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The categorization of retirement issues: Differential frames, information, and experiences

Hause, Emily Lynne, Ph.D.

The Ohio State University, 1992
THE CATEGORIZATION OF RETIREMENT ISSUES:
DIFFERENTIAL FRAMES, INFORMATION, AND EXPERIENCES

DISSERTATION

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

By

Emily L. Hause, B.S., M.A.

* * * * *

The Ohio State University

1992

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DEDICATION

This dissertation is dedicated to
my family,
and my classmates,
it would not have been possible without you.
It is also dedicated to
my son,
I regret it was not possible with you.
ACKNOWLEDGEMENTS

I would like to express sincere appreciation to the members of my dissertation committee for their guidance throughout this research. Your contributions and suggestions added much to the quality of this dissertation. I especially wish to thank Bob for being an amazing advisor and for helping and guiding me in ways to numerous to mention over the last five years. I never said it enough, but thank you.

Thanks to the faculty and staff members who completed the survey. Thanks to Tim Krouse for permission to administer the survey. I also owe Scott my unending gratitude for helping me make sense of the damn thing and of life. Thanks especially to the baby sis for just being herself. Marie, you are the best pal a girl could have. To the gliteratti: my undying and wholly unconditional positive regard forever. To my mom and dad: thank you for all the love and support and for making me go to graduate school. It beats waitressing.

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CHAPTER I

LITERATURE REVIEW AND HYPOTHESES

Overview

The primary assertion of this research is that the retirement decision is fundamentally unstructured. Choices cannot be demonstrated to be correct; decision criteria are ambiguous; current or initial states are unidentifiable; issues are novel; and environmental conditions are unstable. Unstructured decision making will be proffered as a theoretical basis for examining retirement, as much of the past research on retirement has been atheoretical. The purpose of this research is to apply the theoretical framework of unstructured decision making to retirement and to explore the previously unexamined research questions and hypotheses that follow from this characterization. Furthermore, the bounds of unstructured decision making research are expanded by adding and examining two additional decision categories.

The setting for this research was The Ohio State University, which offered an incentive plan for early retirement with credit of up to five years of service for
faculty and staff members who retired between February, 1990 and February, 1992. Because the incentive plan increased the range of age and years of service of individuals considering retirement, this provided an interesting opportunity to study decision making and retirement.

A survey was conducted on faculty and staff members eligible to retire under the incentive plan or the regular retirement plan. The variables examined included: the "frame" or category placed on the retirement decision, information search, knowledge and expected outcomes of retirement, retirement communications, job involvement, job satisfaction, absenteeism, tardiness, intention to retire, extent of retirement and the stage of the decision.

In Chapter I of this dissertation, the past research on the retirement decision is reviewed. Also, the unstructured decision making literature is examined and introduced as a theoretical basis for retirement research. Finally, the hypotheses are outlined. In Chapter II, the research design and methodology used to test the hypotheses are presented. In Chapter III, the results of the study are examined. Chapter IV, the final chapter, contains a discussion of the results.

Introduction

Although it has been examined in literally hundreds of published studies, the retirement decision is a poorly
understood phenomenon. Much of the research on retirement is atheoretical (Beehr, 1986) and was completed by gerontologists, social workers or psychologists who sought only to explore correlational relationships between retirement decisions and personal or organizational factors (e.g., Barfield & Morgan, 1978; Palmore, Fillenbaum & George, 1984). One theoretical framework that has been applied to retirement is work role adaptation (Hanish & Hulin, 1990). As will be argued, there are numerous issues associated with this application.

Due to these theoretical shortcomings, at present no clear understanding exists of such issues as: the categorization or framing of the retirement decision (e.g., threat or opportunity), the role of information communication, search, and recognition for the retirement decision, and the relationship between these factors and work-related perceptions, attitudes, and behaviors. The potential moderating effects of extent of retirement and stage of the decision also remain unexamined.

To address these issues, the purpose of this research is to argue that the retirement decision is fundamentally unstructured and to explore the previously unexamined research questions that follow from this characterization: Are categories of retirement decisions associated with different category antecedents? Are categories of retirement decisions associated with different patterns of
information search and information recognition? Are categories of retirement decisions associated with different patterns of work-related attitudes and behaviors? In addition, exploratory analyses examining the role of extent of retirement and stage of the retirement decision will also be conducted.

