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FOR OHIO HOME ECONOMICS TEACHERS.

THE OHIO STATE UNIVERSITY, PH.D., 1978
FACTORS RELATED TO THE CONCEPTS OF RETIREMENT
FOR
OHIO HOME ECONOMICS TEACHERS

DISSERTATION

Presented in Partial Fulfillment of the Requirements for
the Degree Doctor of Philosophy in the Graduate
School of The Ohio State University

by
Risse Layne McDuffee, B.S., M.S.

* * * * *

The Ohio State University
1978

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To

All who plan and prepare for retirement

May they help others to do the same
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CHAPTER I

INTRODUCTION

Background of the Study

Retirement can be a rewarding or a disappointing experience for those who have been professionally employed for a period of time. To be faced with possibly 25 or more years beyond employment, for which there has been little preparation, can be a frightening proposition. Whether approached with anticipation or reluctance, retirement represents a major change in living patterns for many individuals. Analysis of perceptions, present situations, expectations, and concerns regarding factors related to this period in life may provide clues to the nature of professional preparation that can enhance the concept of retirement for the individual. A positive concept plus retirement readiness could make the later years in life dynamic rather than traumatic.

Prior to 1935 retirement differed from the national and social phenomenon it has become today. The concept, in general, has changed from that of "idleness" to "an earned right." In 1900 there were three million persons in the United States who were 65 years of age and older. Many of them lived on farms and worked as
long as they were able to do so. Today there are 23 million Americans who are 65 or more years of age and many of them live in cities with little to do which they consider productive. Due to the declining birthrate and lowering mortality rate, these persons comprise the fastest growing group in the population. This age group makes up 10 percent of the population and it is expected to reach 20 percent of the population by 2000--an increase of 35.8 percent (Michaelson, 1977) (Casselberry, 1978).

Social Security, which was federally enacted in 1935, guaranteed retirement pensions for most American workers and accepted 65 as the mandatory retirement age. This retirement standard remained unchanged for 43 years. In 1978, the United States Congress passed a bill which raised the mandatory retirement age from 65 to 70 for most American workers including most educators. Will teachers, particularly women teachers, avail themselves to the additional freedom of choice? Regardless of the age teachers are expected to retire, how can this transaction be made comfortable?

Important to an overall concept of this phenomenon known as retirement is a combination of three factors: 1) the meaning or understanding one possesses--the mental picture, 2) the feeling and value this understanding produces for the retiree, and 3) the words or language associated with the understanding and feeling.
In other words, this concept is the complete meaning that goes with all one knows, thinks, and feels about retirement that develops from past and present experiences. The concept of retirement that a person possesses has been determined by what he has seen, heard, interpreted, and felt about certain aspects regarding this stage of the life cycle. How an individual perceives retirement for himself depends on his attitudes toward situational factors related to retirement. What are some factors associated with retirement? Chrstrup and Thurman (1973) found attitudes toward retirement are affected by state of health, financial security, and the ability to use leisure time. Porter, (1976) an adviser on finance and consumer economics, stated that retirement for millions of workers means growing old, being sick, living in substandard housing, and existing on inadequate income. For these workers, these aspects of life constitute factors which are similar to the findings of Chrstrup and Thurman (1973).

Human happiness, based on the quality of life factor, is essential throughout life. How one views his quality of life during employment may influence his views regarding quality of life at retirement. This belief was supported by one of the writers for the American Association of Retired Persons (Schuessler, 1977). The factors on which the concept of retirement are based may be classified as financial, physical, psychological, and social aspects of the retired years of life. Whether people have a
positive or negative image of their future—including retirement—depends on what their self-concepts are and on a comparison of their present life conditions with those of their peers (Brubaker and Powers, 1976).

Much research has been conducted related to retired and elderly persons. In gerontology journals, research studies are reported regularly regarding those who have entered the retirement phase of life. However, research studies regarding attitudes toward retirement which involve active teachers, particularly home economics teachers, are indeed lacking. A study was conducted in 1971 on the relation between attitudes toward work and attitudes toward retirement for active non-academic employees of a university (Fillenbaum, 1971). The findings indicated that there is no relationship between job attitudes and retirement attitudes. Those having a positive attitude toward retirement expressed similar attitudes regarding their jobs as those having a negative view toward retirement. It appeared that non-work-related factors rather than work-related factors may influence attitudes toward retirement for non-academic university personnel. How would the findings compare for in-service teachers? Also Atchley (1971b) completed a study related to retirement and work orientation which involved retired teachers as well as retired telephone workers of both sexes. He found that only a small minority of these employees carry a high degree of work orientation over into retirement. The
small proportion of work orientation that gets carried over into retirement is greater for teachers than for telephone workers; and the impact is stronger for women teachers than for men teachers. The findings from Atchley's study leads one to wonder what the attitudes are of teachers within a field which is composed predominately of women—particularly home economics teachers—while they are professionally employed and anticipating the retirement stage of life.

Home economists deal constantly with all stages of the life cycle for others—including members of their own profession. If home economics teacher educators are knowledgeable about the retirement concepts held by in-service home economics teachers, the instructors and others may be helped to plan courses, workshops, and other types of programs for retirement preparation. Since retirement may be as long or longer than employment for these teachers, perhaps the need for retirement preparation is as vital as the need for employment preparation.

Statement of Problem

Purpose

It was the purpose of this investigator to survey employed vocational home economics teachers in Ohio for their attitudes regarding their anticipated retirement to serve as a base for identifying implications for structuring retirement preparation programs.
A study of attitudes regarding factors related to the concept of retirement for teachers can be helpful for home economics administrators and educators in planning retirement preparation programs in the area of instruction as well as for providing implications for community services. They can also use significant findings to set data-based priorities in designing courses, research studies, and actions for professional in-service development. Home economics teachers will have information that can be helpful as they assist students and adults with the factors related to the retired years of life. Individual home economists can also use the information for professional growth and development as they prepare for their own life following their employment.

Questions

An attempt was made to answer the following questions:

1. What are the concepts of the present status and the anticipated status at retirement for Ohio home economics teachers on each of seven retirement related factors--1) job related satisfaction, 2) leisure activities, 3) income adequacy, 4) housing, 5) social contacts, 6) health and 7) quality of life?
2. Is there a relationship between the concepts of the present status and the anticipated status at retirement regarding each of the seven factors for these teachers?

3. Is there a relationship between each of five demographic characteristics of these teachers—
   1) number of years of professional employment,
   2) highest education level attained, 3) current annual income, 4) present age and 5) probable retirement age and their concepts of the present status on each of the seven factors related to retirement?

4. Is there a relationship between each of the five demographic characteristics for these home economics teachers and their concepts of the anticipated status at retirement on each of the seven factors related to retirement?

Hypotheses

The following hypotheses were tested:

1. There is a correlation at a significant level between Ohio home economics teachers' concepts of present status and anticipated status at
retirement on each of seven factors related to retirement:

1) job related satisfaction
2) leisure activities
3) income adequacy
4) housing
5) social contacts
6) health
7) quality of life

II. There is a correlation at a significant level between the concepts of present status on each of seven retirement factors (listed in Hypothesis I) for Ohio home economics teachers and their:

1) present age
2) probable retirement age

III. There is a correlation at a significant level between the concepts of anticipated status at retirement on each of seven factors related to retirement (listed in Hypothesis I) for Ohio home economics teachers and their:

1) present age
2) probable retirement age
IV. There is a relationship at a significant level between the Ohio home economics teachers' concepts of present status on each of seven factors related to retirement (listed in Hypothesis I) and each of three present demographic characteristics:

1) number of years of professional employment
2) highest education level attained
3) current annual income

V. There is a relationship at a significant level between the Ohio home economics teachers' concepts of anticipated status at retirement on each of seven factors related to retirement (listed in Hypothesis I) and each of three demographic characteristics:

1) number of years of professional employment
2) highest education level attained
3) current annual income

Assumptions

Assumptions underlying this study were:

1. The selected sample was representative of the secondary vocational home economics teachers in the State of Ohio.
2. The attitudes these home economics teachers have toward retirement can be measured by means of a paper and pencil instrument.

3. The completed questionnaire received from the subjects will reflect their accurate attitudes regarding retirement.

**Definition of Terms**

The following terms are provided for clarification and understanding for their use throughout the study:

1. Retirement—the phase of life following a period of gainful employment having earned the right to receive a pension. The departure from the employment may be either voluntary or mandatory.

2. Concept—the mental image including understanding, attitudes, emotions, and feelings regarding retirement.
CHAPTER II

REVIEW OF LITERATURE

The review of related literature discussed in this chapter is presented in three sections. Retirement concept is discussed in the first section with definitions presented to help establish a frame of reference for the study.

In the second section, the literature is presented in terms of seven factors related to retirement which gave direction to the study—1) job satisfaction, 2) leisure activities, 3) income adequacy, 4) housing, 5) social contacts, 6) health, and 7) quality of life. Each factor is reviewed and discussed in order to establish rationale for the investigation and to give support to the concepts of these factors which can serve as a base for structuring retirement preparation programs.

Instrumentation relevant to this research is the focus for the third and final section of this chapter. Since home economics teachers were investigated for their attitudes toward retirement via a mail questionnaire, literature which pertains to attitudes and mail questionnaires is reviewed and discussed.
Many writers and researchers have contributed their explanations and/or definitions of retirement to literature. The ones offered by Gallard (1976) may help place retirement as a social phenomenon in some perspective:

A disengagement from one sector of life to another.

A process of evolvement into a new or different phase of life.

A phase of life which has maturity and retrospect.

A new pattern of life where roles change as well as daily habits and routines (p. 9).

Buckley (1971), the author of The Retirement Handbook, describes retirement as a new period in life, usually signaled by the discontinuance on one's accustomed pattern of employment. He contends success in retirement and in later years is largely determined by the attitudes the individual has toward life which were developed during the middle or working years.

Cramer (1977) believes retirement is a period in life which can be filled with leisure and challenges of leadership or it can be leaden, filled with feelings of uselessness and fears. To him, retirement fates are determined by how well one responds to the four-letter word: PLAN.
Another leading gerontologist, Comfort (1976), states retirement is another name for dismissal from work and unemployment; and one needs to prepare for it the same as for a dismissal and unemployment. Somewhat in contrast and with a positive note, Buckley (1971) believes that retirement is based on the concept that people retire to a new way of living rather than retire from a present way of life. To him, retirement is a journey, not a destination.

In reference to the later years of life, Briley (1976) wrote:

> Retirement is a natural "break" in the life span that provides the opportunity for refocusing, developing new aspirations, renewing oneself in a different and potentially more rewarding life. It is the ideal time to cultivate the creative attitude (p. 31).

While retirement seemed like a natural break in life with welcomed opportunities according to Briley (1976), Hart (1963) thirteen years earlier held a somewhat different view. He saw retirement as something that radically changed many aspects of life at a time when the individual may be less adaptable to change than when he was younger. Retirement may not only affect one's economic status but it may alter the individual's social and psychological status. However, Hart believes that most of the effects and changes of retirement can make life satisfying if one knows what he can reasonably expect of the retired years and plan for them.
In a special report "The Graying of America", Newsweek (1977) personnel observed that teachers seem to have the most successful retirement, probably because their summer vacations give them the opportunity to develop recreational pursuits and adjust to a change in structure from a working week to leisure. Also, the fact that the teachers' daily lives are usually structured may equip these professional persons to carry this arrangement, which usually provides satisfaction, into retirement.

Factors Related to Retirement

Job Satisfaction

One of the major themes that developed during the transformation of Western Civilization was what has become known as the Protestant ethic in which work, usefulness, and achievement became signs of virtue and sources of personal satisfaction (Streib and Schneider, 1971). In the past fifty years, many changes have taken place that affect attitude toward work and the satisfaction received by those who are employed. Some specific factors—high productivity within the economy, increasing security for workers through unionization, shortened work week, pension plans, and social security—have created changing economics and social milieu for workers. In addition, the attitudes associated with the work ethic have changed. Yet, the residue or effects of these ideas remain and now influence attitudes toward work and retirement.
Of today's roles for individuals, the work role is the most important in providing social anchorage for men in their families (Hoffman, 1970). The value of the work role is so firmly rooted that the occupation of the father or husband has established social class and status through the years.

Upper socio-economic level white-collar and professional workers are more committed to their work and derive more satisfaction than do blue-collar workers (Streib and Schneider, 1971).

A great deal of the theory concerning the impact of retirement on the individual rests on the assumption that most people who work develop a strong work orientation and that this orientation gets carried over into retirement. This is then expected to create negative results for the individual. To establish the extent to which a high degree of work orientation is carried over into retirement, a study was conducted by Atchley (1971b) among retired teachers and telephone workers. The results showed that most of the workers studied exhibited a low degree of work orientation and a small minority carried a high degree of work orientation into retirement.

Retired teachers had a significantly lower proportion with low work orientation than the retired telephone workers (Atchley, 1971b). Among the retired teachers, women had a significantly lower percentage with low work orientation and a higher percentage with high work orientation compared with men. This may be interpreted that teaching produces a higher work satisfaction in retirement and that the teaching role could extract a greater commitment from women than from men.
The findings from Atchley's study leads one to wonder what the attitudes are of teachers within a field which is composed predominately of women--particularly home economics teachers--while they are professionally employed and anticipating the retired years of their lives.

Five years after Atchley's study, Glamser (1976) investigated the possibility that attitude toward retirement is better understood as resulting from the worker's realistic appraisal of the type of retirement experience which he can expect rather than as part of a general value orientation stressing the worker role. The data from 70 male industrial employees indicated that workers who can expect positive retirement experiences in terms of finances, friends, social activities, and level of preparedness are likely to have positive attitudes toward retirement. No relationship between commitment to work and attitude toward retirement was found for the participants of Glamser's study.

Puner (1974) believes most people do not like the daily toil of work and look forward to retirement. For the majority, work is not a soul-satisfying experience. However, he believes that it is different for some professionals and creative people or for those who possess a strong inner drive. To Puner, these professionals include teachers as well as physicians and lawyers who are most likely to love their work and to become so engrossed in it that work is favored more than retirement. According to
researchers Hoffman (1970), Streib and Schneider (1971), Puner (1974), and Atchley (1976), men occupying upper socio-economic level positions are less likely to leave work roles and probably do so less abruptly than men in lower status positions.

Hoffman (1970) reported most retirement from work is involuntary, due to poor health, or reaching mandatory retirement age. Along the same vein, adjustment to retirement is greatly enhanced by sufficient income, the ability to give up gracefully one's job, and good health (Atchley, 1976).

Other studies show varying findings regarding work satisfaction and attitude toward retirement. Fillenbaum (1971) conducted a study involving 243 randomly selected non-academic employees on the hypothesis that those who are satisfied with their jobs will have a negative attitude toward retirement, while those who are dissatisfied will have a positive attitude toward retirement. For her subjects, whose ages ranged from 25 to 67 years of age, she found a very limited relationship between job attitude and retirement attitude. The general lack of relationship could not be attributed to differences in age, sex, race, or occupational status. Fillenbaum suggested that only where work holds the central key organizing position in a person's life do job attitudes influence retirement attitudes.

While Streib and Schneider (1971) and Puner (1974) noted that individuals of upper socio-economic status committed to work
were less willing to retire, Fillenbaum (1971) suggested that this inverse relationship lacks empirical verification. In an effort to clarify the situation, Goudy, Powers, and Keith (1975) studied nearly 2000 employed males who were 50 years of age and older, and the researchers argue that in general, the inverse relationship between work satisfaction and retirement attitude is not upheld. They found a correlation between the two variables did exist but it was weak. Comparison of the correlations for self-employed and for salaried respondents also indicated some differences but they were minor in magnitude. Evidently there is some type of relationship between work satisfaction and retirement attitude.

Goudy, et al. (1975) believe that the question of a relationship between work satisfaction and retirement attitude remains unanswered. They do not agree with the suggestion made by Fillenbaum (1971) that only where work is the central key to one's life would job attitudes influence retirement attitudes. While Goudy, et al. found some relationships of low magnitude between job attitude and retirement attitude for judicious selection of work and retirement measures, they concluded that there is not consistent relationship between work satisfaction and retirement attitude.
Leisure Activities

Since the beginning of the 20th century, there has been a dramatic increase in leisure time for American workers. Technological, economical, social, and political events have created free time for many who were unaccustomed to the luxury. The retirement age has been lowered, vacation time has been extended, and the average work week has been shortened. While an abundance of leisure was experienced with the widespread unemployment during the depression of the 1920s and 1930s, leisure time is now thrust upon the ever-increasing number of persons who retire from their employment.

Leisure is no longer an opportunity for the elite—it is a potential problem, even a catastrophe, for the non-elite (Pheffer and Davis, 1971). In the last few years there has been an increase in the awareness of the problems and opportunities offered by the leisure of retirement. While people will learn about the "new" leisure from the older workers, retirement can no longer be equated with old age (Carp, 1972).

Success or failure in retirement in terms of happiness is determined more by how individuals use or abuse leisure than any other factor (Buckley, 1971). Buckley believes that the root of the problem for those unhappy in retirement is that a majority have no satisfying leisure-time activities. These retired people lack stimulation to help themselves accomplish something positive with their skills and abilities.
In a study regarding the use of leisure time for 502 retirees, more than half of the subjects indicated they derived greater satisfaction from their work than from their leisure activities (Pheiffer and Davis, 1971). A majority of them reported they would still work even if they did not have to do so. Pheffer and Davis concluded individuals now in their working years will arrive in old age essentially unprepared for a meaningful utilization of leisure time.

For a society which is largely work-oriented rather than leisure-oriented, education for the use of leisure is needed at youngest ages possible to prevent serious maladjustment and dissatisfaction in old age (Atchley, 1971a), (Buckley, 1971), and (Pheiffer and Davis, 1971). These researchers recommended that schools or other enterprises must provide leisure education for the working members or extend employment years for the oldest citizens. Pheiffer and Davis concluded that a combination of the two--leisure education and flexible retirement policies--might be advisable in America.

To answer the question--Is leisure time capable of giving the individual the kind of self-respect and identity obtained from his employment?--Peppers (1976) investigated leisure activity and adjustment to retirement for 206 male retirees. It was noted that eight of the ten most popular activities were isolated-type activities. Contrary to the popular notion
that retirement leads to isolation of the individual, it was found that these eight activities were also popular in the pre-retirement years for the men. Likewise, one's style of work activities tend to remain dominant in retirement (Atchley, 1971a).

It was the increase and varied leisure activities that had important consequences for the subjects in Pepper's study. His findings suggest that this increase in number of activities may be the important contributing factor for life satisfaction during retirement. A wide range of leisure activities seems to offer more rewards than an over-dedication to a single interest. Both Buckley (1971) and Pepper (1976) state that there is no specific "prescribed or accepted retirement activity." Pepper contends that it is important that retirees do what they most enjoy since retirees who primarily participated in their favorite leisure pursuits had a greater life satisfaction than those who conformed to the stereotype activities associated with retirement. Therefore, it may be practical for those who are involved with retirement education to consider leisure participation in retirement as a source of satisfaction to be fully utilized--not an experience to be ignored or avoided.

While the work ethic may be difficult for some to resolve, it is not true for the majority (Atchley, 1971a). Atchley found that highly positive orientation toward work had little influence on retirement adjustment. Some people are never highly work-oriented
and thus they may very well provide a model for others concerning what it is like to derive self-satisfaction from leisure.

As retirement becomes more and more an expected part of the life cycle, orientation toward leisure is needed in order that leisure can act as a work substitute where it is needed. Atchley suggests that leisure can have a great deal of positive value as a bridge between pre and post-retirement life and that this value will increase in the future.

