I inherited so much money I did not have to work, I would still continue to work at the same thing that I am doing now.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I enjoy my spare-time activities much more than my work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Some of my main interests and pleasures in life are connected with my work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. To me, my work is just a way of making money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. The work I do is one of the most satisfying parts of my life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THE UNIVERSITY OF NORTH CAROLINA
AT GREENSBORO



APPENDIX D

School of Education

July 11, 1986

North Carolina Mutual Life Insurance Company
Mutual Plaza
Durham, North Carolina

Dear Sir or Madam:

A review of recent research literature shows that very few studies have focused on Blacks and their unique experiences in the American workforce. Owing to the gracious cooperation of North Carolina Mutual Life Insurance Company, we are able to conduct this study which focuses on the feelings about work and retirement and retirement planning among Black workers at your company.

Responses on the enclosed Work and Retirement Survey form will be valuable to both retirement research and to individuals looking ahead to retirement. Therefore, we would appreciate your cooperation in completing the survey and assure you that your responses will be confidential. Please seal the completed form in the manila envelope and return it by July 21, 1986.

Thank you for your assistance in the completion of this project.

Sincerely,

Patricia D. Bethea,
Doctoral Candidate
Department of Counseling and
Specialized Educational
Development

Nicholas Vacc, Professor
Department of Counseling and
Specialized Educational
Development

GREENSBORO, NORTH CAROLINA / 27412-5001

THE UNIVERSITY OF NORTH CAROLINA is composed of the sixteen public senior institutions in North Carolina

an equal opportunity employer

Table E-1

Breakdown of Dependent Variables by Independent Variables - Mean Scores

Independent Variables	Number Of Cases	Dependent Variables		
		Commitment To Work	Retirement Attitude	Retirement Planning
Age				
45-49	27	37.78	3.85	18.44
50-54	23	35.44	4.35	16.04
55-59	17	36.36	4.77	15.29
60-64	15	44.13	5.53	18.48
64+	4	44.75	3.00	17.75
Sex				
Male	30	46.80	5.10	20.10
Female	56	33.75	4.05	15.64
Marital status				
Married	62	38.90	4.66	17.32
Single	4	38.00	3.25	17.00
Separated	3	34.00	4.68	20.68
Divorced	9	37.00	4.11	17.33
Widowed	8	36.88	3.36	14.88
Education				
High school	8	26.88	3.13	13.75
Some college/ Technical school	29	37.00	4.66	16.07
Technical school	2	33.50	5.00	19.50
College	27	39.44	4.41	16.70
Graduate and professional school	20	15.01	4.55	20.65

Table E-1 (continued)

Breakdown of Dependent Variables by Independent Variables - Mean Scores

Independent Variables	Number Of Cases	Dependent Variables		
		Commitment To Work	Retirement Attitude	Retirement Planning
Occupation				
Unskilled	1	25.00	.00	18.00
Skilled	27	32.48	4.44	15.15
Technical	7	40.43	3.29	16.00
Professional	51	41.35	4.65	18.43
Income				
-10,000	2	5.50	2.50	10.50
10,000-14,999	23	33.30	3.78	14.57
15,000-19,999	16	34.06	4.13	14.06
20,000-24,999	13	37.62	5.23	19.54
25,000+	32	46.34	4.81	20.13
Main income				
Yes	51	42.77	4.53	18.29
No	35	31.80	4.26	15.60
Dependent				
Yes	27	31.19	4.56	15.30
No	59	41.56	4.36	18.09
Years until retirement				
-5	18	44.00	5.00	17.28
5-9	22	36.46	5.14	16.59
10-14	20	33.15	3.65	16.65
15-19	14	40.43	4.50	17.64
20-24	9	37.78	3.33	19.00
25-29	2	53.00	5.50	17.00

Table E-1 (continued)