Reasons to Study Retirement

It is important to rigorously examine and better understand retirement for both practical and theoretical reasons. One practical reason is that it is a decision most employees in organizations will eventually face. Furthermore, as the population is aging, in coming years there will be a greater proportion of retirement age individuals and therefore increased demand for retirement information (Beehr, 1986). In addition, the nature of the retirement decision has been changing in recent years with the introduction of legislation limiting mandatory retirement and the increasing prevalence of early retirement programs (Rosen & Jerdee, 1986).

One reason for this increase in retirement incentive programs is that early retirement policies are seen as an excellent means for organizations to control their personnel planning as the workforce of America ages (Beehr, 1986). For example, according to Rosen and Jerdee (1986), early retirement has been used as a means for "laying off" older
workers in difficult economic climates, as a method for opening career paths for younger and minority employees, and as a way of ridding the company of older employees who are not performing well. For all of these reasons, Rosen and Jerdee conclude that it has become a common practice to offer economic retirement incentives to younger and younger employees.

Because of these legislative and business developments, the nature of the retirement decision has become increasingly complex. That is, while some of those facing the retirement decision will truly have reached the end of their "working" lives, others will be embarking on new work challenges. Early retirement programs have expanded the age range of those eligible for retirement. People as young as fifty are often eligible to retire (Karp, 1989). Further, the life plans of people who retire at such a young age often include future participation in the workforce (Rosen & Jerdee, 1986). The age range of individuals examining the retirement decision and the type of retirement programs offered by companies have expanded and the decision process has increased in complexity.

In addition to practical reasons for examining retirement, the addition of a theoretical framework to any area of study enables researchers to progress from a series of unrelated studies to an integrated, programmatic effort. Unstructured decision making would be well suited as this
theoretical framework. As will be argued, an unstructured
decision is a decision that is novel, complex or is made
with imperfect information regarding options.

Unlike "structured" decision making frameworks,
unstructured decision making frameworks assume no set or
"given" parameters of the decision. Unstructured frameworks
therefore direct researchers toward examining the initial
stages of the decision making process, including issue
categorization and information search and processing
(Mintzberg, Raisinghani & Theoret, 1976). It will be argued
that retirement is classified by potential retirees into the
categories of threat and opportunity and that these frames
have differential implications for resulting decision
processes. That is, people who view retirement as an
opportunity may perceive the decision differently, gather
and process information differently and arrive at greatly
dissimilar decisions from those who see it as a threat.

As will be argued, the unstructured decision making
process lends itself to the examination of these differences
in information search and processing. In addition to
benefitting the retirement literature, this examination will
also shed light on the categories of unstructured decisions.
Traditionally, only two categories of decisions have been
examined: threat and opportunity (Dutton & Jackson, 1987).
Yet, it is evident that there is tremendous variety in how
people see retirement (Karp, 1989). That is, not all people
see retirement as threat or opportunity, but rather there are those who are best described as seeing retirement as both a threat and an opportunity and those who view retirement as neither a threat nor an opportunity. This suggests the presence of the additional categories of ambivalence (both threat and opportunity) and neutrality (neither threat nor opportunity). It is felt that these additions allow a more accurate reflection of workers' cognitive representations of retirement. These categories will be discussed in greater detail later.

Definitions of Retirement

As Beehr (1986) argues, retirement has been defined and operationalized in numerous ways. According to Beehr, retirement is "a process that starts with planning and decision making sometime before the end of one's working life and is not completed for years after..." (p. 31). leaving the workforce. Palmore, Fillenbaum and George (1984), describe a retired person as one who is "...employed less than thirty-five hours per week and receives a pension, either public or private" (p. 109). As Sullivan (1988) argues, other operational definitions of retirement include: leaving the workforce (Kingston, 1982), describing oneself as retired (Parnes & Nestel, 1981), and receiving a pension (Atchley, 1976).
Sullivan (1988) notes that these differing definitions may have resulted because retirement can be viewed from an organizational or an individual perspective. Sullivan argues that for the organization, retirement has only one meaning—that an employee leaves the firm and receives a pension, either public or private. From the individual’s perspective, there are many possible meanings for retirement. That is, people may retire to differing degrees. The two most extreme cases would be (a) an individual who leaves a company and receives a pension while working full time for another organization, and (b) an individual who leaves a firm, receives a pension and ceases all work activity.