Many doctors believe that when one loses the capacity for leisure, health and personality may be endangered (Aiming for dynamic fitness, 1971). For many persons facing retirement, their concern is "What am I going to do?" While being idle may allow one to relax and recharge energies, excessive ennui can lead to depression and illness. Relevant to the situation, Schuessler (1976), a contributing editor for Modern Maturity, states retirees have three needs: something to do, something to love, and something to hope for.

The hours from 9:00 A.M. to 5:00 P.M. are the most troublesome hours for the retirees without a program of spare-time activities. These were the hours formerly filled with employment and unless they are planned wisely, they are likely to turn into periods of loneliness and boredom, a threat to emotional security (Buckley, 1971).

At the 1971 International Center of Social Gerontology which had devoted the entire conference to the subject of "Leisure and
the Third Age", it was noted that gratifying and productive use of leisure time comes close to being the greatest problem of elderly people (Puner, 1974). Puner also reported a study by the St. Louis Jewish Community Center Association among elderly adults in which he found that those with the highest morale and greatest life satisfaction were the most consistent users of leisure programs. It was also emphasized in Puner's report there are no miraculous new roads to a good life in retirement, all that has occurred during the earlier years point to what will come in the later years. Puner, like other gerontologists, state that the more education in youth and middle ages, the more resources people have to enjoy in later life.

Retirement education may help the elderly people to cope with problems, help them to understand the dignity and worth of non-work pursuits, and assist them in the development of leisure skills and appreciation. Such programs will enable the retiree to make and keep desirable social contacts, develop and express creative talents, prevent boredom, and achieve a status of usefulness.

A man cannot....step down from his job at 65 and assume that his hard-won leisure years will automatically be rich and enjoyable--not unless he has prepared for them, as he earlier trained for his job... (Puner, 1974, p. 9).
Income Adequacy

For many elderly persons, the answer to "What is it like to be old?" is "Poor."

Almost a quarter of all Americans live in households below poverty levels. Some 60 percent of all older women living alone or with nonrelatives live in poverty; another 10 percent are on the borderline (Puner, 1974).

In general, the literature reviewed on retirement income does not present a bright future, but some do offer hope. Writers and researchers do not agree on the amount of money retirees need during their years following gainful employment. However, there is general agreement regarding the sources from which retired persons obtain their retirement income.

Economics problems of elderly people are not transitory difficulties and present trends indicate that inadequate income will continue to be a problem for future generations of aged persons who are today's workers. Evidence from a survey of 66 male workers with relatively high incomes, indicates that employees have serious problems in attempting to plan income adequacy (Morrison, 1976). While anticipating financial problems at retirement, these employees are not saving substantially and hold unrealistic expectations about supplementing pension benefits through earning and accumulated savings. Morrison believes employee retirement planning is seriously constrained by lack of
basic information and limited planning skill. He suggests that preretirement planning programs for employees ten to fifteen years prior to retirement, could serve to improve employee retirement planning efforts.

Even though the subjects in Morrison's study expect financial difficulty in retirement, data showed that they do not choose to allocate significant amounts of their current income to remedy the situation. Morrison concluded that for the subjects in his study, saving performance is unlikely to be significant in terms of assuring substantial assets as a significant component of retirement income.

Writers in the social gerontological literature recognized the drastic effects of retirement on the retiree's financial situation. Money is the central concern for many people since it is the means for the realization of a range of important values in American culture. The importance of money to the elderly person becomes particularly acute as retirement approaches since he faces the inevitable prospects of a reduced income and the resultant necessity to reduce desires for the goods and services that money can buy (Streib and Schneider, 1971).

The decline in income with retirement was 56 percent for the subjects in Streib and Schneider's 8-years study. Also, Porter (1975) states future retirees can expect retirement income
to be about half of their present earnings. Butler (1975) believes the average American gets 25 to 50 percent of his maximum or terminal salary when he is retired. The data from the Streib and Schneider (1971) study showed a larger proportion of women than men reported that they worried about money. Women, in general, tend to have a somewhat more negative evaluation of their present economic situation than men as indicated by the findings. The proportion of subjects who had a negative definition of the decline in income was not as marked as the researchers had anticipated; for 79 percent said their retirement income was enough to meet their needs.

Data, from Streib and Schneider's study, showed little relation between age of retirement and income level. Among males, there is a slight tendency for those with low income level to retire later than those earning high levels of income. Among women, there is a differential in the reverse direction--those with low incomes were more apt to retire early. The small difference between those who considered their income adequate and those who did not--indicated that present income was a minor factor in the decision whether to retire or to continue working. More important was the factor of health (Streib and Schneider, 1971).

According to Porter, (1975), an economic adviser, the amount of retirement income a person needs depends to a large extent
on the individual's style of living, on the things and non-things one is accustomed to and would like to continue to have. Her rule of thumb is: two-thirds of the preretirement income.

Writers in the *Changing Times* magazine (Retirement: What to do if you're in your 50's, 1976), recommend that a retired couple needs about 75 percent of employment income to maintain their standard of living.

The myth that retirees need less money to maintain their preretirement standard of living is attacked by Lamb and Duffy (1977). They argue that retirees need almost as much or perhaps more in order to live as when they were employed and that people's desires do not change simply because they have stopped working. Many critics offer the argument that persons over 65 have usually met their major economic obligations; therefore a lower income is adequate. Withers (1974) supports the arguments of Lamb and Duffy. Withers believes the assumption that retirees' "needs are less" is wrong. Even if old people are able to reduce their standard of living drastically, the question that Withers raises is—Why should they? Are they not entitled to live as well as anyone?

Janis (1978), Director of the Ohio Commission of Aging, reported there are 125,000 elderly Ohioans attempting to live on $175 each month. He further said that only 24 percent of people on retirement incomes have more than $6,000 per year on which to live.
While some downward adjustment of the standard of living may be necessary due to reduced income, Buckley (1971) contends the more nearly normal the standard is maintained, the better are the opportunities for comfort and contentment.

Of the three retirement income sources for most American workers, the largest single contributor is Social Security. The second largest is employer pensions, followed by earnings and savings of the individual (Hoffman, 1970). The overriding fact is that retired people are more dependent on sources other than on current earnings for their livelihood.

Writers in the NRTA Journal (Cold facts for preretirees, 1976) reminded readers that while they may be able to figure a way of meeting today's prices, to watch out for inflation. Suggestion was made that future retirees should assume inflation of at least four percent per year and that funds be set aside regularly as savings for retirement.

The need to prepare for retirement is being stressed throughout the United States. Some colleges are offering retirement education courses. A number of companies sponsor retirement planning seminars to assist their employees with financial matters. Gerontologists, lawyers, and teachers who are knowledgeable of retirement facets are often invited to participate in the seminars.
Housing

Housing—a basic necessity for all—is a major concern for many people facing retirement. It is perhaps one of the most visible concerns of all consumptive issues as decisions regarding living arrangements relate to the expected flow and adequacy of income and the unknowns of future life expectancy and expenditures. Safe and suitable housing is probably the most important single environmental factor in the well-being of elderly persons (Fitch and Ossofsky, 1972). For these retired persons, it may mean the difference between living independently or in an institution, between isolation and socialization, or between safety and danger.

Housing to most people, particularly those who are retired, is more than a roof over their heads—it is "home." The place where one lives is often profoundly connected with who one is and how one expresses this sense of self. Home is where individuals, whatever age, feel comfortable to be themselves and for many, it represents a lifestyle. Many elderly people associate home with autonomy and control.

Retirement is one stage in the family life cycle when many people tend to make changes in living arrangements (Wilson, 1973). These changes revolve around several important factors when decisions regarding 'where to live' are made. Wilson cited factors—social "roots," financial situation, health status, and acculturation level as those which frequently influence decisions regarding living arrangements.
The question "Where are you going to live?" is frequently asked of persons nearing retirement. Hart (1963) believes this question stems from the fact that the retiree is free to live where he wants, within limits. In a study conducted by the New Jersey Bell Telephone Company to determine where 2000 of their retired workers ultimately settled, the results showed that 83 percent remained in their own state, 15 percent were scattered among 29 states, and two percent moved to Florida (Hart, 1963). Fourteen years later, similar findings were reported in the CBS News Special (1977), "The Retirement Revolution." The T.V. broadcaster, Charles Collinwood, reported that 79 percent of retired people stay in their own home, 14 percent move within the general locale, and four percent move out of state (CBS, 1977).

Most people, beyond 65 years of age, prefer to maintain their own homes and live independently as long as they are able to do so (The Graying of America, 1977). Woerner (1977) states that since 97 percent of America's senior citizens do not need skilled nursing care, it seems to him that most could remain in their own homes.

In viewing the trend for retired persons to remain in their own homes, Geist (1968) questions whether this trend is a preference of the individuals or a function of cultural patterns, social expectation, and lack of alternative type of housing. The findings of the project FIND (Fitch and Ossofsky, 1972) showed a
tendency for the quality of housing for the old and poor people to decline with age of the respondents. This may result from the tendency for persons to stay in the same dwellings as they grow older or it may be related to decrease in income with retirement.

Those retirees who do move may have been inspired by various reasons—a need for economy, a desire for a different climate, a desire to be near children, or a wish to be near other retired persons (Hart, 1963). The decision to move according to Geist (1968) depends essentially on the following considerations: 1) reduced income, 2) problem of making new friends, 3) anticipation of adventures and new experiences, 4) desire not to embarrass job successor, 5) climate, and 6) communities offering the greatest satisfaction.

From an eight-year study conducted by Carp (1975) it appears that for some retirees, moving to a new and better environment than they previously had can markedly improve their satisfaction with housing and living arrangements. The possibility exists that when one source of dissatisfaction (such as housing) is removed or diminished, old people simply find another problem to focus their disgruntleness. Solving one problem will allow a keen awareness of others. But such assumption did not hold true for the respondents in Carp's study. She found that increased satisfaction with housing and living arrangements was associated
with a drop in over-all problem awareness and this reduction in report of major problems was maintained by those who remained in the improved living arrangements.

Geist (1968) noted that in many instances, retirees gravitate to those places where there is a tie to their former occupation. Teachers often locate near college towns.

The data from a questionnaire on Problem of Aging issued by American Home Economics Association showed housing was second to health as a problem (Gerard, 1966). Since many people are living to be 90 or more, Gerald believes health is the chief factor considered when decisions regarding housing are made.

There is no single solution to the housing needs of senior citizens since housing requirements of a given family or an individual vary widely and change with time (Buckley, 1971). However, since many home economists are housing specialists, perhaps if their educational services were made available through retirement preparation programs to active teachers as well as other workers, these future senior citizens could gain professional assistance as well as advisement regarding their housing needs.

Social Contacts

Social contacts cover the broad spectrum of activities that associates man with his fellow human beings and the society in which he lives. Vast differences exist in the social lives of
people. Participation in society at any chronological age involves a vast complex of reciprocal relationships. Persons beyond the middle years, like persons of any age, when afforded social opportunities and assistance, can utilize them in an infinite range of individualistic and creative ways (Hoffman, 1970).

In terms of retirement preparation programs, it is necessary to consider the basic needs of individuals. What are the social psychological essentials of life in addition to the biological ones? Since relationships with human beings are essential for happiness and fulfillment at any age, it is natural to wonder how retirement will affect such experiences.

Sussman (1972), writing about social and psychological needs of people, wrote that the need to maintain self-respect and the need to be socially responsible were the two most critical. They are the most germane to countermanding the effects of the negative status frequently assigned to retirement by society. While the level varies with individuals, the need to feel worthy, important, highly regarded, and necessary persists at all stages of the life cycle. And it remains a basic need, during the period of retirement.

Social interaction helps to meet basic human needs and satisfaction and these needs do not diminish with retirement (Collette-Pratt, 1975). Collette-Pratt, a gerontology specialist,
categorizes human social needs into five kinds of relationships--1) social integration, 2) guiding and nurturing, 3) reassurance of worth, 4) assistance--and 5) intimacy. She further states that aging and retirement may have an impact on these relationships which satisfy one's basic sociological needs.

The social relationships as categorized by Collette-Pratt (1975) adequately serve as descriptive headings for most of the literature reviewed regarding social contacts relevant to retirement.

Social Integration. This is "togetherness" in mutual activities where people are involved all sharing information, ideas, enthusiasm, and enjoyment. Such activities serve to connect a person's life to lives of others. With additional free time which retirement affords, many retirees develop more relationships of this kind--shared experiences--than they had while working (Collette-Pratt, 1975). Aside from diet and exercise, Lynch (1977) in his medical report of loneliness, noted that the ability to live together and maintain human relationships plays a more significant role in determining one's susceptibility to disease and premature death than any other factor.

Self-respect, one of man's most critical social needs as noted by Sussman (1972), is derived from one's activity within human groups. Sussman also believes that interaction with
others is as important as nutritional needs if one is to survive. The need for social interaction is accompanied by the desire to communicate. Retirement does not delimit the process or reduce the importance of this type of transmission. The sharing of one's knowledge and experience with others, that—giving part of one's self to others—is basic to fulfillment to the potential of human personality.

The satisfaction of social responsibility is also derived from group experiences which begin with the family and extend to encompass neighbors and fellow workers, and continue into retirement (Sussman, 1972). Friendship depends on sharing common experiences and the better the balance between the giving and receiving in the relationship, the longer they are likely to last (Scotford, 1975). To Scotford, the art of friendship is devising joint ventures.

Guiding and Nurturing. This category includes the need to help others in growth and development. It also refers to all those small and large ways one responds to other persons (Collette-Pratt, 1975). Though the need for this experience varies from person to person, Collette-Pratt believes that much fulfillment and satisfaction are derived from this type of relationship.

Reassurance of Worth. It is natural for people to look to others for recognition of their values and for some confirmation
of their worth. While the need for praise is probably strong during one's working years, the need doesn't disappear completely at retirement. If occupational relationships have become the principal source of an individual's sense of worth, Collette-Pratt (1975) suggests that the future retiree begin to recognize that other roles are equally valuable to one's life and should plan to include a variety of roles in retirement.

According to Mitchell (1972) it is not the inability of the retirees to find a substitute activity for former work, it is the unconscious reliance that so many people place upon their work for satisfying activity and upon their work associates for social contacts.

Assistance. From a practical point of view, people often need help from others in providing the reasons for basic survival and security. As one approaches retirement, Collette-Pratt (1975) observed that the future retiree may need to participate in assistance relationships. While the responsibility of adult children may lessen throughout the working years, many workers nearing retirement age have parents who need practical and emotional assistance. Collette-Pratt pointed out that a problem adults in mid-life face is the conflict between the desire for less assistance responsibility and the obligation to respond to the needs of others. She suggests that the working adult or retiree strike a balance between what one can reasonably do for others and what one must do for himself.
Intimacy. This relationship is described as one of caring and confidence and is developed by trust and safety (Collette-Pratt, 1975). Collette-Pratt believes that as people become older, intimates usually become more important. Lynch (1975) indicates that a person needs someone with whom to share confidences, one he can ask for an opinion, and one who can help answer questions pertaining to life and its meaning.

In a report regarding the relationship of loneliness and mental health, Puner (1974) said the happiest and healthiest people are those involved with one or more personal relationships. Also those with a "close confidant" are much less likely to be depressed as a result of widowhood or retirement than those who do not.

While people continue to need and benefit from differing kinds of relationships, they are likely to place a high value on those relationships characterized by trust, effective understanding, and intimate—one with a confidant or companion with whom the individual self is recognized and appreciated. Intimate or confidant relationships do have a positive impact on life satisfaction and morale in the retirement years; and it is the quality of these relationships rather than the number that may have the greatest impact on the social life satisfaction in retirement.

Lack of money, like poor health, has a pervasive influence on the social activities of older people (Hoffman, 1970). It
has been seen that a complex variety of factors affect the amount and nature of social relationships of people as they grow older. Some retired persons, particularly the social isolates, have had few personal relationships throughout life and they continue this pattern into old age. Others belong to social and ethnic groups where patterns of friendship and family relation remain active. To Hoffman, it has been evident that participation in primary social roles, being in a high socioeconomic grouping, and having good health are the overriding and interrelated prime determinants of the number and nature of the social relationships for persons of retirement age. As pointed out by Carp (1975), Collette-Pratt (1975), Peppers (1976) and others, people differ in their need for social contacts and close relationships. Hoffman (1970) observed that if one's lifetime pattern has leaned toward privacy and individual pursuits, he may be happiest to continue in this manner in this retired years. However, if one has always enjoyed closeness and many contacts and then become isolated in retirement, he will probably be unhappy with the loss of that social interaction.

Writers and researchers contend wise planning for retirement requires that individuals consider their own social needs and the different kinds of relationships through which they can meet these needs. Perhaps retirement education could help individuals identify their social needs and could provide directions for meeting these needs.
Health

It is popularly assumed that retirement leads to a decline in one's physical well-being, for it seems everyone knows of at least one person whose health deteriorated or who died soon after retirement. The notion of this kind of relationship between retirement and health may be that mortality and morbidity statistics among the recently retired population may contain a disproportionate percentage of people who chose to retire or were retired because of their poor health (Streib and Schneider, 1971). Streib and Schneider believe that a comparison of the incidence of poor health and mortality among the retired and the working people is not sufficient to establish the reasons for any differences which might be found.

Hoffman (1970) and later Puner (1974) stated that most men do not retire voluntarily but rather for reason of health--emotional as well as physical--or because they reach compulsory retirement age. Men do not retire for reasons of physical surroundings or tedium or rigors that many workers wish to escape. Actually, people holding tedious assembly line or heavy-labor jobs show some improvements in health as a result of retirement (Streib and Schneider, 1971). While the rate of voluntary retirement is increasing, Streib and Schneider found men in low-paying jobs are more likely to retire earlier than men in high-paid jobs such as professionals.
Findings from the studies by Fillenbaum (1975) indicated that when retirement is optional, those who consider their health to be poor, and those who have difficulty in keeping up with their work, prefer to retire early. Thus, the fact is, the apparently popularly held notion that retirement foreshadows death, has no foundation.

There exists a notion of an emotional and physical condition known as the "retirement syndrome" which is characterized by anxiety and depression (Butler, 1975). As previously noted, people who retire do not automatically develop declining mental and physical health. Yet, Butler found some individuals are badly affected. Men and women who are otherwise healthy, sometimes develop headaches, irritability, nervousness, and lethargy in connection with retirement. These conditions may even manifest themselves before retirement occurs, but they can heighten with the change in roles, restructuring of one's life style, and sudden adjustment. Butler (1975) observed that these symptoms worsen if one does not find a satisfactory life style and work substitutes after retirement. Without a purpose, a sense of inadequacy can evolve and apathy and inertia may follow unless the condition is prevented or reversed. Zung (1975), a medical writer stated depression is not a normal disorder in elderly persons. However, he found normal elderly persons do have more complaints than normal subjects below the age of 65. The higher
number of complaints reflects a sense of loss of self-esteem (dissatisfaction, hopelessness, and emptiness) and the aging process of the body. Zung (1975) believes that it is the aging of the psyche as well as the aging of the nervous system and body that contribute to the disorders of those of retirement age rather than being retired.

The findings from the eight-year longitudinal study conducted by Streib and Schneider (1971) in which 2500 subjects were either approaching retirement or had recently retired, indicated that a majority of both men and women were in good health both at the beginning of the study and at its end. Data showed there was a slight tendency for those groups who retired at 70 or were still working at 70 to have a larger proportion of persons in good health. Also the data revealed that although slightly more women were scored in good health throughout the study, women experienced more change and variability than men. Streib and Schneider (1971) found that the act of retiring from work seems to make no distinctive difference to those who reported themselves to be in good health. Thus, the common notion that retirement causes depression or the "retirement syndrome" is not fully supported.