Breakdown of Dependent Variables by Independent Variables - Mean Scores

Independent Variables	Number Of Cases	Dependent Variables		
		Commitment To Work	Retirement Attitude	Retirement Planning
Health now				
0	2	44.00	5.00	21.50
5	2	27.50	5.00	13.50
6	5	44.00	4.40	16.00
7	7	30.14	3.57	17.00
8	23	41.65	5.04	16.96
9	20	38.80	3.90	17.80
10	27	36.52	4.41	17.19
Health past				
0	2	19.00	2.00	10.50
1	1	29.00	4.00	9.00
4	1	56.00	6.00	16.00
5	2	23.00	6.00	15.50
6	4	35.75	5.25	17.25
7	4	28.25	5.00	15.25
8	11	48.36	3.64	17.00
9	26	38.62	4.38	17.27
10	35	38.09	4.54	18.17
Health future				
0	5	31.60	3.80	14.20
4	1	35.00	6.00	18.00
5	9	31.56	3.78	16.89
6	5	38.60	3.80	15.60
7	12	41.25	4.50	16.17
8	20	39.95	4.95	16.25
9	16	40.13	4.19	18.44
10	18	38.22	4.56	19.22

Table E-2

Work and Retirement Study - Descriptive Statistics on Dependent Variables

Variable	Mean	SD	Minimum	Maximum	N
Retirement planning	17.2	4.93	4	28	86
Commitment to work	38.3	14.28	0	56	86
Total attitude toward Retirement	5.4	1.06	2	7	70
Moral evaluation	6.0	1.18	3	7	70
Physical potency	5.4	.99	3	7	70
Activity	5.3	1.30	2	7	70
Emotional evaluation	5.6	1.20	2	7	70

Table E-3

Pearson Correlation Coefficients of Dependent and Independent Variables

	AGE	SEX	MARISTAT	EDUCLEV	OCCULEV	INCLEV	MAININC	DEPSP	WHYC	YRSRET
AGE	1.0000 (0) P= .	-.0367 (86) P= .737	.2396 (86) P= .026	-.2024 (86) P= .062	-.2850 (86) P= .008	-.0784 (86) P= .473	-.1944 (86) P= .073	.0215 (86) P= .844	-.1199 (50) P= .407	-.0357 (86) P= .000
SEX	-.0367 (86) P= .737	1.0000 (0) P= .	.0186 (86) P= .863	-.3964 (86) P= .000	-.3709 (86) P= .000	-.6351 (86) P= .000	.6063 (86) P= .000	-.3374 (86) P= .001	.0641 (50) P= .658	-.1414 (86) P= .194
MARISTAT	.2396 (86) P= .026	-.0186 (86) P= .865	1.0000 (0) P= .	-.1907 (86) P= .079	-.1463 (86) P= .179	-.1998 (86) P= .065	-.4058 (86) P= .000	.3864 (86) P= .000	-.5191 (50) P= .000	-.2664 (86) P= .013
EDUCLEV	-.2024 (86) P= .062	-.3964 (86) P= .000	-.1907 (86) P= .079	1.0000 (0) P= .	.6409 (86) P= .000	.6381 (86) P= .000	-.1198 (86) P= .772	.1989 (86) P= .066	.2066 (50) P= .150	.3110 (86) P= .004
OCCULEV	-.2850 (86) P= .008	-.3709 (86) P= .000	-.1463 (86) P= .179	.6409 (86) P= .000	1.0000 (0) P= .	.5954 (86) P= .000	-.1998 (86) P= .065	.2368 (86) P= .028	.3142 (50) P= .026	.3198 (86) P= .003
INCLEV	-.0784 (86) P= .473	-.6351 (86) P= .000	-.1998 (86) P= .065	.6381 (86) P= .000	.5954 (86) P= .000	1.0000 (0) P= .	-.4287 (86) P= .000	.4023 (86) P= .000	.2071 (50) P= .149	.2370 (86) P= .028
MAININC	-.1944 (86) P= .073	.6063 (86) P= .000	-.4058 (86) P= .000	-.1198 (86) P= .272	-.1998 (86) P= .065	-.4287 (86) P= .000	1.0000 (0) P= .	-.5616 (86) P= .000	.5723 (50) P= .000	-.0109 (86) P= .920
DEPSP	.0215 (86) P= .844	-.3374 (86) P= .001	.3864 (86) P= .000	.1989 (86) P= .066	.2368 (86) P= .028	.4023 (86) P= .000	-.5616 (86) P= .000	1.0000 (0) P= .	.50 (50) P= .	.1046 (86) P= .338
WHYC	-.1199 (50) P= .407	.0641 (50) P= .658	-.5191 (50) P= .000	.2066 (50) P= .150	.3142 (50) P= .026	.2071 (50) P= .149	.5723 (50) P= .000	.50 (50) P= .	1.0000 (0) P= .	.0948 (50) P= .512
YRSRET	-.0357 (86) P= .000	-.1414 (86) P= .194	-.2664 (86) P= .013	.3110 (86) P= .004	.3198 (86) P= .003	.2370 (86) P= .028	-.0109 (86) P= .920	.1046 (86) P= .338	.0948 (50) P= .512	1.0000 (0) P= .
HEALTHN	-.3498 (84) P= .001	.0309 (84) P= .780	-.1600 (84) P= .146	.2689 (84) P= .013	.1329 (84) P= .228	.0033 (84) P= .976	.0696 (84) P= .529	-.2275 (84) P= .037	-.0788 (49) P= .590	.2653 (84) P= .015