Factors Influencing the Retirement Decision

Sullivan (1988) discusses a number of variables which have been found to influence the retirement decision. She classifies these variables into three groups: (a) characteristics and attitudes of the individual, (b) finances, and (c) organizational variables. Sullivan notes that few studies examine the same variables and those that do often yield conflicting results. Because of this, few decisive statements may be made about factors influencing the decision to retire.

In general, Sullivan (1988) reached the following major conclusions based on this review of the retirement
literature on factors influencing retirement. Age, gender, race, marital status and health do not seem to have a direct effect on the decision to retire. Retirement was found to have a positive correlation with a good attitude toward retirement. Level of education as well as financial security in retirement seem to be correlated positively with retirement age. Jobs with high autonomy and skill variety were associated with a lower likelihood of retirement. In addition, Sullivan was unable to conclude the nature of the relationship between job satisfaction and retirement or social pressure to retire and retirement. Studies examining these variables yielded mixed results.

Sullivan’s (1988) literature review was extremely thorough and the only two additions were made to it by this author: studies published since the review and a more thorough examination and discussion of studies examining retirement as a withdrawal behavior. To review the more recent retirement literature, a computer search for the word "retirement" was conducted and a manual search was undertaken in the major Industrial/Organizational Psychology journals as well as The Gerontologist and The Journal of Gerontology for the years 1985-1991. A total of sixteen empirical studies were found.

With regard to characteristics and attitudes of the individual, health was found to be related to the retirement decision, with healthful workers less likely be in favor of
retirement (Hanish & Hulin, 1990; Karp, 1989; Monahan & Greene, 1987; Ruhm, 1989). Education was found to be negatively related to retirement preparation (Ferraro, 1990). Kinicki (1989), using a sample of workers undergoing involuntary job loss, found that age was positively related and education was negatively related to the decision to accept a retirement option. In contrast, Monahan and Greene (1987) were unable to predict retirement decisions on the basis of age. In summary, the characteristics of individuals which seem to be associated with the retirement decision are health and education. Results for age were somewhat mixed.

Karp (1989) found that individuals who felt they had "unfinished agendas" at work were less likely to have positive attitudes toward retirement. Similarly, Hanish and Hulin (1990) found retirement intention to be related to perceived job importance. Rahman, Sahar, and Kureshi (1990), using a sample of women, found that alienation from work increased as retirement approached. Similarly, Monahan and Green (1987) found individuals who perceived a poorer "fit" with the organization were more likely to choose to retire.

Job satisfaction has been found to be negatively related to retirement intention (Hanish & Hulin, 1990) and retirement attitudes (Karp, 1989). However, Monahan and Greene (1987), found that satisfied individuals were more
likely to retire. In summary, the decision to retire seems to be negatively related to job importance and unfinished work and positively related to a sense of alienation. The results for job satisfaction are mixed.

The common explanation for mixed results for job satisfaction is the use of facet versus global measures or intrinsic versus extrinsic measures of satisfaction by researchers. That is, researchers tend to find a relationship between retirement and facet, but not global measures of satisfaction (Horn & Hulin, 1981). In addition, retirement has been found to be positively related to extrinsic and negatively related to intrinsic job satisfaction (Sullivan, 1988). These explanations cannot be used to resolve the conflicting findings of Hanish and Hulin (1990) and Monahan and Greene (1987), however, as both sets of researchers employed measures of extrinsic job facets.

Financial security has been shown to have a large impact on the retirement decision (Ferraro, 1990; Gibson, 1987; Karp, 1989). Some researchers have gone so far as to assert this as the biggest single factor affecting retirement (Campione, 1987; Ruhm, 1989). In contrast, Monahan and Greene (1987) found no significant relationship between finances and the decision to retire. Similarly, Wise (1990) found no impact of changing retirement finances on retirement decisions of female employees. Further, Easterline, MacDonald and Macunovich (1990) found a lessened
impact of finances for retiring "Baby Boomers" due to their having delayed parenting and having had fewer children. Mitchell, Levine and Pozzebon (1988) found a decrease in the impact of individual finances on the retirement decision due to an increasing prevalence of strong monetary retirement incentives from many organizations. To summarize, finances, while clearly an influence on the decision to retire, may not be as crucial as was once believed.