Van Landingham (1977), president of American Association of Retired Persons (AARP), defines good health as a sense of fitness that comes from a totality of physical, mental, spiritual, and
social well-being. In some cases, good health may require an adjustment to one's limitations. Many adults as they approach 65 years of age, fear they will live diminished lives because of poor health. Moramarco (1977c) offers this encouragement:

A keen mind, a healthy appetite for affection and sexual expression, a trim, well-exercised body and a gradual adjustment to change in lifestyle are all interlocking parts in preparing for and maintaining good health--the lack of any of these will affect vigor and the sense of well-being. (p. 18)

Less is known about the retired years of life than any other stage in life, probably because there were not many elderly persons living to any significant extent prior to the middle of the 20th century. Social Security came into effect in the 1930s, private pensions followed, and the concept of preretirement planning is just now becoming a priority among those in the government (Moramarco, 1977c). For elderly persons to discover and explore a second prime of life, Irwin (1974) acknowledges that this takes adjustment, preparation, and development of a pattern of sensible, active, and productive living during one's working years. Moramarco believes that preretirement planning for health, as well as for financial security, meaningful use of leisure time and growth in personal relationships should begin ideally when one is in his 40s while the individual can still do a great deal to affect the quality of his retirement years. Puner (1974) wrote:
Growing old is a lifelong process, and the disabilities of age—physical, psychological, or social—are products of all that has come before.

**Quality of Life**

Quality of life is defined as the degree to which one is presently content or pleased with his general life situation (Streib and Schneider, 1971). It is the subjective appreciation of time that determines the quality of life satisfaction (Butler, 1975). Butler also stated that for some people, quality of life satisfaction is "life-enhancing experiences" often characterized as spontaneous, elusive, natural, and simple rather than those that are artificial and elaborate. He believes that a sense of satisfaction with one's life is more common than recognized and not as common as possible. It is a quality of "serenity" and "wisdom" derived from resolving personal conflicts and reviewing one's life and finding it acceptable and gratifying. The three common elements which support quality of life satisfaction according to Butler (1975) are: 1) the desire to be an active participant, 2) to make one's own decisions, and 3) to share mutual love and respect. Old people experience many of the same feelings and responses as people of all ages and the retired years have the potentials for being an interesting and emotionally satisfying period of life.

The 1975 amendment to the Older American Act was precipitated by the growing concern for the quality of life of senior citizens.
Attempts are being made in organized services to make available the help that can make growing older a pleasure instead of a struggle. Woerner (1977) believes that life needs more than length; it needs depth and breadth. One's productivity or usefulness is more nearly measured in depth and breadth than by length. Full, rich, fruitful lives in later maturity are not fortuitous; they result from planned effort (Woerner, 1977).

There exists no clear consensus on the concept of quality of life. There are new indicators—expectations, aspirations, attitudes, and values—which now supersede the often-used economic indicators to express quality of life (Abdel-Ghany, 1977). In an attempt to discern the aspects of quality of life that are particularly relevant to elderly persons, Abdel-Ghany interviewed 961 adults age 65 or older. These adults were asked to assess their housing, health, social relationships and activities, life satisfaction, independence, and economics conditions—factors on which quality of life is dependent.

The results of Abdel-Ghany's study indicated that certain social, economics, and physical factors were highly related to the perception of quality of life as revealed by the aging population. The data showed two factors—1) social and physical isolation and 2) economic achievement—were the most salient factors for quality of life satisfaction. Abdel-Ghany found that social and physical isolation produced dissatisfaction which pertained to transportation
needed by the subjects for social activities and daily errands. Factors which contributed to the social and physical isolation were: elderly persons living separately from their children or relatives; many of the services needed by the elderly persons were not within walking distance of their homes; doctors have moved their offices into medical centers; neighborhood stores have disappeared; and public transportation has been replaced by private transportation.

Abdel-Ghany concluded that self-reports of quality of life satisfaction for elderly persons are related to all types of social activities—from intimate friendships, getting together with family and friends, to attending formal community and religious organizations. Similar beliefs were expressed by Schuessler (1977), a contributing editor to the NRTA Journal. To him, the quality of life for all depends on access to people and too many retirees are isolated and have no one to talk to, share laughter and sorrow, and to visit. In terms of social habits, individuals carry over into retirement those social activity patterns which they have established early in life (Hoffman, 1970). Those persons who were natural social isolates during their working years usually continue to be social isolates in retirement. However, much of the low morale or dissatisfaction among society's senior citizens is related to the loss of social roles previously held, whether caused by isolation, retirement or widowhood (Streib and Schneider, 1971).
It may be worthy to note that economic factors were considered to be second in importance regarding quality of life satisfaction as revealed by Abdel-Ghany's study (1977). He concluded that the ranking of this factor might be due to increases in Social Security payments and other pensions and welfare programs for those 65 years of age and older.

Life satisfaction need not decline with age or retirement. The changes which were observed by Streib and Schneider (1971) for the subjects in their study were not attributed to retirement. While nearly half of their respondents did not expect retirement to make them feel less satisfied, a sizable proportion of the subjects overestimated the adverse effects of retirement on the feeling of satisfaction regarding their quality of life.

While role loss may occur with increasing age, the long living person is generally able to adapt to the changes and is generally able to adapt to the changes and is able to maintain a positive evaluation of his quality of life satisfaction (Streib and Schneider, 1971) (Abdel-Ghany, 1977). Spreitzer and Snyder (1974) reported that the perceived health in conjunction with perception of financial security, was a strong predictor of quality of life satisfaction among those of retired age. Physical health could easily affect quality of life satisfaction since it is related to another intervening variable—social participation. With declining health comes decreased ability to participate in previously enjoyed social roles which may produce decreased
levels of satisfaction regarding life in general. As noted earlier, Streib and Schneider (1971) found that retirement does not necessarily result in marked deterioration in health and psychological well-being, indicating that the relationship between health and quality of life of older adults may well be influenced by perceptions of the individuals themselves.

By the year 2000, there will be 33 million retired persons and Butler (1975) believes that society is ill prepared for the increased survival of large numbers of older people. To simply extend the quantity of life but not its quality would produce a grim situation. These people need to be an involved, contributing, self-respecting group of individuals who are a vital part of society. It is neither the number of activities nor the repetition of them that counts; what does matter is the leisurely participation in a wide assortment of cultural, recreational, and social events what can give dimension, depth, and satisfaction to one's life (Schuessler, 1977).

"Retirement can be one of the most rewarding experiences in a person's life. But it can be a bad experience if no advance preparations are made. Hours invested now in examining and assessing your retirement will give you a greater sense of security now as well as in the years ahead."

Instrumentation

The instruments and techniques for data collection in the long-established physical sciences are well developed; in the social sciences the development of data collection instruments requires a focus of effort and attention (Cannell and Kahn, 1953). While the ideal of scientific investigation is the controlled experiment, many educational researchers say that the most important and interesting research problems do not lend themselves to an experimental approach (Kerlinger, 1973). Thus, the data collecting instrument for nonexperimental research, usually the interview schedule or questionnaire, requires careful and laborious construction. Such instruments, when well constructed, are capable of eliciting factual information, opinions, attitudes, and reasons for behavior and Kerlinger acknowledges that there is no other method that yields the information they do.

To some extent, data of the social sciences can be met through techniques of observation and physical measurement. However, to an increasing degree social science demands data which must be reported by individuals out of their own experience. Attitudes as well as perceptions, expected, and anticipated behavior are available only through direct communication.
Attitudes

While retirement is a period in life that each person will attain at a certain chronological age, Kennedy (1977) presented a paper to the members of American Home Economics Association in which he said that developments in the continuum of life are expressed more by attitudes and behavior than by chronological age. According to the expectations of the American culture, old age begins with retirement which may be as early as 55 years of age or as late as the early 70s. Ewing (1975-76) indicates that a person's convictions throughout life are reflected in attitudes and actions.

To help clarify the concept of attitudes, Remmers, Gage, and Rummel (1960) stated:

An attitude may be defined as an emotionalized tendency, organized through experience, to react positively or negatively toward a psychological object (p. 288).

The object toward which one is predisposed to respond in a certain way may be a physical object, a person, a group of people, an institution, an idea, event, or a particular characteristic of any of these (Ahmann and Glock, 1974). Remmers, et al. further describe attitudes as feelings for or against something and are linked with pleasant and unpleasant associations. Another characteristic is that attitudes often have so great an effect on behavior that the attitudes enable the prediction of other behavior.
If so, retirement behavior of an individual may be predicted from his behavior and attitudes during his working years.

Ahmann and Glock (1974) also believe attitudes, as well as interests, are centered around emotions and motions. They wrote:

The concept of attitudes refers to the way individuals act and think about people, objects, and situations they encounter, as a result of their experiences (p. 474).

Certain other concepts—values, appreciation, ideals, and character—are allied concepts to attitudes and some are essentially synonyms to attitudes (Remmers, et al., 1960). It is also known that attitudes are learned and long lasting.

Similar to the descriptions and definitions given by Remmers, et al. (1960) and Ahmann and Glock (1974), regarding attitudes, Perkins (1974) stated that an attitude is a kind of mental set which leads one to respond to ideas, persons, and objects in terms of previously acquired feelings and thoughts.

Some information about a person's attitudes can be gained from direct observation, but to ascertain predispositions of a large number of subjects regarding retirement factors requires a technique other than observations.

**Questionnaire/Interview Schedule**

Twenty-five years ago Cannell and Kahn (1953) considered the interview schedule and questionnaire as powerful instruments for
social research. To these men, individuals' past experiences and future behavior are virtually unobtainable by other means. Perceptions and opinions which cannot be inferred by observations are accessible through interview schedules and/or questionnaires.

In many ways the interview and the questionnaire are similar. In both the investigator attempts to elicit feelings, beliefs, experiences, or activities of respondents (Hillway, 1956). Hillway noted that the questionnaire may be regarded as a substitute for a personal interview.

Van Dalen (1973) agrees with Cannell and Kahn (1953) that for some studies or certain phases of them, presenting or mailing to the respondents carefully selected and clearly stated questions, is the only practical method to elicit the data to confirm or disconfirm hypotheses.

The questionnaire, when presented orally in person and known as the interview schedule, extends the investigator's powers by reminding the subject of each item, helping to clarify the item, and allowing observation of certain factors (Good, 1959). Though the questions may have to be carefully handled, respondents can and usually will give much information directly. While the interview schedule takes a lot of time, it can be an effective technique for seeking information as well as opinions, attitudes, and interests (Kerlinger, 1973).
Not only does the questionnaire allow the investigator to translate the research objectives into specific questions, the answers to which will provide those data necessary to test the hypotheses, the questionnaire assists the researcher in motivating the respondents to communicate the required information (Cannell and Kahn, 1953).

Because of its relative ease and speed with which it can be distributed over a large geographic area, a mail questionnaire has definite advantages in survey research. The technique is relatively inexpensive and it allows for standardization of instructions for all respondents and much information can be gathered in a short span of time (Hillway, 1956).

Since the mail questionnaire is an impersonal interaction, it is necessary to state the questions so that their intent is clear to the respondents (Fox, 1969). For the researcher to be satisfied that the questions are stated with sufficient clarity, field testing is recommended (Fox, 1969, Leedy, 1974).

While the mail questionnaire is useful in social research, it does not allow complex probe questions. Further, the investigator is not present to give emotional support and other stimuli to increase the respondents' ability and willingness to answer (Goode and Hatt, 1952). To Goode and Hatt, the mail questionnaire can be most fruitfully used for respondents with strong interest in the subject matter, high education level, and high socioeconomic status.
There are writers who question the use of the mail questionnaire. Helmstadter (1970) advises that it be used only as a last resort, if then. He questions whether in this day and age any mail study is worth the price no matter how low it may be. He states that the percent of return in mail studies is small—between 20 and 40 percent on the average—and the investigator is faced with the question of how to estimate the effect the non-respondents may have had on results reported in his study.

While Simon (1969) is somewhat more receptive to the mail questionnaire than Helmstadter (1970), he too states that the main disadvantage of the mail survey is the difficulty of obtaining a satisfactory random sample because some people do not return questionnaires. Simon further believes that the rate of response to a mail questionnaire depends much on who is sending it, its subject, who receives it, and how easy it is to answer.

Two similar weaknesses of the questionnaire were noted by Kerlinger (1973)—the inability for the investigator to check the responses given and to know something about the non-respondents.
CHAPTER III

METHOD

This study was designed to survey in-service secondary home economics teachers in Ohio for their concepts regarding factors related to retirement which could serve as a basis for developing retirement preparation programs.

Described in this section are the research design, data collection and analysis process, procedures followed to conduct the study, and description of the population and sample.

Research Design

A scientific survey design was used in this study to 1) discern the attitudes of home economics teachers regarding certain retirement related factors, 2) ascertain the relationships between the teachers' present status and anticipated status at retirement on the selected factors, and 3) determine the relationships between the status (both present and anticipated at retirement) on factors related to retirement and selected demographic characteristics for these teachers. The study was focused on 1) seven factors related
to retirement as criterion variables and 2) five demographic characteristics as variates.

Data Collection

Data were collected from responses of 261 Ohio secondary home economics teachers of the 290 randomly selected individuals who indicated a willingness to participate in the survey. These teachers responded to a questionnaire regarding their attitudes about factors pertaining to the retired years of their lives (Appendix A).

To establish content validity for the questionnaire, authorities in the field of retirement were sought. The selected factors related to retirement were identified from agreement among those authorities. Also, research studies relevant to the topic provided support for the identified factors. Related literature supplied evidence that the factors selected were most relevant to the nature of this study.

The questionnaire was tested twice for construct validity and objectivity. During the initial stage, the questionnaire was submitted to a University graduate class of educators who responded to the items, critiqued the construction of the instrument, and offered questions and suggestions. The questionnaire was revised in light of their comments. It was then administered to a group of secondary home economics teachers, much like those randomly
selected for the sample, who responded to each item as well as discussed the construction of each item. Items which were questioned by these teachers were closely analyzed and the instrument again was revised and refined in terms of the suggestions that were relevant to the study.

The questionnaire was arranged in four parts with descriptive titles which aided the participants to establish a frame of reference prior to reading the items:

Part A. PERCEPTIONS OF FACTORS RELATED TO RETIREMENT
Part B. PRESENT STATUS OF SEVEN FACTORS RELATED TO RETIREMENT
Part C. ANTICIPATED STATUS OF SEVEN FACTORS RELATED TO RETIREMENT
Part D. DEMOGRAPHIC INFORMATION

The items which were used to survey home economics teachers for their attitudes and factual information were presented in a straightforward conversational manner with simple direct alternative answers which allowed the respondents to check the ones most descriptive of their beliefs and situations. Spreitzer and Snyder (1974) reported that surveys with self-reports of psychological well-being have considerable reliability and validity. They believe the straightforward approach is a start toward developing the most sophisticated measures of life satisfactions.
There were 57 items within the questionnaire of which 49 pertained to the retirement factors and the remaining eight dealt with the demographic characteristics of the participants.

To obtain attitudes toward loss of employment, respondents answered "Are you looking forward to being 'free' of your job?" and "Do you believe you will miss your job?" The extent to which each factor was perceived as becoming a major concern or a problem at retirement for these teachers, was measured by the responses to "____much ____somewhat ____none."

Perceptions of leisure activities were measured from responses to "Are you looking forward to the leisure time that retirement brings?" and "My leisure activities after I retire will probably ____increase ____decrease ____not change."

Income adequacy as perceived by these women teachers was indicated with participants checking the most appropriate responses listed, such as: "____My income will probably be about adequate for my basic needs."

Responses to the following questions: "How do you feel about remaining in present or similar housing?", "If you anticipate moving, how do you feel about moving?" provided attitudes regarding present and anticipated retirement housing for these teachers.

How these employed school people feel about their anticipated changes in their social life when they are retired was expressed by their responses to "How do you feel about the perceived social involvements? ____Satisfied ____Dissatisfied ____Neutral."
The teachers' attitudes toward their health when they are free from professional commitments were expressed by responses to "In early years of retirement, I believe my health will probably ___ Improve ___ Decline ___ Not Change." Those who checked "___ My health will probably be adequate for normal living." was accepted as an indication of high positivism, while those who checked "___ Retirement will probably 'bring' declining health and inactivity." were considered to have negative views regarding their health when they cease teaching.

Descriptive statements such as "___ Life at retirement will probably provide adequate satisfaction" enabled the teachers to indicate their perceptions about their quality of life after they leave the classroom.

The concepts home economics teachers have regarding their present status and their anticipated retirement status for each of the seven identified factors related to retirement were identified by the respondents checking their level of satisfaction: ___ Quite Satisfying ___ Satisfying ___ Dissatisfying ___ Quite Dissatisfying. Space was provided for the respondents to indicate other concerns or information related to retirement if they wished to do so.

To obtain demographic information, most of the answers to the items were categorical and could be checked. Items regarding present age, probable retirement age, and number of children were open-end.
To facilitate the handling of the raw data and to increase its manageability for the computer, a numerical coding system was formulated according to the responses listed for each item of the questionnaire (Appendix A). Except for the three open-end questions, alternative responses were listed for each questionnaire item and the participants were instructed to check the ones which were most appropriate regarding their views toward the selected retirement factors.

A large proportion (17) of the questionnaire items had four responses which were ordered from positive to negative and were coded in the following manner:

1 = Quite satisfying  
2 = Satisfying  
3 = Dissatisfying  
4 = Quite dissatisfying

The "Quite satisfying" and "Satisfying" responses were accepted as positive attitudes while the "Dissatisfying" and "Quite dissatisfying" were considered negative views for the teachers surveyed in this study.

The responses to the open-end questions, which were numerical, were recorded as reported by the participants.
Data Analysis

The data were analyzed to determine two kinds of relationships:

1. The relationship between the teachers' concepts of present status and their anticipated status at retirement on each of seven selected factors related to retirement—1) job-related satisfaction, 2) leisure activities, 3) income adequacy, 4) housing, 5) social contacts, 6) health, and 7) quality of life.

2. The relationship between the teachers' concepts of 1) present status, 2) anticipated status at retirement regarding each of the above seven factors and each of five selected demographic characteristics for these teachers—1) number of years of professional employment, 2) highest education level attained, 3) current annual income, 4) present age, and 5) probable retirement age.

With the assistance of a statistician/programmer in the Education Development Department at The Ohio State University, the Statistical Package for Social Sciences (SPSS) was used to obtain analysis of the data.
Frequency and percentage distributions were obtained from the data to describe 1) the number of teachers who responded to each item in the questionnaire and 2) the percentage of the subjects who responded to each item.

Pearson product moment correlation was used to determine if relationships exist at a significant level between the teachers' concepts of

--present status and anticipated status at retirement on seven factors related to retirement,

--present status on seven factors related to retirement and two selected demographic characteristics for these teachers,

--anticipated status at retirement on seven retirement related factors and two selected demographic characteristics for these teachers.

The chi square technique was used to determine if relationships exist at a significant level between the teachers' concepts of

--present status on seven factors related to retirement and three selected demographic characteristics and

--anticipated status at retirement on seven retirement related factors and three demographic characteristics.

The written comments of the participants did not require statistical analysis for interpretation, so are reported descriptively.

Procedure

Following the proposal meeting with the advisory committee of the investigator in early June 1977, the proposal was sent
to The Ohio State University Human Subjects Committee for approval. Within a few days, copies of the Human Subjects Approval form were received by the investigator and the investigator's chief adviser (Appendix B).

The review of instruments, consultations, and field testing necessary for the development of the final questionnaire required about three months—July through September 1977. Meanwhile, random sampling of subjects was accomplished and other data collecting materials were printed.