Table E-3 (continued)

Pearson Correlation Coefficients of Dependent and Independent Variables

	HEALTHN	HEALTHP	HEALTHF	REPLANS	COMMK	ATTOTAL
AGE	-.3498 (.84) P=.001	-.1882 (.84) P=.086	-.3604 (.81) P=.001	-.0181 (.86) P=.868	.1566 (.86) P=.150	.2494 (.70) P=.037
SEX	.0309 (.84) P=.780	-.0631 (.84) P=.568	.0262 (.81) P=.816	-.4332 (.86) P=.000	-.4380 (.86) P=.000	-.0278 (.70) P=.819
MARISTAT	-.1600 (.84) P=.146	.0135 (.84) P=.903	-.2451 (.81) P=.027	-.0855 (.86) P=.434	-.0629 (.86) P=.565	-.2248 (.70) P=.061
EDUCLEV	.2649 (.84) P=.013	.1751 (.84) P=.111	.3558 (.81) P=.001	.3670 (.86) P=.001	.2785 (.86) P=.009	.1305 (.70) P=.282
OCCULEV	.1329 (.84) P=.228	-.0967 (.84) P=.382	.2530 (.81) P=.023	.2936 (.86) P=.006	.2949 (.86) P=.006	.1236 (.70) P=.308
INCLEV	.0033 (.84) P=.976	.1300 (.84) P=.238	.1537 (.81) P=.171	.5613 (.86) P=.000	.4776 (.86) P=.000	.1407 (.70) P=.245
MAININC	.0646 (.84) P=.529	-.0169 (.84) P=.878	.1440 (.81) P=.200	-.2699 (.86) P=.012	-.3794 (.86) P=.000	.0679 (.70) P=.577
DEPSP	-.2275 (.84) P=.037	.0440 (.84) P=.691	-.1344 (.81) P=.231	.2623 (.86) P=.015	.3391 (.86) P=.001	-.1047 (.70) P=.388
WHYC	-.0748 (.49) P=.590	-.0791 (.50) P=.585	.1293 (.47) P=.386	.1481 (.50) P=.305	.1019 (.50) P=.481	.1919 (.39) P=.242
YNSRET	.2653 (.84) P=.015	.2343 (.84) P=.032	.2971 (.81) P=.007	-.0780 (.86) P=.475	-.0095 (.86) P=.931	-.1747 (.70) P=.148
HEALTHN	1.0000 (.0) P=.	.5412 (.83) P=.000	.8371 (.80) P=.000	.0981 (.84) P=.375	-.0093 (.84) P=.933	.1095 (.69) P=.374

Table E-3 (continued)