Only two studies relating job or organizational variables to retirement were found. Spector and Jex (1991) found that job characteristics were not related to the retirement decision. Mitchell, Levine and Pozzebon (1988) found differences in retirement to be associated with job type. That is, blue collar workers seem to retire at a younger age than white collar workers. The researchers speculate that blue collar workers' health and productivity may decline at a younger age than white collar workers', making retirement more appealing.

In summary, retirement is presently both well and poorly understood. Although variables with conflicting findings must be more closely examined, the correlational relationships between retirement and several variables are presently rather clear. As can be gleaned from the reported studies and as was mentioned earlier, however, what has been most sorely lacking in the research on retirement is an
understanding of the process of retirement and a theoretical foundation (Beehr, 1986).

One theoretical position that has been applied to retirement, however, is work role adaptation (Hanish & Hulin, 1990). That is, retirement has been classed as a type of job or organizational withdrawal. According to the theory of work role adaptation, dissatisfied workers will engage in behaviors intended to make the work situation less aversive and job withdrawal is one possible subset of these behaviors. Job withdrawal is defined by Hulin (1991), as the "set of behaviors dissatisfied individuals enact to avoid the work situation" (p. 10). This approach assumes that the common cause of turnover, lateness, absenteeism, and retirement is avoidance. According to this theory, workers retire because they are dissatisfied with their jobs.

Although the treatment of retirement as a withdrawal behavior has received some support (e.g., Hanish & Hulin, 1990), this work is not without its limitations. For example, withdrawal-based research efforts could be better characterized as attempts to understand reactions to dissatisfaction (Brooks, 1990), rather than as an examination of the causes of retirement. As Beehr (1986) points out, retirement occurs for a number of reasons. Indeed, a number of researchers have reported finding no relationship (e.g., McCune & Schmitt, 1981) or even a
positive relationship (e.g., Dobson & Morrow, 1984) between job satisfaction and work role withdrawal behaviors.

A second limitation of the work role adaptation model is that it does not describe or examine the decision making processes inherent in retirement. According to Beehr (1986), retirement "...starts with planning and decision making sometime before the end of one's working life and is not completed for years after..." (p. 31) leaving the work role and receiving a pension. This initial planning and information processing are not addressed in the work role adaptation model.

A third limitation inherent in a satisfaction-based approach is that it is necessarily oriented on the present. That is, people are expected to act in keeping with their current level of job satisfaction. According to Abelson and Levi (1985), one of the initial stages of framing a decision is the recognition of perceived consequences of alternatives. This implies that the decision process is driven by the perception of future possible outcomes rather than by current feelings of satisfaction. This inclusion of future expected outcomes and satisfaction offers a much richer examination of the decision process.

A final limitation of the work role adaptation model is that it conceptualizes all "withdrawal" behaviors as points along the same continuum. For example, people who are people seeking a new job and people contemplating a career
end are seen as having the same motivations and psychological processes. It is likely that there are similarities in turnover and retirement processes. Both are work role transitions involving leaving a familiar work setting and adapting a new role. Retirement has additional meaning for many workers, however. Karp (1989) notes workers who see retirement as a "social death" or sign of age or infirmity. The work-role withdrawal literature offers no mechanism for capturing these differences in meaning.

**Decision, Decision Process, Unstructured Decision**

One solution to these shortcomings would appear to be the use of decision theory to examine retirement. For the purposes of this discussion it is necessary to distinguish between a decision as it is traditionally defined and an unstructured decision. A decision is defined as "...the specific commitment to action" (Mintzberg et al., 1976, p. 246). Similarly, a decision process is defined by these authors as "...a set of actions and dynamic factors that begins with the identification of a stimulus for action and ends with the specific commitment to action" (p. 246). Therefore, the retirement decision process will be defined as: a set of actions beginning with the identification of a stimulus for action and ending with a specific commitment to being employed by the organization less than thirty-five
hours per week and receiving a pension, either public or private.