The first mailing, an explanatory letter of the survey with a self-addressed stamped postcard, was mailed November 4 to 504 randomly selected home economics teachers (Appendix C). Teachers were requested to return the postcard by November 14. On November 17 the second mailing, a questionnaire with a self-addressed stamped envelope was sent to the 290 teachers who had returned postcards with positive responses (Appendix C). While waiting for the questionnaires to be returned, the statistician/programmer was consulted and data analysis procedures were reviewed.

A reminder letter with another questionnaire was mailed December 8 to those who were slow in returning data (Appendix C). As the questionnaires were returned, the investigator recorded the data in a coded form as described earlier, onto IBM COBOL coding forms in preparation for card punching. The "cut-off date" for returned questionnaires was January 3, 1978. Ten questionnaires were received after January 3 but the data were not included in the study.
During January 1978, data cards were keypunched and processed at The Ohio State University Computer Center. Conferences were held as needed with a statistician in the Statistics Department at The Ohio State University to discuss the final analysis and interpretation of data. In an effort to ascertain whether the non-respondents in this study differed from those who responded, a letter with a questionnaire and a self-addressed stamped envelope was sent March 1, 1978 to 25 non-participating teachers (Appendix C). Twelve (48%) of the 25 questionnaires were returned. The data from these 12 questionnaires revealed that, in general, the non-participating teachers were no different than the participating teachers in attitudes regarding the selected retirement factors and demographic information. The investigator met regularly with the advisor to discuss findings for preparation of the final report of the study. The writing of the final report was a gradual and continuous process from February to August 1978.

Population and Sample

The population from which the sample was drawn was the Ohio vocational secondary home economics teachers who were currently teaching consumer-homemaking during the 1977-78 school year. Of the 1512 in-service consumer-homemaking teachers listed in the current publication of Vocation Home Economics Directory, Ohio
Department of Education, Columbus, Ohio, one-third (504) were randomly selected. To each of these 504 selected home economists was sent a letter explaining the survey along with a return postcard for the teachers to indicate their willingness to participate in the survey (Appendix C). There were 290 affirmative responses, 24 negative responses, and 190 who did not respond.

A questionnaire and a self-addressed stamped envelope were sent to the 290 home economics teachers who had returned the postcards with positive replies (Appendix A). Of the 290 questionnaires sent, 261 (90%) were returned which provided the data that were analyzed for this study.

The demographic characteristics for these teachers which were investigated for this study were: 1) present age, 2) marital status, 3) highest education level attained, 4) number of years of professional employment, 5) current annual income and 6) probable retirement age.

**Present Age**

The home economics teachers for the school year 1977-78 were relatively young. Nearly half (47%) of these professional women were from 20 to 29 years of age. Only 20 percent of them were beyond 50 years of age (Table 1). Since this survey was conducted before the current mandatory age of 70 was federally enacted, there was no participating teacher beyond the age of 65.
### TABLE 1. PRESENT AGE OF OHIO HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Age</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 - 24</td>
<td>33</td>
<td>13</td>
</tr>
<tr>
<td>25 - 29</td>
<td>86</td>
<td>34</td>
</tr>
<tr>
<td>30 - 34</td>
<td>24</td>
<td>10</td>
</tr>
<tr>
<td>35 - 39</td>
<td>24</td>
<td>10</td>
</tr>
<tr>
<td>40 - 44</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>45 - 49</td>
<td>16</td>
<td>6</td>
</tr>
<tr>
<td>50 - 54</td>
<td>19</td>
<td>8</td>
</tr>
<tr>
<td>55 - 59</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>60 - 65</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>252</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td><strong>Non Respondents</strong></td>
<td><strong>9</strong></td>
<td>~</td>
</tr>
</tbody>
</table>

**Marital Status**

All of the participants of the study were women. Three-fourths (75%) were married and 44 (17%) had never married, while seven (3%) were widowed and 12 (5%) were separated or divorced (Table 2).
TABLE 2. MARITAL STATUS OF HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Status</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never Married</td>
<td>44</td>
<td>17</td>
</tr>
<tr>
<td>Married</td>
<td>190</td>
<td>75</td>
</tr>
<tr>
<td>Widowed</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Separated/Divorced</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>253</td>
<td>100</td>
</tr>
<tr>
<td>No responses</td>
<td>8</td>
<td></td>
</tr>
</tbody>
</table>

Highest Education Level Attained

All teachers had a Bachelor's degree or beyond in educational attainment. While one-fourth (25%) had attained the Bachelor's degree only, an additional 145 (59%) of the teachers had earned credits beyond the baccalaureate status (Table 3). The teachers who had earned a master's degree comprise 16% of the total sample.
TABLE 3. HIGHEST EDUCATION LEVEL ATTAINED BY OHIO HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Education Level</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Bachelors Degree</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>Bachelors Degree</td>
<td>65</td>
<td>25</td>
</tr>
<tr>
<td>Bachelors Degree + Credits</td>
<td>145</td>
<td>59</td>
</tr>
<tr>
<td>Masters Degree</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>Masters Degree + Credits</td>
<td>16</td>
<td>6</td>
</tr>
<tr>
<td>Doctors Degree</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>252</td>
<td>100</td>
</tr>
<tr>
<td>No responses</td>
<td>9</td>
<td>-</td>
</tr>
</tbody>
</table>

Number of Years of Professional Employment

More than half (55%) of the 261 home economists had from one to nine years of professional teaching experience (Table 4). Approximately half of the 139 teachers in this group had less than five years of classroom experience. The remaining 114 (45%) participants had from 10 to 39 years of experience. Only 12 (5%) of them had more than 24 years of professional employment.
TABLE 4. NUMBER OF YEARS OF PROFESSIONAL EMPLOYMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Years</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 4</td>
<td>73</td>
<td>29</td>
</tr>
<tr>
<td>5 - 9</td>
<td>66</td>
<td>26</td>
</tr>
<tr>
<td>10 - 14</td>
<td>46</td>
<td>18</td>
</tr>
<tr>
<td>15 - 19</td>
<td>36</td>
<td>14</td>
</tr>
<tr>
<td>20 - 24</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>25 - 29</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>30 - 34</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>35 - 39</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>253</td>
<td>100</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>8</td>
<td>-</td>
</tr>
</tbody>
</table>

Current Annual Income

Even though three-fourths of these home economics teachers are married, they reported their own professional annual income rather than the combined income of theirs and their husbands. Nearly half (43%) of these women receive an annual income between $10,000 to $15,000 (Table 5). While 23 (9%) earned less than $10,000, more than a fifth (21%) reported a salary from $15,000 to $19,999.
TABLE 5. TOTAL CURRENT ANNUAL INCOME FOR OHIO HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Income</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000 - $9,999</td>
<td>23</td>
<td>9</td>
</tr>
<tr>
<td>10,000 - 14,999</td>
<td>109</td>
<td>43</td>
</tr>
<tr>
<td>15,000 - 19,999</td>
<td>53</td>
<td>21</td>
</tr>
<tr>
<td>20,000 - 24,999</td>
<td>18</td>
<td>7</td>
</tr>
<tr>
<td>25,000 - 29,999</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>30,000 - 34,999</td>
<td>16</td>
<td>6</td>
</tr>
<tr>
<td>35,000 - 39,999</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>40,000 - 44,999</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>45,000 - 49,999</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>50,000 or more</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>252</td>
<td>100</td>
</tr>
<tr>
<td>No responses</td>
<td>9</td>
<td>-</td>
</tr>
</tbody>
</table>

Probable Retirement Age

Retirement is often speculated in terms of teachers' probable age at retirement and pension calculations are based also on retirement age. The probable retirement ages for the teachers who responded to the questionnaire ranged from 26 to 75 years of age (Table 6). Ages 55, 60 and 65 were the three probable retirement ages most frequently listed by these participants.
TABLE 6. PROBABLE RETIREMENT AGE FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Age</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 34</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>35 - 39</td>
<td>3</td>
<td>1</td>
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<tr>
<td>40 - 44</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>45 - 49</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>50 - 54</td>
<td>47</td>
<td>20</td>
</tr>
<tr>
<td>55 - 59</td>
<td>67</td>
<td>28</td>
</tr>
<tr>
<td>60 - 64</td>
<td>69</td>
<td>29</td>
</tr>
<tr>
<td>65 - 69</td>
<td>38</td>
<td>16</td>
</tr>
<tr>
<td>70 - 75</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>

238 100

No responses 23 -

Fifty-five is the earliest age at which a teacher in Ohio can retire with a pension and 21% of these teachers believe this is the age they will probably retire. Since nearly half of these home economics teachers are under 30 years of age and have less than 10 years of professional experience, it may be that they speculate that by the time they have an adequate number of years of service for retirement, they will be 55 years of age.
In addition to information regarding the above demographic characteristics, teachers were asked to express their preference of a title they would like to be referred to when they are retired. "Retired teacher" is the most preferred title as approximately one-third (34%) of the respondents indicated this (Table 7). Nearly one-fourth (24%) would like to be referred to as "Young at Heart" and 20 percent wrote in "My own name" as their preference.

**TABLE 7.** HOME ECONOMICS TEACHERS' PREFERRED "TITLE" IN RETIREMENT.

<table>
<thead>
<tr>
<th>&quot;Title&quot;</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired Teacher</td>
<td>83</td>
<td>34</td>
</tr>
<tr>
<td>&quot;Young at Heart&quot;</td>
<td>60</td>
<td>24</td>
</tr>
<tr>
<td>Other (Own Name)</td>
<td>49</td>
<td>20</td>
</tr>
<tr>
<td>Older Mature Adult</td>
<td>24</td>
<td>10</td>
</tr>
<tr>
<td>Senior Citizen</td>
<td>23</td>
<td>9</td>
</tr>
<tr>
<td>Golden Ager</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Elderly Person</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>245</td>
<td>100</td>
</tr>
<tr>
<td>No responses</td>
<td>16</td>
<td></td>
</tr>
</tbody>
</table>
CHAPTER IV

FINDINGS AND DISCUSSION

The major purpose in this study was to discern the attitudes of home economics teachers regarding factors related to retirement that can serve as an available base for structuring retirement preparation facets of programs.

This study was designed to determine 1) perceptions, concepts of present status, and concepts of anticipated status at retirement on seven retirement-related factors; 2) if relationships exist between concepts of present status and anticipated status on each of these seven factors; and 3) if relationships exist between each of two elements regarding the seven factors—concepts of present status and anticipated status at retirement—and five demographic characteristics for Ohio home economics teachers.

Findings resulting from the analysis of data from 261 teachers are reported in two sections. In the first section is the description of perceptions, concepts of present status, and concepts of anticipated status at retirement regarding each of seven factors for the teachers. In the second section, the findings are reported on 1) correlations between elements inherent in retirement situation
and 2) relationships between the concepts of status (present and anticipated) on retirement-related factors and certain demographic characteristics for these home economists.

### Perceptions and Concepts of Status on Seven Factors Related to Retirement

What concepts do these teachers have now about seven factors considered to be critical for individuals when they are at the retirement stage of life—job satisfaction, leisure activities, income adequacy, housing, social contacts, health, and quality of life? In general, these teachers have positive concepts regarding the seven retirement-related factors (Table 8). In fact, 98 percent of them are positive about their quality of life, 97 percent positive about their health, and 90 percent or more of them are positive on five of the seven factors.

How active in-service teachers see themselves now as well as how they view themselves in their anticipated retirement regarding certain factors may provide insight for those who plan to be involved in retirement preparation for professionals. Thus, the Ohio home economics teachers were asked to indicate their perceptions and concepts of present and anticipated status on seven factors related to retirement.
TABLE 8. POSITIVE AND NEGATIVE CONCEPTS REGARDING FACTORS RELATED TO RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Positive</th>
<th>Negative</th>
<th>Non R.*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Quality of Life</td>
<td>250 98</td>
<td>5 2</td>
<td>6</td>
</tr>
<tr>
<td>Health</td>
<td>248 97</td>
<td>7 3</td>
<td>6</td>
</tr>
<tr>
<td>Housing</td>
<td>236 93</td>
<td>19 7</td>
<td>6</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>234 90</td>
<td>25 9</td>
<td>6</td>
</tr>
<tr>
<td>Annual Income</td>
<td>230 90</td>
<td>25 10</td>
<td>6</td>
</tr>
<tr>
<td>Social Contacts</td>
<td>217 85</td>
<td>37 14</td>
<td>6</td>
</tr>
<tr>
<td>Leisure Activities</td>
<td>214 84</td>
<td>41 16</td>
<td>6</td>
</tr>
</tbody>
</table>

*Non R. = Non Respondents

In general, the currently employed home economics teachers are optimistic about their anticipated retirement. When these women teachers were asked "Are you looking forward to retirement life?" seventy percent (170) of those who responded said "yes." They were also asked "Are you afraid of retirement?" To this question, eighty-seven percent (222) responded "No." While the majority of these teachers are not afraid of retirement per se, some fears were
expressed about matters which pertained to contacts with colleagues, daily routine, and income (Table 9). Expressions of fears or apprehensions regarding retirement are signals to those who are concerned about retirement preparation that help may be needed and wanted. If retirement preparation is made available, not only to those who have fears but to all teachers, school people will have the opportunity to lessen and/or avert fears and anxieties regarding their retired years of life.

TABLE 9. FEARS REGARDING RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Fears</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>I will miss contacts with my colleagues</td>
<td>42</td>
</tr>
<tr>
<td>I will not have a daily routine</td>
<td>31</td>
</tr>
<tr>
<td>My income will be insufficient</td>
<td>30</td>
</tr>
<tr>
<td>I will feel useless</td>
<td>18</td>
</tr>
<tr>
<td>I will not get the recognition I enjoy</td>
<td>8</td>
</tr>
<tr>
<td>My health will probably &quot;break&quot;</td>
<td>5</td>
</tr>
<tr>
<td>I will miss the students</td>
<td>4</td>
</tr>
<tr>
<td>My expertise will be a loss to the profession</td>
<td>3</td>
</tr>
<tr>
<td>I will experience senility</td>
<td>3</td>
</tr>
</tbody>
</table>
Several of the respondents said their retirement is so "far away" they have not thought about it. Perhaps this can be explained by the fact that more than half (55%) of these teachers have taught less than 10 years and their retirement does seem "far away" (Table 4). Also, nearly half (47%) of the teachers are under 30 years of age and this may further support why they have thought little about their retired years (Table 1). The fact that some of these young and "unseasoned" teachers are not thinking much about their retired years has implications for those who plan retirement education programs. Perhaps it should be brought to these teachers' attention that thinking about and planning for retirement during one's career may enable the individual to enter and adjust to this phase of life with comfort. Miller (1977), President of National Retired Teachers Association (NRTA), contends that it is never too early to start thinking and planning one's retirement. In reference to teachers who are just beginning their career he stated, "Even beginning teachers should recognize that retirement will inevitably come and begin building a base to serve them in later years" (Miller, 1977, p. 4). The key to successful retirement for busy in-service teachers, according to Miller (1977), lies in finding able, dedicated educators who will devote their time and energy to effective retirement education. Perhaps this suggestion gives encouragement and direction to home economics educators to meet this need with retirement education for all teachers who are professionally employed.
Perceptions of Loss of Employment

In today's society, retirement from work is a fact of life which forces people to change the way they use a portion of their employment life time. For many, the adjustment to a new way of life--one without employment--is perceived as being one with earned freedom and independence.

While more than half (59%) of the teachers reported that they look forward to being "free" of their work, 226 (87%) believe they will miss the employment (Table 10). Perhaps these teachers perceive a void that will be created by detachment from work. This seems to be one of the essential human needs since it allows the individual to express himself productively (Manion, 1975b).

Manion (1975b) suggested that those who are bound by the work ethic, will need to direct their interests and energies toward other activities. Three-fourths (75%) of the teachers perceive they will have activities related to teaching as well as activities unrelated to teaching (Table 11). This may indicate that these participants plan to keep in touch with the profession.

Many persons believe retirement will be pleasant and they welcome the change from pressure and responsibilities. They look forward to a new period of life without fear or dread. While most of the teachers in this study face their anticipated retirement without fear, some of them perceive problems regarding factors related to the retired years of their lives.
### TABLE 10. ATTITUDES TOWARD LOSS OF EMPLOYMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Attitudes</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
<th>Non R*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Do you believe you will miss your job?</td>
<td>226</td>
<td>87</td>
<td>33</td>
<td>13</td>
</tr>
<tr>
<td>Are you looking forward to being &quot;free&quot; of your job?</td>
<td>153</td>
<td>59</td>
<td>102</td>
<td>39</td>
</tr>
<tr>
<td>Are you looking forward to the leisure time that retirement brings?</td>
<td>236</td>
<td>91</td>
<td>24</td>
<td>9</td>
</tr>
</tbody>
</table>

*Non R. = Non Respondents

### TABLE 11. NATURE OF ACTIVITIES DURING RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Activities</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Related to teaching as well as unrelated to teaching</td>
<td>195</td>
<td>75</td>
</tr>
<tr>
<td>Unrelated to teaching</td>
<td>32</td>
<td>12</td>
</tr>
<tr>
<td>No job/work related activities</td>
<td>19</td>
<td>7</td>
</tr>
<tr>
<td>Related to teaching</td>
<td>15</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>261</td>
<td>100</td>
</tr>
</tbody>
</table>
The factor for which the greatest number of the home economics teachers perceive becoming a problem at retirement was the factor related to employment. The majority (88%) of them believe missing their job will become a real concern for them (Table 12). Is this another indication that these teachers are highly satisfied with their profession? Manion (1975b) reported a study with retirees which revealed that a positive attitude toward one's company or organization was associated with good adjustment to retirement. Perhaps the perceptions of these home economics teachers regarding their loss of employment reflect their pride and sense of accomplishment.

<table>
<thead>
<tr>
<th>Retirement Factors</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Employment</td>
<td>203</td>
<td>88</td>
</tr>
<tr>
<td>Loneliness (Social Contacts)</td>
<td>126</td>
<td>52</td>
</tr>
<tr>
<td>Boredom (Leisure Activities)</td>
<td>125</td>
<td>49</td>
</tr>
<tr>
<td>Income</td>
<td>105</td>
<td>42</td>
</tr>
<tr>
<td>Housing</td>
<td>80</td>
<td>32</td>
</tr>
<tr>
<td>Health</td>
<td>19</td>
<td>7</td>
</tr>
<tr>
<td>Quality of Life</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>
How teachers perceive their forthcoming retirement, with or without problems, may provide information educators can utilize in dealing with retirement preparation of teachers.

**Present Status on Job Satisfaction**

These teachers, all of whom are currently employed, have attained a high level of satisfaction in their employment situation. Two hundred thirty four (92%) of them indicated they are either satisfied or quite satisfied (Table 13). Only one teacher indicated she is quite dissatisfied with her current situation.

Will this present job satisfaction carry over into retirement? Does this satisfaction indicate that these teachers are so highly job oriented that this will create negative results when they are retired and free of such responsibility? Similar questions were asked in a study conducted by Atchley (1971b) involving 3704 retired teachers and telephone workers. He discovered that only a small minority of these workers carried a high degree of work orientation into retirement. From the data it appeared that there is something about teaching that influences work orientation in retirement and that this impact is stronger for women than for men. Even though the work orientation level was highest for retired women teachers, it was not enough to assume that high work satisfaction is a prerequisite for a pathological retirement.
## Table 13. Concepts of Present and Anticipated Job Satisfaction Status for Home Economics Teachers.