Pearson Correlation Coefficients of Dependent and Independent Variables

	AGE	SEX	MARISTAT	EDUCLEV	OCCULEV	INCLEV	MAININC	DEPSP	WHYC	YRSRET
HEALTHP	-.1882 (.84) P=.086	-.0631 (.84) P=.558	.0135 (.84) P=.903	.1751 (.84) P=.111	-.0967 (.84) P=.382	.1300 (.84) P=.238	-.0169 (.84) P=.878	.0440 (.84) P=.691	-.0791 (.50) P=.585	.2343 (.84) P=.032
HEALTHF	-.3604 (.81) P=.001	.0262 (.81) P=.816	-.2451 (.81) P=.027	.3558 (.81) P=.001	.2530 (.81) P=.023	.1537 (.81) P=.171	.1440 (.81) P=.700	-.1344 (.81) P=.231	.1293 (.47) P=.386	.2971 (.81) P=.007
RETPLANS	-.0181 (.86) P=.868	-.4332* (.86) P=.000	-.0855 (.86) P=.434	.3670* (.86) P=.001	.2936 (.86) P=.006	.5613 (.86) P=.000	-.2699 (.86) P=.012	.2673 (.86) P=.015	.1481 (.50) P=.305	.0780 (.86) P=.475
CUMWK	.1566 (.86) P=.150	-.4380 (.86) P=.000	-.0629 (.86) P=.565	.2785 (.86) P=.009	.2940 (.86) P=.006	.4776 (.86) P=.000	-.3794 (.86) P=.000	.3391 (.86) P=.001	.1016 (.50) P=.483	-.0095 (.86) P=.931
ATTOTAL	.2494 (.70) P=.037	-.0278 (.70) P=.819	-.2248 (.70) P=.061	.1305 (.70) P=.282	.1236 (.70) P=.308	.1407 (.70) P=.245	.0679 (.70) P=.577	-.1047 (.70) P=.388	.1919 (.39) P=.242	-.1747 (.70) P=.148

Table E-3 (continued)

Pearson Correlation Coefficients of Dependent and Independent Variables

	HEALTHN	HEALTHP	HEALTHF	RETPLANS	COMWK	ATTTOTAL
HEALTHP	.5412 (.83) P = .000	1.0000 (.0) P = .	.4265 (.81) P = .000	.2178 (.84) P = .047	.0589 (.84) P = .594	.0771 (.69) P = .529
HEALTHF	.0371 (.80) P = .000	.4265 (.81) P = .000	1.0000 (.0) P = .	.2001 (.81) P = .073	.1003 (.81) P = .373	.1678 (.69) P = .178
RETPLANS	.0981 (.84) P = .375	.2178* (.84) P = .047	.2001 (.81) P = .073	1.0000 (.0) P = .	.3156* (.86) P = .003	.2177 (.70) P = .070
COMWK	-.0093 (.84) P = .933	.0589 (.84) P = .594	.1003 (.81) P = .373	.3156* (.86) P = .003	1.0000 (.0) P = .	.1757 (.70) P = .146
ATTTOTAL	.1095 (.68) P = .374	.0771 (.69) P = .529	.1678 (.66) P = .178	.2177 (.70) P = .070	.1757 (.70) P = .146	1.0000 (.0) P = .

Note: Maristat = Marital status
 Educ = Educational level
 Occulev = Occupational level
 Inclev = Income level
 Maininc = Main income earner
 Depsp = Dependent spouse
 Whyc = Why not dependent

Yrsret = Years to retirement
 Healthn = Health now
 Healthp = Health past
 Healthf = Health future
 Retplans = Retirement planning
 Comwk = Commitment to work
 Atttotal = Retirement attitude

* = discussed in text

Table E-4

Predictors of Retirement Planning

Step	Predictors	b	B	R	R ²	F
1	Income	2.1347	.5613	.5613	.3150	29.433

$p < .05$

Table E-5

Predictors of Commitment to Work

Step	Predictors	b	B	R	R ²	F
1	Income	5.2605	.4776	.4776	.2281	18.912

$p < .05$

Table E-6

Predictors of Retirement Attitude

Step	Predictors	b	B	R	R ²	F
1	Age	.2148	.2494	.2494	.0622	4.24
2	Age	.2771	.3217			
	Marital status	-.2260	-.3019	.3849	.1481	5.477
3	Age	.3457	-.1946			
	Marital status	-.1946	-.2600			
	Future health	.1597	.2487	.4475	.2003	5.176

$p < .05$