Mintzberg et al. (1976) define an unstructured decision as a decision that "...has not been encountered in the same form and for which no predetermined and explicit set of ordered responses exists" (p. 246). Further, Abelson and Levi (1985) define an unstructured decision as one characterized by novelty and uncertainty in assigning probabilities to outcomes. Burnstein and Berbaum (1983) see unstructured decisions as "unprogrammed and complicated." Finally, Saunders and Jones (1990) describe unstructured decisions as involving conflict, complexity, preference ambiguity and limited rationality. Some aspects of unstructured decisions are also acknowledged in the economics literature. For example, Parnes (1980) discusses decisions made with uncertain information and outcomes.

As it is defined here, an unstructured decision is a decision that is novel, complex or is made with imperfect information regarding options. In addition, there are numerous ways in which an issue can be unstructured, each of which may have different implications for decision processes. For the purposes of this research, issues may be unstructured in that choices cannot be demonstrated to be correct, decision criteria are ambiguous, current or initial states cannot be identified, the issue is novel (Suarez, 1990) or environmental conditions are unstable.
Types of Unstructuredness and Retirement

Demonstrability of Correctness

One way in which retirement is unstructured is that choices cannot be demonstrated to be correct. McGrath (1976) discusses two main types of decisions: those with clear, logical, intuitive types of solutions and those with no demonstrable correct solution. Retirement is clearly in the latter category. For example, retirement decisions have been shown to be based at least in part on attitudes (Sullivan, 1988) as well as the individual's perceptions of existing organizational conditions (Rosen & Jerdee, 1986). A person with certain perceptions cannot demonstrate the correctness of her or his career decision to someone who does not share those values.

Furthermore, it is impossible to factually determine which of a series of work or non-work roles would have ultimately lead to a higher quality of life. It is the dilemma of Robert Frost's "The Road Not Taken". Once a person has committed her or himself to one of a series of work alternatives, the outcomes of the alternatives not chosen are unknowable. The correctness of the choice, therefore, cannot be factually demonstrated.
**Unclear Decision Criteria**

The retirement process is rife with unclear decision criteria. How does one judge whether or not a retirement decision is a good one? One can either examine the decision process or the decision outcome as criteria. The focus of this discussion will be on outcomes. Life satisfaction, a commonly proposed criterion for the outcome of the retirement decision, is unclear for a number of reasons. For example, there is evidence to indicate that people do not know what is satisfying to them (Locke, 1976). In addition, as Baysinger and Mobley (1983) point out, this criterion is not stable. That is, the characteristics people find satisfying tend to change as they remain in a role.

In addition, the retirement decision would include both present and future expected utility of work roles (e.g., Mobley, 1977) versus retirement roles. If this is the case, which of these outcomes (present or future) are to be used as decision criteria? Research has shown that workers experience difficulty anticipating their capacity for inactivity or loss of status in retirement (Beck, 1982). In summary, the retirement process is characterized by unclear decision criteria.
Identifiability of Current or Initial States

One source of unstructuredness in the retirement process stems from the analysis of initial or current conditions. In order to be classified as an unstructured decision, this analysis requires clear, available, accurate information. Such analysis allows for the identification of discrepancies between existing and desired conditions. The work environment is not, however, characterized by clear, available, accurate information (Baysinger & Mobley, 1983). In addition, Parsons, Herold and Leatherwood (1985) depict employees as often lacking work role information. Further, as Baysinger and Mobley (1983) point out, even when it is available, the work role information to reduce ambiguity does not come cheaply.

This uncertain work environment is in part due to the fact that people are not given information directly and must instead glean it from the environment (Mintzberg et al., 1976). That people are often not successful at this gleaning is illustrated by Thompson, Baker, and Smallwood (1986). These researchers found that the professional staff of a chemical company most frequently requested information on (a) what is my job? (b) how am I doing? and (c) how do I get ahead? According to Thompson et al., such ambiguity is not atypical. Because the identification of current or initial states is problematic in the retirement process, this process is asserted to be unstructured in this regard.
Novelty

The novelty of a decision is also a source of unstructuredness and the retirement process is virtually always novel. According to Hayward, Grady, & McLaughlin (1988), most people do not retire more than once throughout the course of their entire careers. Because it is a process people do not often undertake, retirement is asserted to be unstructured in that it is novel.

Changing Environmental Conditions

Changing environmental conditions are the final aspect of unstructuredness to be examined here. The retirement process is clearly unstructured due to changing conditions. The dynamic nature of the work environment has often been noted (e.g., Locke, 1976) and has clear implications for the retirement process. For example, at separate points in time, different alternatives are available to the decision maker.