<table>
<thead>
<tr>
<th>Status</th>
<th>Present</th>
<th>Anticipated</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Quite Satisfied</td>
<td>92</td>
<td>36</td>
<td>38</td>
</tr>
<tr>
<td>Satisfied</td>
<td>142</td>
<td>56</td>
<td>187</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>20</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>Quite Dissatisfied</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>255</td>
<td>100</td>
<td>252</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>6</td>
<td>-</td>
<td>9</td>
</tr>
</tbody>
</table>

### Anticipated Status on Job Detachment

Fundamentally, retirement is defined as detachment from employment. How a person views this detachment may be reflected in his attitude toward his retired state of life. Most (89%) of the selected women teachers in this study perceive being detached from their employment as satisfying (Table 13). While 10 percent of them believe being so free to be dissatisfying, only one teacher thinks it quite dissatisfying.

Similar findings were reported by Fillenbaum (1971) who believes that only where work acts as a key organizing factor in a person's life should job attitudes affect retirement attitudes to a negative
level. Fillenbaum stated that only academics, self employed professionals, and upper echelon businessmen are likely to view their work as a central organizing factor in life. However, most studies dealing with attitudes toward work and attitudes toward retirement have been conducted with men and disagreements exist on the impact of retirement.

Women are constantly undergoing modifications and adjustments as they enter differing stages of the life cycle or assume varying roles as events occur. Women may "retire" as many as three times during a lifetime (Kline, 1975). Obviously, these retirements are different from the retirements of men who have been the principal wage earners and providers for families. It appears that the impermanence in the form of role losses and repeated adjustments to changes within the life cycle facilitate positive attitudes toward retirement for women.

**Perceptions of Leisure Activities**

How do home economics teachers view their leisure time activities when they are no longer in the classroom? While 59 percent (153) of them look forward to being "free" of their job, a larger percentage (236) looks forward to the leisure time that retirement brings (Table 10). The difference between these two perceptions may be explained by the fact that these teachers perceive leisure-time involvements for themselves when they are no longer involved with teaching duties.
Ninety-two percent (240) perceive their leisure activities will increase at retirement (Table 14).

TABLE 14. PERCEPTION OF LEISURE ACTIVITIES AT RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Perceptions</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase</td>
<td>240</td>
<td>92</td>
</tr>
<tr>
<td>Decrease</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>No Change</td>
<td>17</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>260</td>
<td>100</td>
</tr>
<tr>
<td><strong>Non Respondents</strong></td>
<td>1</td>
<td>-</td>
</tr>
</tbody>
</table>

The three leisure-time pursuits these home economics teachers perceive as probably being of most interest to them during retirement are creative hobbies, travel/trips and reading (Table 15).

While nearly all of the teachers look forward to the free time that retirement brings, almost half (49%) of them perceive boredom to become a problem at retirement (Table 12). Any retirement-related factor about which the people involved express a concern, has implications for those who plan programs for future retirees.

Boredom, in a study conducted in the American Association of Retired Persons (AARP), was ranked as one of the most serious
TABLE 15. ACTIVITIES THAT WILL BE OF MOST INTEREST TO HOME ECONOMICS TEACHERS AT RETIREMENT.

<table>
<thead>
<tr>
<th>Activities</th>
<th>Frequencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creative Hobbies</td>
<td>224</td>
</tr>
<tr>
<td>Trips/Travel</td>
<td>195</td>
</tr>
<tr>
<td>Reading</td>
<td>112</td>
</tr>
<tr>
<td>Community Involvement</td>
<td>62</td>
</tr>
<tr>
<td>Clubs/Organizations</td>
<td>55</td>
</tr>
<tr>
<td>Course/Workshops</td>
<td>49</td>
</tr>
<tr>
<td>Sports</td>
<td>32</td>
</tr>
<tr>
<td>Lectures/Concerts</td>
<td>19</td>
</tr>
<tr>
<td>Radio/TV</td>
<td>13</td>
</tr>
<tr>
<td>Senior Citizen Centers</td>
<td>8</td>
</tr>
<tr>
<td>Writing</td>
<td>6</td>
</tr>
<tr>
<td>Others</td>
<td>11</td>
</tr>
</tbody>
</table>

problems confronted by retirees (Moramarco, 1977a). To prevent boredom, despair, and depression during retirement Moramarco (1977a) suggests that individuals develop absorbing, sustaining leisure-time interests during the decades preceding retirement. This suggestion gives impetus for home economists to become involved with working people who may need assistance with leisure interests and pursuits.
Present Status on Leisure Activities

While these in-service home economics teachers rate leisure activities lowest in positivism, they are probably involved in meaningful activities since the quality of life factor for 98 percent of them elicits a positive response (Table 8).

The majority of the teachers have additional responsibilities as wives and/or mothers. Even though leisure time may be limited for these dual-role home economists, 214 (84%) are satisfied with the leisure activities they presently pursue (Table 16). This number of satisfied, yet actively engaged women, may indicate that employed home economics teachers do plan their time for some

<table>
<thead>
<tr>
<th>Status</th>
<th>Present</th>
<th></th>
<th>Anticipated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Quite Satisfied</td>
<td>63</td>
<td>25</td>
<td>102</td>
</tr>
<tr>
<td>Satisfied</td>
<td>151</td>
<td>59</td>
<td>147</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>39</td>
<td>15</td>
<td>2</td>
</tr>
<tr>
<td>Quite Dissatisfied</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>255</td>
<td>100</td>
<td>251</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>6</td>
<td>-</td>
<td>10</td>
</tr>
</tbody>
</table>
leisure involvements. Boyack (1977), a retirement specialist, believes those who plan their leisure-time activities before retirement generally express the greatest satisfaction during retirement.

To plan leisure time actively during employed years is essential to prevent maladjustments and dissatisfaction during the retired years. This is supported in a study conducted by Pfeiffer and Davis (1971) involving employed persons as well as retired persons from ages 47 to 71. The results of their study showed that persons derive greater satisfaction from their work involvement than from their leisure activities. Pfeiffer and Davis (1971) concluded that individuals now in their middle or working years will enter the retirement years essentially unprepared for meaningful utilization of large amounts of free time unless society provides either education for leisure time or extends the mandatory retirement age.

Home economists can heed the warning of Pfeiffer and Davis (1971) regarding leisure activities by working directly with persons during their working years which may help them utilize the leisure time that retirement affords.

**Anticipated Status on Leisure Activities**

An individual looks forward to each upcoming phase of life while experiencing the present one. Apparently, happiness in
retirement depends to a large degree on how well one has thought about what he/she will do with unoccupied time that comes with the loss of employment. Nearly all of these teachers hold positive attitudes regarding their future free time since 249 (99%) anticipate their leisure activities to be satisfying (Table 16).

Owens (1975), Vice President of Retirement Services Incorporated, suggests one should maintain the activities of middle age as long as possible, finding substitutes for activities that must be forgone. While the present leisure activities of the home economics teachers were not investigated, their three most anticipated leisure involvements in retirement are with individual pursuits, family activities, and volunteer work (Table 17).

Perceptions of Income Adequacy

More than half (64%) of the teachers currently receive an annual income from $10,000 to $20,000 (Table 5). The amount of retirement pension is based on salary earned at time of retirement, number of years of service, and age at retirement. How these future retirees perceive retirement income may be related to the expected amount and adequacy of income.

Almost half of the teachers consider their income at retirement to be about adequate for basic needs, while 18 percent (46) of them perceive their retirement income to be less than adequate (Table 18). Slightly more than a third (35%) believe their financial situation will allow for some extras and luxuries.
### TABLE 17. ANTICIPATED LEISURE ACTIVITIES AT RETIREMENT BY HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Pursuits</td>
<td>231</td>
</tr>
<tr>
<td>Family</td>
<td>204</td>
</tr>
<tr>
<td>Volunteer Work</td>
<td>113</td>
</tr>
<tr>
<td>Church</td>
<td>99</td>
</tr>
<tr>
<td>Social Clubs</td>
<td>58</td>
</tr>
<tr>
<td>Professional</td>
<td>31</td>
</tr>
<tr>
<td>Civic</td>
<td>26</td>
</tr>
<tr>
<td>Other</td>
<td>16</td>
</tr>
</tbody>
</table>

### TABLE 18. PERCEPTIONS REGARDING ADEQUACY OF RETIREMENT INCOME FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Perceptions</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allow for some extras and luxuries</td>
<td>89</td>
<td>35</td>
</tr>
<tr>
<td>About adequate for basic needs</td>
<td>118</td>
<td>47</td>
</tr>
<tr>
<td>Allow living with difficulty</td>
<td>39</td>
<td>15</td>
</tr>
<tr>
<td>Inadequate for basic needs</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>253</td>
<td>100</td>
</tr>
</tbody>
</table>

**Non Respondents** 8
Of the major concerns regarding seven retirement factors, income ranks fourth for the home economics teachers in this investigation (Table 12). Forty-two percent (105) of them perceive the income factor to become a major concern when they are retired. According to Atchley (1976), the financial outlook for the future retiree seems to be the most important single factor influencing attitudes toward retirement. Boyack (1977), a retirement specialist, believes when one's lifestyle is threatened, income becomes a major concern regardless of the amount. Perhaps it is the number and magnitude of the unknown expenditures which make consumptive issues for those facing retirement one of their major concerns.

**Present Status on Income Adequacy**

At a time when the state of the economy and inflation are national issues, attitudes toward present income could be expected to elicit somewhat negative responses. However, 233 (90%) of the participating teachers consider their current annual income adequate (Table 19).

Similar findings were reported in 1974 in a survey conducted by the Teachers Insurance and Annuity Association involving 2269 of its members age 60 and older. In this group, 80 percent of the women reported that their incomes were adequate and nine percent reported that their incomes were inadequate (Manion, 1975a).
TABLE 19. CONCEPTS OF PRESENT AND ANTICIPATED STATUS REGARDING INCOME ADEQUACY FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Status</th>
<th>Present</th>
<th></th>
<th>Anticipated</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Quite Adequate</td>
<td>69</td>
<td>26</td>
<td>21</td>
<td>8</td>
</tr>
<tr>
<td>Adequate</td>
<td>164</td>
<td>64</td>
<td>192</td>
<td>76</td>
</tr>
<tr>
<td>Inadequate</td>
<td>23</td>
<td>9</td>
<td>38</td>
<td>15</td>
</tr>
<tr>
<td>Quite Inadequate</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>255</td>
<td>100</td>
<td>252</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>6</td>
<td>-</td>
<td>9</td>
<td>-</td>
</tr>
</tbody>
</table>

Will the teachers in this study, of which 90 percent have adequate income, have the same concept regarding finances when they are retired? If these women expect to maintain their present standard of living in retirement they will need roughly as much income as they do now, if not more to account for increases in the cost of living (Lamb and Duffy, 1977).

Lamb and Duffy (1977) advocate that plans for retirement incomes must be made during one's working years. Such advice gives direction to home economists to provide opportunities for employed persons to gain information regarding potential retirement income.
Anticipated Status on Income Adequacy

As noted, retired teachers in Ohio receive a pension which is based on number of years of professional employment, age at retirement, and salary earned at the time of job detachment from the State Teachers Retirement System (STRS). Teachers can readily estimate their annual retirement income from information provided by the STRS and consequently the teachers can project their spending power during their retired years, barring excessive inflation.

Eighty-four percent (213) of these teachers anticipate their annual income at retirement will be adequate (Table 19). Only one teacher believes her income will be quite inadequate. Most of these teachers are married but the incomes of the husbands were not investigated. However, it may be that when there are two incomes within a family, the wife's anticipated financial status at retirement is perceived as adequate regardless of sources. This finding confirms Boyack's (1977) belief that one views the adequacy of income in terms of the life style presently maintained.

Perceptions of Housing

Retirement villages and Sun Cities are attracting new residents each year. However, nearly three-fourths (72%) of the teachers expect to remain in Ohio when they become retirees (Table 20). While more than half (58%) are satisfied to remain in their present homes, 35
TABLE 20. ANTICIPATED PLANS REGARDING HOUSING AT RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Plans</th>
<th>Yes</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Do you expect to live in a different geographic location?</td>
<td>72</td>
<td>28</td>
<td>181</td>
<td>72</td>
<td>253</td>
</tr>
<tr>
<td>Do you believe you will have a second residence?</td>
<td>67</td>
<td>27</td>
<td>181</td>
<td>73</td>
<td>248</td>
</tr>
</tbody>
</table>

*Non R = Non Respondents

percent are neutral about the matter (Table 21). In response to feelings regarding a move to a different geographic area, 36 percent are satisfied while 50 percent are neutral. Since most of the responding teachers are young homemakers, they may have not thought much about their retirement home and this could explain the neutral responses.

A second residence for some retirees is now common. About one-fourth (27%) of the currently employed homemaking teachers who responded to the questionnaire believe they will have a second residence when they are no longer employed (Table 20). The two chief reasons for the second home are vacation and climate (Table 22).
**TABLE 21. ATTITUDES REGARDING LOCATIONS OF RESIDENCE AT RETIREMENT FOR HOME ECONOMICS TEACHERS.**

<table>
<thead>
<tr>
<th>Locations</th>
<th>Present Home</th>
<th>Different Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied</td>
<td>143 58%</td>
<td>42 36%</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>17 7%</td>
<td>16 14%</td>
</tr>
<tr>
<td>Neutral</td>
<td>85 35%</td>
<td>59 50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>245 100%</strong></td>
<td><strong>115 100%</strong></td>
</tr>
</tbody>
</table>

**TABLE 22. MAJOR REASONS FOR A SECOND RESIDENCE FOR HOME ECONOMICS TEACHERS.**

<table>
<thead>
<tr>
<th>Reasons</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacation</td>
<td>24</td>
<td>37</td>
</tr>
<tr>
<td>Climate</td>
<td>22</td>
<td>34</td>
</tr>
<tr>
<td>Family</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td>Job/Career</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Health</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>65</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
Nearly one-third (32%) of these school people indicated that they anticipate housing to become a problem for them at retirement (Table 12). When a third of any group expresses a concern regarding a possible future problem, implications are strong that assistance may be needed. Housing is more than a roof over the head--it represents one's life style. The house and home take on a new importance with retirement when it becomes the center for many activities since the teacher no longer goes to the classroom. Home economists who help others with retirement preparation will be able to offer decision-making assistance regarding where the future retiree will live.

Present Status on Housing

The kind of housing these home economists have now is unknown. What was made known by the data is that these teachers have positive concepts of their present living environment. Most of the respondents (93%) were either satisfied or quite satisfied with their current living situation (Table 23). This again may be related to the fact that most of them are young, are not permanently located, and they may hold a high level of satisfaction for temporary housing.

Today's young and working families are mobile and are free to choose from many alternatives regarding living arrangements. The question arises--where will these employed teachers choose to live
TABLE 23. CONCEPTS OF PRESENT AND ANTICIPATED STATUS REGARDING HOUSING FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Status</th>
<th>Present</th>
<th></th>
<th>Anticipated</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Quite Satisfied</td>
<td>137</td>
<td>54</td>
<td>76</td>
<td>30</td>
</tr>
<tr>
<td>Satisfied</td>
<td>99</td>
<td>39</td>
<td>171</td>
<td>68</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>16</td>
<td>6</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Quite Dissatisfied</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

Total: 255 100 252 100

Non Respondents: 6 - 9 -

at retirement and what assistance could they use to help them make this decision?

Anticipated Status on Housing

Housing or one's near environment is an aspect of living about which most home economists are concerned. Two hundred forty-seven (98%) of the participating home economics teachers perceive their living arrangements at retirement to be satisfying (Table 23). Nearly three-fourths (72%) expect to remain in their present or similar housing when they complete their teaching career (Table 24).
TABLE 24. ANTICIPATED CHANGE IN GEOGRAPHIC LOCATION AT RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Change</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moving</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Not moving</td>
<td>181</td>
<td>72</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>253</td>
<td>100</td>
</tr>
<tr>
<td><strong>Non Respondents</strong></td>
<td>8</td>
<td>-</td>
</tr>
</tbody>
</table>

Of the 72 (28%) persons who expect to move to a different geographic location at retirement, climate and family are the two major reasons for moving (Table 25).

Many people continue to maintain the idea that retired people rather quickly move to care-taking facilities such as "rest" or "nursing" homes. This is not anticipated now by these women. None of them anticipate institutional living at retirement. Lynch (1975), a staff member of the Research Study of Oregon, stated that only five percent of all Americans more than 65 years of age live in any kind of institution, and most of them are among the very old people. Almost 80 percent of elderly Americans live in their own households (Lynch, 1975).
<table>
<thead>
<tr>
<th>Reasons</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Climate</td>
<td>42</td>
<td>59</td>
</tr>
<tr>
<td>Family</td>
<td>16</td>
<td>23</td>
</tr>
<tr>
<td>Financial</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Home Maintenance</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Social Contacts</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Health</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Job/Career</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Transportation</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Safety</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>71</td>
<td>100</td>
</tr>
</tbody>
</table>
Perceptions of Social Contacts

Approximately two-thirds of the randomly selected home economics teachers expect to experience some changes in their social involvements—clubs/organizations, family/relatives, and friends—when they are no longer teaching (Table 26). While only a small percent of the teachers perceive a decrease in their social involvements, nearly one-third expect no change.

Overall, these teachers hold positive attitudes toward the perceived changes in their social involvements at retirement (Table 27). While the greatest increase in social contacts these respondents expect is with friends, this is also a change about which they (86%) feel comfortable.

Even though most of them perceive their social involvements will increase at retirement and they feel comfortable about their involvements, more than half (52%) of these teachers believe loneliness will become a problem for them (Table 12). The fact that fifty-two percent (126) of these professional women rank loneliness second among their perceived retirement problems, emphasizes the need for retirement preparation programs for those in the home economics profession.

Loneliness is painful. The need for companionship never ends, and everyone "needs to be needed." One priority for those preparing for the years beyond employment seems to be to gather a network of caring friends since loneliness is an ailment which only others can
**TABLE 26. PERCEIVED CHANGES IN SOCIAL CONTACTS AT RETIREMENT FOR HOME ECONOMICS TEACHERS.**

<table>
<thead>
<tr>
<th>Changes</th>
<th>Clubs/Organizations</th>
<th>Family/Relatives</th>
<th>Friends</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Increase</td>
<td>159</td>
<td>61</td>
<td>169</td>
</tr>
<tr>
<td>Decrease</td>
<td>8</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>No Change</td>
<td>93</td>
<td>36</td>
<td>85</td>
</tr>
<tr>
<td>Total</td>
<td>260</td>
<td>100</td>
<td>260</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>

**TABLE 27. ATTITUDES TOWARD CHANGES IN SOCIAL CONTACTS AT RETIREMENT FOR HOME ECONOMICS TEACHERS.**

<table>
<thead>
<tr>
<th>Attitudes</th>
<th>Clubs/Organizations</th>
<th>Family/Relatives</th>
<th>Friends</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Comfortable</td>
<td>167</td>
<td>64</td>
<td>219</td>
</tr>
<tr>
<td>Uncomfortable</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Neutral</td>
<td>89</td>
<td>34</td>
<td>35</td>
</tr>
<tr>
<td>Total</td>
<td>260</td>
<td>100</td>
<td>260</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>
cure. Since communication and companionship are essential elements to life, isolation is to be avoided (Lynch, 1977). Is it possible for retirement preparation program leaders to aid others in preventing isolation?

**Present Status on Social Contacts**

The fundamental nature of teaching provides situations for social contacts and most of these home economics teachers indicate they have adequate opportunities for social interactions. Eighty-five percent (217) of these women are satisfied with their present social contacts (Table 28). The American Association of Retired Persons reports that happiness or satisfaction generally, but not always, goes hand in hand with high level of activities. The correlation between happiness and social interaction is higher for the "over 70" age group than for people who are 50 to 70 years of age (AARP/NRTA, 1973).

Fifteen percent (38) of the respondents are dissatisfied with their present social contacts (Table 28). How will these employed homemaking teachers fare during retirement? Maramarco (1977b), a contributing editor for the NRTA Journal, believes personal relationships should head the list of factors to consider in preparation for retirement. To her, finances, health, and education all come second. This information may provide reason for emphasis on the social aspects in retirement preparation programs.
TABLE 28. CONCEPTS OF PRESENT AND ANTICIPATED STATUS REGARDING SOCIAL CONTACTS FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Status</th>
<th>Present</th>
<th>Anticipated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Quite Satisfied</td>
<td>69</td>
<td>27</td>
</tr>
<tr>
<td>Satisfied</td>
<td>148</td>
<td>58</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>36</td>
<td>14</td>
</tr>
<tr>
<td>Quite Dissatisfied</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>255</td>
<td>100</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>6</td>
<td>-</td>
</tr>
</tbody>
</table>

Anticipated Status on Social Contacts

Since companionship is considered vital to persons at all stages of life, it is probably essential for happiness and fulfillment at any age. It is natural to wonder how retirement will affect social involvements or contacts for teachers who have enjoyed such experiences during their active years.

While 217 (85%) of these teachers consider their present social contacts satisfying, an additional 12 percent totaling 243 (97%) anticipate their social contacts at retirement will be satisfying (Table 28). This finding is similar to the reports of Atchley (1976).
regarding social interactions during retirement. Atchley (1976) states retirement has little effect on one's capacity for social adjustment and there is generally an increase in social participation. To him, the key determinant of social participation in retirement is having had an orderly work career which allows the development of ties with the community. Teaching is an orderly career and home economics teachers have opportunities to make contacts within the community, but what can be done for those anticipating retirement who do not have a well organized career which allows for developing community ties?

Perceptions of Health in Early Years of Retirement

In general, these home economists have established what appear to be sensible health habits and they are physically fit. Ninety percent (231) of them perceive their health will be adequate for normal living when their "school days" end and they enter another phase of life (Table 29). Only one respondent thinks retirement will "bring" declining health and inactivity.

As one may expect, most (85%) of these physically fit teachers believe their health will probably not change in early years of retirement (Table 30). This finding is in agreement with findings of Atchley (1976) and Fillenbaum (1975). They found that retirement generally has no adverse effect on physical health and if anything, it tends to improve it. It is a false notion, popularly held, that retirement is a foreshadow of death, they say.
TABLE 29. PERCEIVED ADEQUACY OF HEALTH AT RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Adequacy</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adequate for normal living</td>
<td>231</td>
<td>90</td>
</tr>
<tr>
<td>Require a &quot;slow down&quot;</td>
<td>16</td>
<td>6</td>
</tr>
<tr>
<td>Necessitate curtailed number of activities</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>Force inactivity</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>258</td>
<td>100</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

TABLE 30. ANTICIPATED CHANGES IN HEALTH IN EARLY YEARS OF RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Changes</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improve</td>
<td>28</td>
<td>11</td>
</tr>
<tr>
<td>Decline</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>No Change</td>
<td>219</td>
<td>85</td>
</tr>
<tr>
<td>Total</td>
<td>257</td>
<td>100</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>
While nearly all of the teachers expect to enjoy good health during their early years of retirement, seven percent (19) of them perceive their health becoming a problem (Table 12). The nature of the perceived health problems were not investigated. Some of the participants said they were concerned about the health of their spouses and/or elderly parents. These expressed concerns about family members may be sufficient evidence that a need exists for retirement preparation programs to assist future retirees to cope with health problems of family members.

Present Status on Health

Nearly all of these teachers (97%) consider their health to be either good or excellent (Table 31). Since health is an area of content in the field of home economics, it may not be surprising that these home economists have probably established sound health habits. Will they be able to maintain their present health and vigor when they reach the retired years of life? Preservation of health is a major problem for many persons 65 years of age and older. Havighurst (1974), a professor of Education and Human Development, stated it is a responsibility of home economists who are knowledgeable in family living to understand and interpret this problem for the community.
TABLE 31. CONCEPTS OF PRESENT AND ANTICIPATED STATUS REGARDING HEALTH FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Status</th>
<th>Present</th>
<th></th>
<th>Anticipated</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Excellent</td>
<td>149</td>
<td>58</td>
<td>79</td>
<td>31</td>
</tr>
<tr>
<td>Good</td>
<td>99</td>
<td>39</td>
<td>162</td>
<td>64</td>
</tr>
<tr>
<td>Fair</td>
<td>5</td>
<td>2</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Poor</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>255</td>
<td>100</td>
<td>252</td>
<td>100</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>6</td>
<td>-</td>
<td>9</td>
<td>-</td>
</tr>
</tbody>
</table>

Anticipated Status on Health in Early Years of Retirement

Many future retirees experience the dread of declining health that is often associated with retirement. However, 241 (95%) of the selected homemaking teachers for this study expect their health in early years of retirement to range from good to excellent (Table 31). In comparison, their present health status ranged from good to excellent for 248 (97%) for these teachers (Table 31). This is a decline of only two percent in attitude toward health as a retirement factor.

With such positive attitudes held by these teachers, can it be expected that they will keep dullness to a minimum and their health
to a maximum at retirement? Irwin (1974), the former Science and Medicine editor of Look, believes it is possible for one to discover and explore a second prime of life and everyone can be "fit." This perhaps can be encouraging to many who face these "mature adult years." With rising costs of health care and extended longevity, it is necessary that home economists accept the challenge of developing programs with emphasis on health care and maintenance for retired living.

**Perceptions of Quality of Life**

During recent years an educational thrust had been focused on the quality of life among home economics educators. With the increase in the number of persons 65 years of age and older, additional attention has been directed toward self-actualization for those in this age group.

The home economists in this study are optimistic regarding their quality of life when they enter a new phase of the life cycle—retirement. Nine out of ten (88%) of these women perceive their quality of life at retirement will be satisfying (Table 32). Of this group, 53 (21%) believe their retired years will be among the happiest years of their lives. Only one teacher expects retirement to be more of a problem than an achievement. Forty-five (18%) of these teachers expect their quality of life to improve with retirement and 73% anticipate no change (Table 33).
TABLE 32. PERCEIVED ADEQUACY OF QUALITY OF LIFE AT RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Adequacy</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Happiest years of life</td>
<td>53</td>
<td>21</td>
</tr>
<tr>
<td>Adequate Satisfaction</td>
<td>172</td>
<td>67</td>
</tr>
<tr>
<td>Apprehensive about quality of life</td>
<td>29</td>
<td>11</td>
</tr>
<tr>
<td>More of problem than achievement</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>255</td>
<td>100</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>6</td>
<td></td>
</tr>
</tbody>
</table>

TABLE 33. PERCEIVED CHANGES IN QUALITY OF LIFE AT RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Changes</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase</td>
<td>45</td>
<td>18</td>
</tr>
<tr>
<td>Decline</td>
<td>24</td>
<td>9</td>
</tr>
<tr>
<td>No Change</td>
<td>182</td>
<td>73</td>
</tr>
<tr>
<td>Total</td>
<td>251</td>
<td>100</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>
The quality of life these teachers perceive for themselves at retirement may be based on the fulfillment of their wants and needs during their working years. In the framework of Maslow's hierarchy of human needs--physiological, safety, social, esteem, and self-fulfillment--one perpetually satisfies one's level of basic needs only to be motivated to satisfy the next level of needs. Manion (1975b), researcher and authority of Industrial Gerontology, suggests the satisfaction of these needs can be related to preretirement preparation. Perhaps retirement preparation programs can help pre-retirees to establish plans and policies for living which would enable the individual to become the person he feels he must become. It is the realization of the next higher-level needs that represents the essence of quality of life.

Present Status on Quality of Life

Quality of life is the leisurely participation in a wide assortment of cultural, recreational, and social events that give importance, depth and satisfaction to one's life (Schuessler, 1977). The teachers surveyed indicated they are involved in meaningful activities which enhance their daily living. Nearly all (98%) reported that they are satisfied with their quality of life (Table 34). No teacher reported that she is quite dissatisfied with her life in general.

Since nearly all of these home economists have a positive attitude toward their quality of life, one may wonder what makes this so.
Schuessler (1977) suggests it is giving and sharing in the day-to-day living that enriches one's life and gives support needed when the "going gets rough."

**Anticipated Status on Quality of Life**

One of the factors which elicited positive attitudes from the participating teachers was quality of life. Ninety-nine percent (249) of the responding home economists contemplate their quality of life will be satisfying at retirement (Table 34). This finding is similar to the one for the teachers' attitudes regarding their present quality of life.
A study conducted by Abdel-Ghany (1977) revealed that quality of life as perceived by elderly persons varies according to geographical areas. For these optimistic Ohio home economics teachers with good health and adequate income, their retired years of life will probably be as richly filled and dynamic as their working years.

Thus, an overview of satisfactions among these active home economists on seven factors in their lives reveals that 90 percent or more of them are satisfied, adequately provided for, or feel good about five of the seven factors at the present time (Table 35). Equally important is the fact that more than 90 percent of them anticipate being in the same situation on five of the seven factors at retirement but the factors differ (Table 36).

Housing, health, and quality of life are the three factors whose status—both present and anticipated at retirement—are adequate or satisfying for 90 percent or more of the participating teachers.

While the present status on job satisfaction and annual income are positive for 90 percent of these teachers, the anticipated status at retirement on these factors are positive for less than 90 percent of the respondents. Perhaps the traditional work ethic and reduced income at retirement can account for the variance in positivism on these factors.
<table>
<thead>
<tr>
<th>Status</th>
<th>Job Satisfaction</th>
<th>Leisure Activities</th>
<th>Annual Income</th>
<th>Housing</th>
<th>Social Contacts</th>
<th>Health</th>
<th>Quality of Life</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Quite Satisfied/</td>
<td>92</td>
<td>36</td>
<td>63</td>
<td>25</td>
<td>65</td>
<td>26</td>
<td>137</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Excellent</td>
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<td></td>
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<td></td>
<td></td>
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</tr>
<tr>
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<td>56</td>
<td>151</td>
<td>59</td>
<td>164</td>
<td>64</td>
<td>99</td>
</tr>
<tr>
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<tr>
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<td>39</td>
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<td>16</td>
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<td></td>
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<td></td>
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<tr>
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<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>3</td>
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<tr>
<td>Quite Inadequate/</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor</td>
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<tr>
<td>Total</td>
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<td></td>
<td>9</td>
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<td>9</td>
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<tr>
<td>Status</td>
<td>Job Satisfaction</td>
<td>Leisure Activities</td>
<td>Annual Income</td>
<td>Housing</td>
<td>Social Contacts</td>
<td>Health</td>
<td>Quality of Life</td>
</tr>
<tr>
<td>-----------------------------</td>
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<td>---------------</td>
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<tr>
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<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Quite Satisfied/</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quite Adequate/</td>
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<td>15</td>
<td>102</td>
<td>41</td>
<td>21</td>
<td>8</td>
<td>76</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adequate/</td>
<td>187</td>
<td>74</td>
<td>147</td>
<td>59</td>
<td>192</td>
<td>76</td>
<td>171</td>
</tr>
<tr>
<td>Good</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dissatisfied/</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inadequate/</td>
<td>26</td>
<td>10</td>
<td>2</td>
<td>1</td>
<td>38</td>
<td>15</td>
<td>4</td>
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<tr>
<td>Fair</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quite Dissatisfied/</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quite Inadequate/</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
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<td>Total</td>
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<td>100</td>
<td>252</td>
<td>100</td>
<td>252</td>
</tr>
<tr>
<td>Non Respondents</td>
<td>9</td>
<td></td>
<td>10</td>
<td></td>
<td>9</td>
<td></td>
<td>9</td>
</tr>
</tbody>
</table>

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Leisure activities and social contacts are the two factors whose anticipated status at retirement are positive for more of the respondents than the present status of these factors. Is it probable that leisure activities are synonymous with retirement for these women? Do home economics teachers associate their future social contacts with their anticipated free time? Perhaps these educators look forward to fulfilling one of the objectives of education—"worthy use of leisure."

**Correlations and Relationships**

**Between Factors Related to Retirement**

In this section findings are reported and discussed for each hypothesis that gave direction for the study.

The Pearson product-moment correlation was used to determine the correlations between the criterion variables and the variates for Hypotheses I, II and III. This parametric correlation test was appropriate since the sample was large and the data were continuous (Leedy, 1974). The .05 level was accepted as an indication of significant correlations. The coefficients of the significant correlations ranged from -.2471 to +.5058. The following levels, in terms of strength of the correlations, were arbitrarily established for these coefficients to aid in clarifying and discussing the findings:
The chi square technique was applied to ascertain the relationships between the criterion variables and the variates for Hypotheses IV and V. Since the data were categorical, the chi square, a non-parametric test, was appropriate (Leedy, 1974). The .05 level was accepted to indicate significant relationships.

Present and Anticipated Status on Factors (Hypothesis I.)

There is a significant correlation between the teachers' concepts of present status and anticipated status at retirement on each of seven factors related to retirement:

1) job related satisfaction
2) leisure activities
3) income adequacy
4) housing
5) social contacts
6) health
7) quality of life.

The concepts of present status on each factor were correlated with the concepts of anticipated status at retirement on each factor.
which gave a total of 49 correlations. Of these 49 correlations, 48 were positive. The present status of the retirement factors are reported in the row entrances while the anticipated status of these factors are identified in the columns (Table 37). For the most part, this hypothesis was supported for these teachers, since 40 of the 48 positive correlations were statistically significant.

The positive correlations at significant levels indicate there are orderly connections between teachers' present attitudes toward factors related to their retirement and how they anticipate these factors to be at retirement. This implies that, in general, perceptions the currently employed home economics teachers have of their retirement status on certain factors related to retirement may be influenced by how they view their present status on these factors.

These findings, as well as those reported by Glamser (1976), offer encouragement to retirement preparation program planners. In a study involving 70 industrial workers to discern determinants of a positive attitude toward retirement, Glamser, a Gerontology Program Coordinator, reported that a favorable pre-retirement attitude toward retirement facilitates and is predictive of a positive retirement experience.

Since the concepts of present status of factors related to retirement correlates positively with the concepts of anticipated status at retirement on the factors (except for work satisfaction) and at significant levels for many, this suggests an underlying
### TABLE 37. CORRELATIONS BETWEEN CONCEPTS OF PRESENT AND ANTICIPATED STATUS AT RETIREMENT ON FACTORS RELATED TO RETIREMENT FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Present Status</th>
<th>Anticipated Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factors</td>
<td>Job Satisfaction</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>-.0329 (P=.61)</td>
</tr>
<tr>
<td>Leisure Activities</td>
<td>.0265 (P=.68)</td>
</tr>
<tr>
<td>Income Adequacy</td>
<td>.1758 (P=.01*)</td>
</tr>
<tr>
<td>Housing</td>
<td>.2673 (P=.001*)</td>
</tr>
<tr>
<td>Social Contacts</td>
<td>.1628 (P=.01*)</td>
</tr>
<tr>
<td>Health</td>
<td>.1216 (P=.06)</td>
</tr>
<tr>
<td>Quality of Life</td>
<td>.1334 (P=.04*)</td>
</tr>
</tbody>
</table>

*Significant at .05 level.
theme for retirement preparation programs. Retirement educators can encourage teachers to achieve a positive concept and a satisfying status on factors related to retirement while the teachers are professionally employed.

Present Status on Factors and Ages (Hypothesis II.)

There is a significant correlation between the concepts of present status on each of the seven factors related to retirement and 1) present age and 2) probable retirement age for Ohio home economics teachers.

For the most part, this hypothesis was not supported. Of the 14 correlations, three were found to be at the significant level (Table 38). The concepts of present status on the three factors—1) income adequacy, 2) housing, and 3) health—correlated significantly with the present ages for these home economists.

Income adequacy. The coefficient between the teachers' attitudes regarding their current income adequacy and their present age was -.1364 which is considered a weak correlation. This may be explained by the fact that while the ages of the teachers range from 22 to 65 years, 47 percent of them are under 30 years of age (Table 1).

The negative correlation may be clarified to recall, as noted earlier, that the responses for satisfaction/adequacy were numerically coded (1-N) with the lowest number assigned to the most positive and
TABLE 38. CORRELATIONS BETWEEN CONCEPTS OF PRESENT STATUS ON FACTORS RELATED TO RETIREMENT AND SELECTED DEMOGRAPHIC CHARACTERISTICS FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Job Satisfaction</th>
<th>Leisure Activities</th>
<th>Income Adequacy</th>
<th>Housing</th>
<th>Social Contacts</th>
<th>Health</th>
<th>Quality of Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present Age</td>
<td>-.1213</td>
<td>.0676</td>
<td>-.1364</td>
<td>-.2436</td>
<td>-.0095</td>
<td>.1937</td>
<td>-.0092</td>
</tr>
<tr>
<td></td>
<td>P= .06</td>
<td>P= .29</td>
<td>P= .03*</td>
<td>P=.001*</td>
<td>P= .88</td>
<td>P=.002*</td>
<td>P= .89</td>
</tr>
<tr>
<td>Probable Retirement Age</td>
<td>-.0738</td>
<td>-.0503</td>
<td>-.0032</td>
<td>.0432</td>
<td>-.0807</td>
<td>.1165</td>
<td>.0201</td>
</tr>
<tr>
<td></td>
<td>P= .26</td>
<td>P= .44</td>
<td>P= .96</td>
<td>P=.51</td>
<td>P= .22</td>
<td>P= .08</td>
<td>P= .76</td>
</tr>
</tbody>
</table>

*Significant at .05 level.
the highest number assigned to the most negative. The ages of the teachers, as also noted earlier, were recorded as reported. Consequently as the ages of the teachers increased, the scores for their concepts of their current income adequacy decreased, and a negative correlation coefficient resulted.

Such findings indicate that older teachers are more positive in attitudes regarding their present income adequacy than younger teachers. The mature and seasoned teachers may have taught longer, have attained a higher level of education, and thus currently earn a higher income than those who are in the early years of their career. Also, these teachers may have already paid most of life's major expenses--children's college education, term insurance policies, and home mortgages--which allows them to view their present income as quite adequate.

Housing. The significant correlation between the teachers' present housing status and their present ages was found to be -.2436 (Table 38). The strength of this correlation is considered moderate according to the levels established by the investigator. The negative coefficient means that as the teachers' ages increased, the scores of their present housing status decreased. The analysis of this finding may indicate that as the teachers' ages increase their positivism regarding their present housing also increases. This may reveal that as these home economists advance through the years, they have established permanent homes which afford security and satisfaction.
Health. Unlike the two previous significant correlations, the correlation between the teachers' present health status and their present ages, was positive at .1937 (Table 38). While the strength of the bond is considered weak, the positive coefficient denotes that as the ages of the teachers increased, the scores for their present health status also increased. This means that there is a possibility that as the teachers become older their health declines. This finding conforms to the logical assumption that as mature adults grow older, their health may decline. Since all of the home economics teachers in this study are currently employed and 97 percent consider their present health either good or excellent (Table 31), this finding may imply that the decline in health is slight. Such interpretations suggest that most home economics teachers, whose ages span 42 years, can maintain their health during their working years and into the early years of retirement.

Growing older is a lifelong process. The disabilities usually associated with age—physical, psychological, and even social—are products of that which have occurred early in life. Moramarco (1977c), a contributing editor to NRTA Journal, believes that four factors seem to have a significant effect on the health of persons and assume importance at retirement:—1) the amount of life change experienced in the course of a year, 2) the way one conceptualizes old age, 3) food and exercise habits and 4) the attitudes established throughout the lifetime. This gives support to preretirement
planning for health as well as for the related factors. This finding—significant correlation between present health and present age for home economics teachers—reinforces the idea that preparation for good health in retirement should probably begin during the teachers' early years while they can still do a great deal to affect the end results.