In addition, the probabilities associated with the current work role, as well as with alternative outcomes, also change (Baysinger & Mobley, 1983). For example, according to Katz and Kahn (1978) organizations may change in terms of the authority structure, the reward structure and the division of labor. Any of these changes would impact on probabilities of outcomes associated with retirement decisions. Because the work environment is
characterized by changing conditions which clearly have implications for the retirement processes, this process is asserted to be unstructured in this regard. In summary, many issues in organizations do not "come in a pre-packaged form" and are "infused with different meaning" by different workers (Dutton & Jackson, 1987, p. 77). As has been argued, retirement is no exception.

**Issue Categorization and Retirement**

The unstructured decision making literature includes the concept of issue categories, and this concept can be usefully applied to the study of retirement. As Dutton and Jackson (1987) discuss, it is the nature of general schematic processing to categorize unfamiliar objects. Issues may be categorized in many ways. Two generic categories used in the discussion of strategic issues are threat and opportunity. That is, in being recognized, an issue can be categorized as a threat or an opportunity. Added to this discussion will be ambivalence and neutrality.

The unstructured decision making approach includes the examination of the cues which trigger the perception of the issue as well as the frame or category into which the issue is placed. Examination of the initial stages of decision making is important because it has been shown that the frame or category into which the issue is placed impacts upon the
Categories have been observed to influence both the amount and type of information examined as well as the eventual decision. In this way, decision making research that assumes explicit or certain parameters for the retirement decision fails to examine the initial, highly influential stages of the decision process.

This idea that objects are placed into different categories was first posited by Rosch (1978). According to Dutton and Jackson (1987), "A critical assertion of categorization theory is that people form cognitive categories based on their observations of the features or attributes of objects..." (p. 77). Although categorization theory has commonly been applied to concrete objects, social events have also been the focus of some research (e.g., Northcraft & Neale, 1986; Tversky & Hemenway, 1983). One of the initial stages of a decision process such as retirement would involve the placing of the issue into a cognitive category. Unstructured decision making theory guides the examination of these primary stages.

According to Dutton and Jackson (1987), the characteristics of positivity or negativity, probability of loss or gain, and perceived control are extremely useful in discriminating between threats and opportunities. A threat is characterized as a "negative situation in which loss is likely and over which one has relatively little control"
An opportunity is characterized as a "positive situation in which gain is likely and over which one has a fair amount of control" (Dutton & Jackson, 1987, p. 80). To logically extend these categories, ambivalence would be a situation which is perceived as both a threat and an opportunity. That is, the issue is seen as both positive and negative, both loss and gain seem likely, and there is a mix of high and low control. Neutrality would be a situation which is perceived as neither a threat nor an opportunity. That is, the issue is seen as neither positive nor negative, neither loss nor gain seem likely, and there is a neither high nor low control.

In terms of the retirement process, an example of an opportunity would be a situation in which the individual is offered a competing course of action which compares favorably to the current work role. This could be a worker who embraces the freedom of retirement. The individual has a high amount of control, the situation is positive, and gain is likely.

In contrast, an example of a threat would be a situation in which an individual perceives gain in the current work role relative to alternative roles, but also perceives a need to vacate the work role. This could be a worker who is asked to "make way for" younger employees.
This is a negative situation, over which the individual has little control, and in which loss is likely.

An example of ambivalence would be a situation in which a person is repulsed from, but also strongly drawn toward retirement. Retirement is seen as both an opportunity and as a threat. This could be a person who has conflicting information on retirement, some highly positive and some highly negative, and who therefore views retirement as a situation in which both loss and gain are likely.

Neutrality would be a situation in which a person sees retirement as neither an opportunity nor a threat. This could be a person who has never or only extremely rarely given serious consideration to their own retirement—perhaps due to a young age. Retirement is viewed as neither positive nor negative and neither loss nor gain are seen as likely.

There is reason to believe that both probability of loss and perceptions of control will vary from person to person in a retirement situation. Some individuals have been found to view retirement as an end to the productive years of their lives or as a loss of identity (Beck, 1982). Yet there are also well documented accounts of individuals eager to retire (e.g., Karp, 1989). It has, in fact, been noted that retirement alternatives have both positive and negative features (Durbin, Gross & Borgatta, 1984),
therefore variability between individuals in perceived loss or gain can easily be expected.