Anticipated Status on Factors and Ages (Hypothesis III.)

There is a significant correlation between the concepts of anticipated status at retirement on each of seven factors related to retirement and 1) present age and 2) probable retirement age for Ohio home economics teachers.

The analysis of the data supported the hypothesis in part. Significant correlations were found between the anticipated retirement status on five of the seven factors related to retirement—job related satisfaction, leisure activities, income adequacy, housing, and quality of life—and the present age for these teachers (Table 39). The negative correlations resulted when the teachers' ages increased and the scores for their attitudes toward their anticipated retirement status on the five factors decreased. While the levels of these five correlations are significant, the coefficients of these correlations range from -.1287, which denotes a weak bond, to -.2471, which is considered moderate in strength (Table 39).
<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Anticipated Status Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Job Satisfaction</td>
</tr>
<tr>
<td>Present Age</td>
<td>-.2471</td>
</tr>
<tr>
<td></td>
<td>P=.001*</td>
</tr>
<tr>
<td>Probable Retirement Age</td>
<td>.1160</td>
</tr>
<tr>
<td></td>
<td>P=.08</td>
</tr>
</tbody>
</table>

*Significant at .05 level.
These findings probably reveal that as home economics teachers grow older, their attitudes toward each of these five factors increase in positivism.

**Job satisfaction.** The fact that attitudes toward anticipated job-related satisfaction for these in-service teachers correlated significantly with their present ages, may indicate that as these women work and experience life, they plan or expect meaningful work-related experiences during their retired years. While the strength of the correlation is moderate at -.2471, it presents a positive element for those who plan to develop retirement education programs (Table 39). Streib and Schneider (1971) contend that satisfaction related to work is an important factor in shaping a person's attitude toward retirement.

**Leisure activities.** The teachers' views regarding their anticipated status at retirement on leisure activities correlated significantly with their present ages at -.1287 (Table 39). While the magnitude of this coefficient is considered weak, the finding indicates probably that as the teachers become older their satisfaction with their anticipated retirement status on leisure activities increases. This also implies that as retirement draws near, the teachers of advanced years may be planning and look forward to leisure activities during the next phase of their lives. Such analysis hints that the awareness of leisure time that retirement brings may become more pronounced for these women as they near retirement.
**Income adequacy.** The correlation between the teachers' concepts of anticipated income adequacy at retirement and their present ages was significant at .001 level with a coefficient of -.2007 (Table 39). This correlation, with moderate strength, indicates that as the teachers' ages increase their attitudes regarding their retirement income adequacy increase in positivism. This finding implies that home economics teachers are approaching their financial situation at retirement on a favorable note. Also these teachers, as they become older and experienced, may have learned to live satisfactorily within their present income and expect to adapt their expenditures to their anticipated retirement income. Porter (1975), advising persons for retirement, states that the amount of retirement income an individual needs depends to a large extent on the person's style of living and the things he was accustomed to and would like to continue. Porter believes people could live comfortably at retirement on 75 percent of their employment earnings. Perhaps the teachers in this study face their future financial situation as realistically as feasible in terms of inflation and expect to revise their life styles to their retirement income.

**Housing.** The correlation between the teachers' anticipated housing status at retirement and their present ages is similar to the correlation previously discussed. The -.2034 coefficient is of moderate magnitude, is at .001 level of significance, and
indicates that as these school teachers grow older, their satisfaction regarding their retirement housing probably increases (Table 39). This finding suggests that as these women gain maturity and possibly savings, they may be planning and establishing homes for their retirement. It also implies that housing may be an important retirement factor for the many of the participants while they are still employed. Fitch and Ossofsky (1972) stated that safe and suitable housing is probably the most important single environmental factor in the well-being of retired persons.

**Quality of life.** Life satisfaction does not decrease with age (Streib and Schneider, 1971). This was found to be true in the present study too. The correlation between the teachers' concepts of anticipated quality of life at retirement and their present ages was significant at .014 level (Table 39). As the ages of these school people increase, their attitudes toward their quality of life at retirement seem to become more positive. This finding reveals that although the role loss may occur with retirement as they grow older, the teachers apparently are able to accept the change and expect to maintain a satisfying quality of life.

It was found that the correlation between these two variables—anticipated quality of life at retirement and present age—was -.1542 (Table 39). This finding hints that the strength of the correlation could be increased if additional in-service teachers improved the elements regarding their quality of life with retirement education programs.
There was no correlation at a significant level between the anticipated status at retirement on any of seven factors related to retirement and the probable retirement age for these home economics teachers. This may mean that there is no distinct pattern between the attitudes these women have regarding their anticipated status at retirement on related factors and the age they think they will probably retire.

**Present Status on Factors and Teacher Characteristics (Hypothesis IV.)**

There is a significant relationship between the teachers' concept of present status on seven factors related to retirement and three demographic characteristics:

1) number of years of professional employment  
2) highest education level  
3) current income

For the most part the hypothesis was not supported. Two relationships at significant levels were found: 1) between the teachers' concept of their present income adequacy and their current annual income, and 2) between their present health status and their number of years of professional employment (Table 40).

Since most of the associations between the present status of the retirement factors and the demographic characteristics were negligible, this may mean that the views home economics teachers
### TABLE 40. CHI SQUARE VALUES INDICATING RELATIONSHIPS BETWEEN CONCEPTS OF PRESENT STATUS ON FACTORS RELATED TO RETIREMENT AND SELECTED DEMOGRAPHIC CHARACTERISTICS FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Job Satisfaction</th>
<th>Leisure Activities</th>
<th>Income Adequacy</th>
<th>Housing</th>
<th>Social Contacts</th>
<th>Health</th>
<th>Quality of Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of Professional</td>
<td>15.44</td>
<td>11.58</td>
<td>17.31</td>
<td>28.80</td>
<td>26.36</td>
<td>33.48</td>
<td>10.17</td>
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<td>Employment</td>
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<td>21 df</td>
<td>21 df</td>
<td>21 df</td>
<td>28 df</td>
<td>21 df</td>
<td>14 df</td>
</tr>
<tr>
<td></td>
<td>.80</td>
<td>.95</td>
<td>.69</td>
<td>.12</td>
<td>.55</td>
<td>.04*</td>
<td>.75</td>
</tr>
<tr>
<td>Education</td>
<td>15.19</td>
<td>6.36</td>
<td>5.24</td>
<td>20.53</td>
<td>14.77</td>
<td>7.39</td>
<td>3.83</td>
</tr>
<tr>
<td>Level Attained</td>
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<td>12 df</td>
<td>12 df</td>
<td>12 df</td>
<td>16 df</td>
<td>12 df</td>
<td>8 df</td>
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<td>.23</td>
<td>.90</td>
<td>.95</td>
<td>.06</td>
<td>.54</td>
<td>.83</td>
<td>.87</td>
</tr>
<tr>
<td>Current Annual Income</td>
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<td>34.29</td>
<td>50.10</td>
<td>24.09</td>
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<td>44 df</td>
<td>33 df</td>
<td>22 df</td>
</tr>
<tr>
<td></td>
<td>.61</td>
<td>.41</td>
<td>.03*</td>
<td>.87</td>
<td>.53</td>
<td>.95</td>
<td>.69</td>
</tr>
</tbody>
</table>

*Significant at .05 level.
have about their present status on factors related to retirement, are not influenced by their number of years of professional experience, education level, or current income.

The three demographic characteristics for the teachers are essentially manipulable, thus providing potential areas in which retirement educators can give assistance and offer encouragement.

**Income adequacy.** The fact that there is a significant relationship between the teachers' concept of their present income adequacy and their current actual income indicates that these teachers are optimistic about their present financial situation. While more than half of these teachers' annual income is less than $15,000 (Table 5), 90 percent of the teachers who responded to the questionnaire consider their present income adequate (Table 19). The significant finding implies that these teachers, of which 47 percent are under 30 years of age, probably are wise consumers or are oblivious to their future needs (Table 1). It might be that these teachers, who are young and in the early years of their profession, are unsuspecting and naive to the economic uncertainty they probably will face in the future. Such data analysis underscores the importance of consumer education to be included in preparation-for-retirement-programs. The interpretation of the finding suggests that in order that teachers be wise consumers at the time of retirement, it is imperative that they be good money managers during their working years.
Walgamot, (1971) an AHEA representative to National Council on Aging, listed income as the first need area to be considered in the 1971 White House Conference on Aging. She states that maintaining and wise spending of income is of major importance to most people in retirement. Sound money management during working years, as the data findings portray for these home economists, may provide insight for economic assistance for others.

Health. The present health status of the currently employed home economics teachers relates at a significant level with the number of years these teachers have been professionally employed (Table 40). The implication of this finding is that a logical and normal bond exists between the teachers' physical ability to work and years of service they have rendered. This significant relationship suggests that these teachers have favorable situations which may undergird a happy retirement. Perhaps with the reinforcement of retirement preparation programs, these in-service teachers as well as others may be able to maintain the positivism into retirement.

Anticipated Status on Factors and Teacher Characteristics (Hypothesis V.)

There is a significant relationship between the teachers' concepts of anticipated status at retirement on seven factors related to retirement and three demographic characteristics:
1) number of years of professional employment
2) highest education level attained
3) current income.

This hypothesis was not supported since no significant relationships were found in the data analysis (Table 41). The fact that no relationships at significant levels were found between these variables perhaps indicates that these employed home economists view certain aspects of their future individualistically and independently in terms of the identified demographic characteristics.

From the data analysis it appears that, for the most part, the concepts the home economics teachers have regarding their anticipated retirement are influenced by their present concepts in terms of seven factors related to retirement. While most of the correlations between the concepts of the present status and the anticipated status at retirement on the seven factors were at significant levels, the strength of the bonds were weak. This general finding suggests implications that these correlations could be strengthened with benefits that retirement preparation programs could offer.

It also appears that demographic characteristics for these teachers have little bearing on the attitudes these school people have about their retirement. Age seems to be the most salient demographic characteristic for influencing teacher concepts of both present and anticipated status at retirement regarding the
TABLE 41. CHI SQUARE VALUES INDICATING RELATIONSHIPS BETWEEN CONCEPTS OF ANTICIPATED STATUS AT RETIREMENT ON FACTORS RELATED TO RETIREMENT AND SELECTED DEMOGRAPHIC CHARACTERISTICS FOR HOME ECONOMICS TEACHERS.

<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Job Satisfaction</th>
<th>Leisure Activities</th>
<th>Income Adequacy</th>
<th>Housing</th>
<th>Social Contacts</th>
<th>Health</th>
<th>Quality of Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of Professional</td>
<td>21.23</td>
<td>11.75</td>
<td>17.10</td>
<td>16.78</td>
<td>17.92</td>
<td>27.54</td>
<td>8.05</td>
</tr>
<tr>
<td>Employment</td>
<td>.46</td>
<td>.63</td>
<td>.71</td>
<td>.72</td>
<td>.21</td>
<td>.15</td>
<td>.89</td>
</tr>
<tr>
<td>Education</td>
<td>4.16</td>
<td>4.13</td>
<td>3.23</td>
<td>4.19</td>
<td>7.23</td>
<td>5.93</td>
<td>3.48</td>
</tr>
<tr>
<td>Level Attained</td>
<td>.98</td>
<td>.85</td>
<td>.99</td>
<td>.98</td>
<td>.51</td>
<td>.92</td>
<td>.90</td>
</tr>
<tr>
<td>Current Annual Income</td>
<td>29.19</td>
<td>14.72</td>
<td>47.10</td>
<td>36.22</td>
<td>29.17</td>
<td>27.69</td>
<td>14.46</td>
</tr>
<tr>
<td></td>
<td>33 df</td>
<td>22 df</td>
<td>33 df</td>
<td>33 df</td>
<td>22 df</td>
<td>33 df</td>
<td>22 df</td>
</tr>
</tbody>
</table>


retirement factors. Yet age seems to make no difference for many attitudes.

An overview of the findings shows that home economics teachers are young, "unseasoned", healthy, positive about their present and favorably predisposed toward retirement. However, they do have some concerns and perceive some problems relative to their retired years of life which provides reasons for the home economics profession to provide retirement preparation programs for its members.
CHAPTER V

SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS

This chapter consists of a brief review of the purposes and nature of the study, the major findings, implications, and recommendations that became apparent from the interpretation of findings.

Summary

The study was designed to discern attitudes of Ohio vocational home economics teachers regarding their anticipated retirement to serve as a base for identifying implications for structuring retirement preparation programs and to contribute to the body of literature related to this phase of life for teachers.

An attempt was made to answer the following questions:

1. What are the concepts of the present status and the anticipated status at retirement for Ohio home economics teachers on each of seven retirement related factors--1) job related satisfaction, 2) leisure activities, 3) income adequacy, 4) housing, 5) social contacts, 6) health, 7) quality of life?
2. Is there a relationship between the concepts of the present status and the anticipated status at retirement regarding each of the seven factors for these teachers?

3. Is there a relationship between each of five demographic characteristics of these teachers—1) number of years of professional employment, 2) highest education level attained, 3) current annual income, 4) present age, 5) probable retirement age—and the concepts of the present status on each of the seven factors related to retirement?

4. Is there a relationship between each of the five demographic characteristics for these home economics teachers and their concepts of the anticipated status at retirement on each of the seven factors related to retirement?

Two hundred sixty one (90%) of 290 home economics teachers, who indicated a willingness to participate in the survey, returned the mail questionnaires which provided the data for the study.

Analyses of portions of the data were used to test the following research hypotheses:

1. There is a correlation at a significant level between Ohio home economics teachers' concepts of present status and anticipated status at retirement on each of seven factors related to retirement:
a. Job related satisfaction
b. Leisure activities
c. Income adequacy
d. Housing
e. Social contacts
f. Health
g. Quality of life

2. There is a correlation at a significant level between the concepts of present status at retirement on each of seven factors related to retirement (listed in Hypothesis I) for Ohio home economics teachers and two demographic characteristics:
   a. Present age
   b. Probable retirement age

3. There is a correlation at a significant level between the concepts of anticipated status at retirement on each of seven factors related to retirement (listed in Hypothesis I) for Ohio home economics teachers and two demographic characteristics:
   a. Present age
   b. Probable retirement age

4. There is a relationship at a significant level between the Ohio home economics teachers' concepts of present status on each of seven factors related to retirement (listed in Hypothesis I) and each of three present demographic characteristics:
a. Number of years of professional employment
b. Highest education level attained
c. Current annual income

5. There is a relationship at a significant level between the Ohio home economics teachers' concepts of anticipated status at retirement on each of seven factors related to retirement (listed in Hypothesis I) and each of three demographic characteristics:

a. Number of years of professional employment
b. Highest education level attained
c. Current annual income

For Hypotheses I, II, and III, the Pearson product moment correlation was used to determine the correlations. The chi square technique was applied to determine the relationships for Hypotheses IV and V. The .05 level of confidence was accepted to indicate significant levels for all hypotheses. The major findings in the study are reported in terms of questions and hypotheses.

Perceptions of Seven Factors Related to Retirement

In general, home economics teachers have positive attitudes regarding their present status and their anticipated status at retirement in terms of the seven selected factors related to retirement.

Job Satisfaction. Most of the home economics teachers are optimistic about their future and look forward to "being free" of
their employment yet, one of the three major concerns they have regarding their retirement pertains to loss of employment. The other two concerns are loneliness and boredom which are probably related to this same factor.

**Leisure Activities.** Home economics teachers expect to spend much of their retirement leisure time with individual pursuits, family activities, and volunteer work. The leisure activities that will be of most interest to them at retirement are creative hobbies, travel/trips, and reading.

**Income Adequacy.** While most of the teachers consider their present income adequate and perceive their retirement income to be adequate, 42 percent of them believe income adequacy will become a major concern when they are detached from their professional employment.

**Housing.** The majority of these employed teachers are satisfied with their present housing, plan to remain in the geographic area, and anticipate no major problems regarding their housing at retirement.

**Social Contacts.** Most of these women teachers anticipate their involvement with clubs/organizations, with family/relatives, and with friends to increase with time available at retirement, and they "feel good" or satisfied about the perceived changes; yet more than half of them perceive loneliness as becoming a problem when they are no longer teaching.
Health. Most of the home economics teachers consider their present state of health to be either good or excellent and expect it to remain so during the early years of their retirement.

Quality of Life. Of the seven factors related to retirement that were investigated, quality of life (both present status and anticipated status at retirement) ranks highest in positivism for these classroom teachers. Satisfactions from a teacher's "way of life" appear "healthy."

Present and Anticipated Status of Factors (Hypothesis I)

Significant correlations existed for 40 of the 49 correlations between the home economics teachers' concepts of present status and anticipated status at retirement on seven factors related to retirement.

Job satisfaction. Present job satisfaction status correlated significantly with the anticipated status at retirement on three factors--leisure activities, health, quality of life. While the magnitude of the correlations was low for leisure activities (.1387) and health (.1985), it was moderate for quality of life (.2263).

Leisure activities. Significant correlations existed between the present status on leisure activities and anticipated status at retirement on five factors for these home economists--leisure activities, income adequacy, social contacts, health, quality of life. The levels of these statistical correlations were low for
Income adequacy. Correlations at significant levels were found between the teachers' concepts of the present income adequacy and their anticipated status at retirement on all of the seven factors related to retirement. The coefficient with its level of strength is identified for each of the selected factors: job satisfaction (.1758, weak), leisure activities (.2121, moderate), income adequacy (.3883, strong), housing (.3753, strong), social contacts (.2318, moderate), health (.1896, weak), quality of life (.2638, moderate).

Housing. The correlations between the present housing status and the anticipated status at retirement were at significant levels for six of the seven factors related to retirement. These six factors with their coefficients and strengths of the correlations were: job satisfaction (.2673, moderate), income adequacy (.2595, moderate), housing (.4594, strong), social contacts (.3028, strong), health (.2033, moderate) quality of life (.3453, strong).

Social contacts. Significant correlations existed between the teachers' present status regarding their social activities and their anticipated status at retirement for all seven selected retirement-related factors. The quantitative values of the seven relationships and the accepted levels of their magnitudes were: job satisfaction
leisure activities (.1353, weak), housing (.1291, weak), social contacts (.1523, weak), health (.5058, strong), quality of life (.2141, moderate). The strongest correlation was between the present status on health and the anticipated retirement status on health for these home economics teachers.

Quality of life. The teachers' present status of their quality of life correlated at significant levels with their anticipated status at retirement on all of the seven factors related to retirement. The levels of the quantitative values for each of these correlations were: job satisfaction (.1334, low), leisure activities (.1832, low), income adequacy (.2228, moderate), housing (.2484, moderate), social contacts (.3440, high), health (.3214, high), quality of life (.3598, high).

Present Status on Factors and Ages (Hypothesis II)

Correlations at significant levels were found between the teachers' concepts of their present status on three of the seven
factors—income adequacy (-.1364, low), housing (-.2436, moderate), health (.1937, low)—and their present ages. None of the concepts of the present status on the retirement-related factors correlated at significant levels with the teachers' probable retirement ages.

**Anticipated Status on Factors and Ages (Hypothesis III)**

Significant correlations existed between the teachers' present ages and their concepts of anticipated status at retirement on five of the seven factors related to retirement—job related satisfaction (-.2471, moderate), leisure activities (-.1287, low), income adequacy (-.2007, moderate), housing (-.2034, moderate), quality of life (-.1542, low). Similar to the findings in Hypothesis II, no correlations at significant levels were found between the teachers' probable retirement ages and their concepts of anticipated status on the retirement related factors.