There is also reason to believe that people categorize or frame retirement issues differently. That is, it has been noted that retirement has very different meanings for different individuals. Some of these meanings correspond almost precisely with the categories advocated in this research. For example, according to Frisbey (1987), "For some people, retirement represents a crisis; to others it is the welcome arrival of a long-anticipated opportunity..." (p. 326). In addition, according to Karp (1989), "The responses people made to the prospect of retirement ranged from the view that retirement is a kind of social death, to ambivalence, to the view of retirement as a wholly positive event" (p. 750).

Research on retirement which has examined perceptions of retirement (e.g. Beck, 1982; Barfield & Morgan, 1978, Palmore, et al., 1984) has neglected the decision process. As Karp (1989) points out, "...despite the wide range of studies dealing with the numerous features of the retirement process, we know very little about the complexity of retirement...as it is experienced by individuals" (p. 750).

Classifying all retirement as a single type, as withdrawal theory classifies all retirement as avoidance, denies the variety of different meanings retirement can have for individuals. The category of opportunity implies
"drawal" toward or attraction to a retirement role instead of withdrawal away from or avoidance of a work role. Just as one dissatisfied worker may use retirement as a means of escaping the organization, another satisfied worker may see retirement as too alluring an option to pass. As has been argued, there are several different categories of retirement decisions and these differences are not well-addressed by withdrawal-based approaches to retirement.

Stages of Unstructured Decision Making

The framework to be used for the application of unstructured decision making to the retirement process will be provided by Mintzberg, et al.'s (1976) stages of unstructured decision making. Mintzberg et al. use these stages to argue that even unstructured decisions have at least some structure. The stages have been usefully applied to a number of domains including political decision making (e.g., Burnstein & Berbaum, 1983) and information acquisition (Saunders & Jones, 1990). Although the scope of this research is focussed on the initial stages of the decision process, the entire model and possible research questions beyond the scope of this research will be presented.

Mintzberg et al.'s (1976) stages include: identification of issues, development of solutions, and selection of a solution. The entire process will be
outlined, however, issue identification will be the focus of this discussion because it is the foundation of the research reported here. The issue identification stage of unstructured decision making involves issue recognition and diagnosis. Recognition and diagnosis of issues involve discussion of antecedents of issue categories. The first research question to be examined is: Are categories of retirement decisions associated with different category antecedents?

Issue Identification: Recognition

According to Mintzberg et al. (1976), for issue recognition to occur, the issue must be identified and "evoke decisional activity" (p. 252). Individuals are thought to have standards for situations. The need for decisional activity is assessed through differences between these standards and information about the actual situation. Usually these differences are "triggered" for the individual through some stimulus or piece of information.

An individual's standard for a work role is developed through many factors. In terms of retirement, work experiences, education, perceived available alternatives, perceptions of the self could all be expected to impact on this standard (e.g., Abelson & Levi, 1985; Baysinger & Mobley, 1983). One limitation of work role withdrawal theory is that it is inherently present-oriented; workers
are conceptualized as acting in accordance with current satisfaction levels. The unstructured decision making approach adds anticipated satisfaction. Standards are seen as determined by and compared to future expected outcomes as well as current factors of the work role. Once developed, this standard is not expected to be static and is expected to be impacted by environmental, perceptual and personal changes.

All decision makers are believed to have and apply these standards. Application of standards is thought to involve comparisons of future expected outcomes of competing roles. If a person expects positive outcomes from retirement, then that potential retirement would meet or exceed the standard and the person is more likely to frame the retirement decision as an opportunity. The reverse is true in the case of a threat frame. A worker expecting both positive and negative outcomes would adopt an ambivalence frame and a worker expecting neither positive nor negative outcomes would have a neutral frame. That is, for workers facing retirement, retirement frame will be associated with differences in expectations that standards for retirement will be met.

**Hypothesis One**

Workers who expect more negative outcomes in retirement for themselves and others will frame their potential
retirement as more of a threat and less of an opportunity than workers who expect more positive outcomes.

Similarly, a threat frame would also be expected to be characterized by more positive expectations for the work role in the future if the worker passes up the retirement option and continues working.