**Present Status on Retirement Factors and Teacher Characteristics (Hypothesis IV)**

Two relationships at significant levels between retirement factors and teachers' demographic characteristics were found:

1. Teachers' concepts of their present income adequacy correlated with their current annual income.

2. Present health status correlated with their number of years of professional employment.
Anticipated Status on Retirement Factors and Teacher Characteristics
(Hypothesis V)

No relationships at significant levels were found for the home economics teachers between their anticipated retirement status on any of the seven factors related to retirement and three demographic characteristics.

Of the five selected demographic characteristics for these vocational home economics teachers, their present ages seem to be the most salient in influencing attitudes toward factors related to retirement.

Implications

With projected increases in the "over sixty-five" population, the need for pre-retirement education will probably grow. Pre-retirement education, begun early enough to bring retirement planning to fruition perhaps can contribute to successful adjustment and purposeful living during the phase of life following professional employment. From the findings of this study, it appears that there are data and elements which educators and retirement preparation programmers can utilize to benefit in-service teachers as they plan and prepare for their retired years.

The following six implications are identified as a result of this study:
1. When the phases of life for professionals--pre-career, career, post-career, retirement--are considered as a continuum in life and dealt with in this manner in teacher education programs, perhaps concepts of present and anticipated status regarding all factors related to retirement will become as one life-long phase, thus eliminating the need for special emphasis on the years currently known as retirement.

Most (93%) of the participants reported they will probably retire from 50 to 70 years of age (Table 6). In this 20-year time span there appears to be no particular time that indicates that teachers believe they must, will, or should leave their profession. The phases and events of their lives seem to blend, over-lap, and mesh as one continuous cycle for these home economists.

2. Educators and others who are involved with retirement education programs may be able to lessen or resolve teachers' concerns regarding loss of employment by helping them recognize a need to initiate or create satisfying "work substitute activities" which can be maintained when teachers become retirees.

Loss of employment was the concern most frequently checked by the in-service teachers who participated in the survey. More than 200 of them perceive being without a job becoming a problem when they enter the retired phase of life (Table 12). Educators and those who plan retirement preparation programs can assist teachers while they are employed to explore second-careers, part-time employment,
possibilities of starting a self-employed business, opportunities for volunteer work, and hobbies or interests which can give meaning and purpose to their lives.

3. Perhaps teacher educators can make a contribution to pre-service as well as in-service teachers by emphasizing the life-long learning concept which can have the potential of yielding benefits that could prevent boredom through and beyond employment years.

Almost half (49%) of the teachers who responded to the questionnaire indicated that they perceived boredom as becoming a problem when they retire. Teacher educators are in position to motivate and instill the desire to learn throughout life. Employed teachers, even though busy, need to develop long-lasting interests and leisure activities which can lessen or alleviate the concern/fear of boredom during their years of retirement.

4. Since management of money is an important element in the lives of teachers, in light of the present inflationary national economic situation, and in light of the "adequacy" concept of teachers in early years of their careers, it may be that educators need to extend consumer education requirements in the curriculum beyond K-12 with financial information and advisement included in college programs for pre-service, in-service, and retired teachers.

The vast majority (84%) of the currently employed home economics teachers anticipated their income to be adequate at retirement (Table 19). However, in light of the projected national economy and
the growing number of people who are experiencing poverty, perhaps teachers, of all levels, need to develop new saving and financial planning skills for the future.

5. College and/or university educators, as well as others responsible for pre-retirement programs, may need to encourage pre-service and in-service teachers to participate in social involvements which are meaningful, long lasting, and capable of extending beyond employment.

Planning for retirement that provides an adequate social life takes time. Various aspects of social involvements need to be developed early and unfold sequentially so that the participants can have enough lead time to establish social "roots" and ties which will continue into retirement. More than half (52%) of the home economists investigated perceive loneliness to be a retirement problem (Table 12). Teacher educators need to offer assistance which can help pre-service and in-service teachers ameliorate situations which foster loneliness.

6. Teacher educators, programmers of retired groups, and leaders in community service agencies may need to coordinate particular programs in order to maximize their services which in-service and retired teachers could utilize to increase their quality of life.

Everyone needs a quality of life that is satisfying. Nearly all (99%) of the home economics teachers who are currently employed
expect their quality of life to be satisfying at retirement (Table 34). It is hoped that these teachers are not taking this aspect of life for granted but are actively cultivating resources that will help them obtain purposeful living when they acquire, what is sometimes referred to as, the "roleless role." Educators and others who render services to those who face retirement are equipped to help teachers explore resources which will provide satisfaction at retirement. It is important to help people make the transition from employment to retirement and it is desirable to start early so that there will be enough time to effect a meaningful change.

**Recommendations**

The investigator in this study surveyed women teachers of secondary vocational home economics who were currently teaching consumer-homemaking in Ohio for the purpose of obtaining attitudes toward selected factors related to retirement to serve as a base for the development of retirement preparation programs. Based on the areas of concern identified in this study, the following recommendations are made for further research:

1. For development, expansion, enrichment, and refinement of future retirement education programs, secondary vocational home economics teachers in other states can be surveyed for their attitudes toward selected retirement factors. Differences, similarities,
and commonalities could be noted from such studies. Teachers do migrate beyond state borders.

2. To determine the extent to which the findings from this study are indicative of the attitudes regarding retirement factors for other home economics teachers, similar studies can be conducted for teachers of secondary non-vocational home economics programs, job-training programs in specific areas related to home economics, and specialized courses in home economics.

3. To provide additional data which could be utilized in the development of retirement preparation programs, attitudes of home economics teachers at other levels of the subject area need to be obtained from similar studies conducted for home economics teachers in elementary schools, technical schools, and colleges.

4. Since men are entering the field of home economics education in increasing numbers, studies are needed for all home economics teachers, men as well as women. Such studies could enable researchers to note differences, similarities, and common problems for the two groups which could have some bearing on the structure of pre-retirement programs.

5. Research findings, for structuring retirement preparation programs, could be expanded from studies conducted for all teachers, men and women, of all/other subject areas. Do their views and expectations regarding retirement-related factors differ from those of home economics teachers?
6. A follow-up survey of this research involving the same subjects (assuming an adequate number would be willing to participate) could provide findings which would enable the investigator to note changes in attitudes, perceptions, and concepts of present and anticipated status on the identified retirement-related factors that occurred due to passage of time.
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PERCEPTIONS OF FACTORS RELATED TO RETIREMENT

1. LOSS OF EMPLOYMENT

Check (✓) the one response in each item (a-e) that is most appropriate regarding your views on "loss of your job" when you retire:

a. Are you looking forward to being "free" of your job? (1)
   ____ Yes  ____ No

b. Do you believe you will miss your job? (2)
   ____ Yes  ____ No

c. If yes, how much of a real concern will this be for you? (3)
   ____ Much  ____ Somewhat  ____ None

d. What type of job/work-related activities will you probably have in retirement? (4)
   ____ Activities related to teaching
   ____ Activities unrelated to teaching
   ____ Activities related to teaching as well as activities unrelated to teaching
   ____ No job/work-related activities

e. Are you afraid of retirement? (5)
   ____ Yes  ____ No

f. If yes, check (✓) the three reasons that best describe your feelings regarding your fear of retirement:
   ____ I will feel useless (6)
   ____ I need a daily routine (7)
   ____ I will not get the recognition I enjoy (8)
   ____ My income will be insufficient (9)
   ____ I will miss the contacts with my colleagues (10)
   ____ My health will probably "break" (11)
   ____ My expertise will be a loss to the profession (12)
   ____ Other _________________________________ (13)
2. LEISURE ACTIVITIES

Check (✓) the one response in each item (a, b, c) that expresses your views regarding leisure activities for yourself after you retire:

a. Are you looking forward to the leisure time that retirement brings? (1)
   ______ Yes ______ No

b. My leisure activities after I retire will probably (2)
   ______ Increase ______ Decrease ______ Not Change

c. In retirement, how do you perceive boredom as becoming a problem for you? (3)
   ______ Much ______ Somewhat ______ None

d. Check (✓) the three leisure activities you anticipate for yourself after you retire.
   ______ Family (4) ______ Individual Pursuits (8)
   ______ Civic (5) ______ Professional (9)
   ______ Church (6) ______ Volunteer Work (10)
   ______ Social Clubs (7) ______ Other (11)

e. Check (✓) the three activities that will probably be of most interest to you after you retire.
   ______ Courses/workshops (12) ______ Creative hobbies (18)
   ______ Community Involvement (13) ______ Sports (19)
   ______ Clubs/organizations (14) ______ Radio/TV (20)
   ______ Lectures/concerts (15) ______ Reading (21)
   ______ Trips/travel (16) ______ Writing (22)
   ______ Senior Citizen Centers (17) ______ Other (23)
3. **INCOME**

Check (✓) the one response in each item (a,b) that is most appropriate regarding your belief about your income after you enter retirement:

a. How sufficient will your income probably be? (1)
   - [ ] My income will probably allow for some extras and luxuries.
   - [ ] My income will probably be about adequate for my basic needs.
   - [ ] Living within my income will probably be difficult.
   - [ ] My income will probably be inadequate for my basic needs.

b. Do you believe your income will be a major concern for you during your retirement? (2)
   - [ ] Yes
   - [ ] No
4. HOUSING

Check (✓) the one space in each item (a-g) that is most appropriate regarding your attitude toward your anticipated housing after you retire:

a. Do you expect to be living in a different geographic location after you retire? (1)

   ______ Yes  ______ No

b. If yes, check (✓) the one response that will probably be your major reason for moving: (2)

   ______ Financial  ______ Transportation
   ______ Family       ______ Job/career
   ______ Health       ______ Home Maintenance
   ______ Climate      ______ Social Contacts
   ______ Safety       ______ Other

   ________________________

c. If you anticipate moving, how do you feel about moving? (3)

   ______ Satisfied  ______ Dissatisfied  ______ Neutral

d. How do you feel about remaining in the present or similar housing? (4)

   ______ Fortunate  ______ Uncomfortable  ______ Neutral

e. Do you believe you will have a second residence? (5)

   ______ Yes  ______ No

f. If yes, check (✓) the one response that expresses the chief reason you probably will have for a second residence: (6)

   ______ Vacation  ______ Job/career
   ______ Climate  ______ Health
   ______ Family  ______ Other

   ________________________

g. In retirement, how do you anticipate your housing as being a problem? (7)

   ______ Much  ______ Somewhat  ______ None
5. SOCIAL CONTACTS

Check (✓) the one response in each item (a-g) that is most appropriate regarding your attitude toward your social contacts after you retire:

a. My social involvement with clubs and organizations will probably (1)
   ■ Increase ■ Decrease ■ Not Change

b. How do you feel about this involvement with clubs and organizations? (2)
   ■ Good ■ Bad ■ Neutral

c. My social involvement with my family and relatives will probably (3)
   ■ Increase ■ Decrease ■ Not Change

d. How do you feel about this anticipated involvement with your family and relatives? (4)
   ■ Satisfied ■ Dissatisfied ■ Neutral

e. After I retire, my social involvement with friends will probably (5)
   ■ Increase ■ Decrease ■ Not Change

f. How do you feel about this perceived social involvement with your friends after you retire? (6)
   ■ Comfortable ■ Uncomfortable ■ Neutral

g. In retirement, how do you perceive loneliness as becoming a problem for you? (7)
   ■ Much ■ Somewhat ■ None
6. **HEALTH**

Check (√) the one response in each item (a, b, c) that is most appropriate regarding how you believe your health will probably be after you enter retirement:

a. How adequate do you believe your health will probably be? (1)
   - My health will probably be adequate for normal living.
   - I will probably "slowdown" at retirement due to my health.
   - My health will probably necessitate a curtailed number of activities.
   - Retirement will probably "bring" declining health and inactivity.

b. Do you believe your health will be a major problem for you in retirement? (2)
   - Yes
   - No

c. In early years of retirement I believe my health will probably (3)
   - Improve
   - Decline
   - Not Change
7. QUALITY OF LIFE

Check (✓) the one response in each item (a-c) that is most appropriate regarding your belief about your overall quality of life after you enter retirement:

a. How satisfying will your retirement life probably be? (1)
   ___ Retirement will probably be among the happiest years of my life.
   ___ Life at retirement will probably provide adequate satisfaction.
   ___ I am somewhat apprehensive about the quality of my life after I retire.
   ___ Retirement will probably be more of a problem than an achievement.

b. Are you looking forward to your retirement life? (2)
   ___ Yes       ___ No

c. The quality of my life at retirement will probably (3)
   ___ Increase       ___ Decrease       ___ Not Change

8. ADDITIONAL CONCERNS

You may want to add items to our list of seven concerns of potential retirees. This is your opportunity to do so.

a. ____________________________

b. ____________________________

c. ____________________________
Part B. PRESENT STATUS OF SEVEN FACTORS RELATED TO RETIREMENT

Check (✓) the one most appropriate response in each category in relation to your present status:

1. Present Job Satisfaction
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

2. Present Leisure Activities
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

3. Present Total Annual Income
   - Quite adequate
   - Adequate
   - Inadequate
   - Quite inadequate

4. Present Housing
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

5. Present Social Contacts
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

6. Present Health
   - Excellent
   - Good
   - Fair
   - Poor

7. Present Quality of Life
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying
Part C. ANTICIPATED STATUS OF SEVEN FACTORS RELATED TO RETIREMENT

Check (✓) the one most appropriate response in each category in relation to your anticipated status during your retirement:

1. **Anticipated Detachment from Job**
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

2. **Anticipated Leisure Activities**
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

3. **Anticipated Total Annual Income**
   - Quite adequate
   - Adequate
   - Inadequate
   - Quite inadequate

4. **Anticipated Housing**
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

5. **Anticipated Social Contacts**
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying

6. **Anticipated Health in Early Years of Retirement**
   - Excellent
   - Good
   - Fair
   - Poor

7. **Anticipated Quality of Life**
   - Quite satisfying
   - Satisfying
   - Dissatisfying
   - Quite dissatisfying
Part D. DEMOGRAPHIC INFORMATION

1. Check (✓) the one appropriate response regarding your present status on the following factors:

a. How many years have you been professionally employed? Include the current year. (1)

- 1 to 4 years
- 5 to 9
- 10 to 14
- 15 to 19
- 20 to 24
- 25 to 29
- 30 to 34
- 35 to 39
- 40 to 44
- 45 to 49
- 50 to 54
- 55 to 59
- 60 or more

b. What is your marital status? (2)

- Never married
- Married
- Widowed
- Separated/Divorced

If currently married, husband is (3)

- Employed
- Unemployed

c. What is the highest education level you have earned? (4)

- Less than a Bachelors degree
- Bachelors degree
- Bachelors degree + credits
- Masters degree
- Masters degree + credits
- Doctors degree

d. What is your present total annual income? (5)

- $5,000 to $9,999
- 10,000 to 14,999
- 15,000 to 19,999
- 20,000 to 24,999
- 25,000 to 29,999
- 30,000 to 34,999
- 35,000 to 39,999
- 40,000 to 44,999
- 45,000 to 49,999
- 50,000 or more

2. Place the answer to the following questions in the space provided.

- What is your present age? (6)
- At what age will you probably retire? (7)
- How many living children do you have? (8)

3. Check (✓) the one response that indicates your preference of how you would like to be referred to when you are retired: (9)

- Senior Citizen
- "Young at Heart"
- Golden Ager
- Retired Teacher
- Elderly Person
- "Older Mature Adult"
- Other

Thank you for your willingness to participate in our survey.
APPENDIX B

HUMAN SUBJECTS APPROVAL FORM
THE OHIO STATE UNIVERSITY

RESEARCH INVOLVING HUMAN SUBJECTS

PROPOSED USE OF HUMAN SUBJECTS: ACTION OF THE REVIEW COMMITTEE

The Behavioral & Social Sciences Review Committee has taken the following action:

1. Approve
2. Approve with Conditions
3. Disapprove

with regard to the employment of human subjects in the proposed research entitled: "Factors Related to the Concepts of Retirement for Home Economics Teachers in the State of Ohio".

Julia Dalrymple/Risse McDuffee is listed as the principal investigator.

The conditions, if any, are attached and are signed by the committee chairperson and by the principal investigator. If disapproved, the reasons are attached and are signed by the committee chairperson.

It is the responsibility of the principal investigator to retain a copy of each signed consent form for at least four (4) years beyond the termination of the subject's participation in the proposed activity. Should the principal investigator leave the University, signed consent forms are to be transferred to the Human Subject Review Committee for the required retention period.

Date 10 June 1977 Signed __________________________

PA-025 (Chairperson)
APPENDIX C

CORRESPONDENCE

Explanatory Letter to Teachers
Postcard for Participants' Consent
Reminder Letter to Teachers
Letter to Non-Respondents
Dear Home Economics Teacher:

Retirement will come to all of us at some time. Our retirement years could extend from 20 to 30 years beyond our teaching years. Like you, we are home economics teachers and some day will face retirement. We are sincerely interested in retirement concerns for women teachers--particularly home economics teachers. How we accept and adjust to retirement depend on many factors. These factors provide a base for building programs that will offer assistance to all who will some day retire.

Retirement has now become an academic field of study on some campuses. You can help in advising on curriculum planning that incorporates retirement preparation as a phase of home economics programs by participating in a survey. An enclosed card is provided to indicate whether you would be willing to respond to a checklist regarding factors related to retirement. Those of you who are willing to participate in the survey may also indicate whether you would like an abstract of the completed survey so you can know what impressions your colleagues have about this phase of life.

Your reply will be meaningful for retirement preparation. It is for this reason we are undertaking this survey at Ohio State University.

The checklist will take about 15 minutes. All responses will be anonymous and will be treated confidentially.

Please return the card by November 14, 1977.

Sincerely,

Risse McDuffee, Graduate Student

Julia I. Dalrymple, Advisor
POSTCARD FOR PARTICIPANTS' CONSENT

Directions: Check the appropriate responses. No. ___
Return the card by November 14, 1977

Would you be willing to participate in the survey?

___Yes  ___No

If so, would you like an abstract of the complete study?

___Yes  ___No

The number on consent card and questionnaire are for coding purposes.

Thank you very much.

__________________________________________
(Your Signature)

__________________________
Street _______________________

__________________________
Date City _________________________

__________________________
(Zip)
December 5, 1977

Dear Home Economics Teacher:

On November 18, 1977, we sent to you a questionnaire regarding your views about factors related to retirement. We have not received your questionnaire and we would like to include your views regarding retirement in our survey. Your response is important for all of us who may some day retire.

We realize that December is a time when mail easily gets misplaced. Therefore, we are enclosing another questionnaire and an envelope for your convenience.

Thank you very much for participating in our survey.

Sincerely,

Risse McDuffee, Graduate Student

Julia I. Dalrymple, Adviser
1208 Superior  
Bellefontaine, OH  43311  

March 1, 1978  

Dear Home Economics Teacher:  

You may recall last fall we mailed to you a letter explaining a survey regarding factors related to retirement for home economics teachers.  

Since then teachers' retirement and related benefits and concerns have been considered seriously by our legislators. Many of us have written our congressmen expressing our views about certain factors pertinent to our retired years of life.  

Regardless of the phase of life you are presently in, your attitudes and concerns regarding retirement are important and vital to the survey. Survey findings will be beneficial information for those working for legislative support as well as serving as a basis for planning retirement programs for teachers.  

All responses will be anonymous and will be treated confidentially. You will receive a report of the completed survey.  

Please complete and return the enclosed questionnaire in the envelope provided by March 10.  

Sincere thanks,  

Risse McDuffee  

Julia I. Dalrymple