**Hypothesis Two**

Workers who expect more job satisfaction one year in the future (if they were to continue working) will frame their potential retirement as more of a threat and less of an opportunity than will workers who expect less job satisfaction.

In terms of retirement, the decision making literature and the satisfaction literature offer somewhat similar conceptualizations of the recognition process. Both literatures speak in terms of standards and stimuli which "trigger" comparisons of a current state (in this case, work role) to a standard. (e.g., Abelson & Levi, 1985; Baysinger & Mobley, 1983). In addition, the unstructured decision making literature adds the discussion of types of triggers. As Abelson and Levi (1985) argue, recognition of an issue could involve perceiving a discrepancy for the first time or
anticipating a future discrepancy. Recognition could also involve the increasing salience of a previous discrepancy. It would be expected that one or more of these three types of triggers will operate in these retirement processes. Examples of "triggering" stimuli could be expected to include receiving information on retirement options, missing an expected promotion or experiencing poor health. The early retirement incentive program could serve as such a trigger, as could retirement communications received from coworkers, superiors or retirement services.

Issue recognition is expected to require the decision maker to discern relevant information from the environment and then distinguish this information from "noise" (Mintzberg et al., 1976). This is not a simple task. For example, according to Wright (1974), information overload is generally the rule of decision situations and as Mintzberg et al. (1976) argue, issues must be identified from "streams of ambiguous, largely verbal" (p. 251) data. Because of this, it is possible that individuals in objectively similar work roles will often have gleaned completely different information from the work environment. In general, however, differences in both the nature and number of these triggers are expected to be associated with differences in retirement decision frame. The more negative the retirement communication, the more likely the individual is to frame retirement as a threat.
Hypothesis Three
Workers who report having received more negative retirement communications will frame their potential retirement as more of a threat and less of an opportunity than will workers who report having received more positive retirement communications.

In addition, categories are expected to be associated with differences in the reported number of retirement communications received. Triggering stimuli are related to issue recognition and categorization. Threat frames have been shown to be associated with restricted amounts of incoming information (Gladstein & Reilly, 1985) and opportunity frames with openness to incoming information (Nutt, 1984).

Hypothesis Four
Workers who report having received fewer retirement communications will frame their potential retirement as more of a threat and less of an opportunity than workers who report having received more retirement communications.

Although it will not be directly addressed in this research, categories of issues are triggered by different types of stimuli and are clearly distinguished in the
recognition routine (Cowan, 1986). Opportunities are generally stimulated by a single event or idea (Mintzberg et al., 1976), threats are generally perceived as problems (Billings, Milburn & Schaalman, 1980), then stimulated by a single, immediate and important event (Nutt, 1984).

The differences in the recognition of these categories of issues are quite pronounced. For example, Nutt (1984) posited that for opportunities, the decision process generally follows the Cohen, March and Olsen (1972) Garbage Can Model of decision making. A main premise of the Garbage Can Model of decision making is that decision situations can be seen as "...a garbage can into which various kinds of problems and solutions are dumped by participants..." (Cohen, March & Olsen, 1972, p. 2).

In this environment, solutions are seen as "looking" for problems. Applied to the retirement process, this model offers a provoking image: the idea of retirement options searching for people. This approach would imply that retirement alternatives are far more "active". The model further posits that solutions prompt the appearance of problems.

Nutt (1984) further found that the Garbage Can Model did not characterize the decision processes for threats. That is, although opportunities were found to generally follow the solution-leading-to-problem process formulated in
the model, threats were found by Nutt to be better characterized as flowing from problem to solution.

**Issue identification: Diagnosis**

The second research question to be examined is: Are categories of retirement decisions associated with different patterns of information search and information recognition?

Mintzberg et al. (1976) argue that recognition of the issue is followed by diagnosis and search for further information. The frame placed on the decision will impact heavily on this stage. Individuals have been shown to search for and attend to frame-consistent information over frame-inconsistent information (Jackson & Dutton, 1988).

That is, individuals who perceive a threat situation will tend to search for negative information, while individuals who perceive an opportunity situation will tend to search for positive information. Information search will be driven by the category of issue the individual feels that she or he is experiencing (Isenberg, 1986). Because of this, it is expected that information inconsistent with that category will not be sought out and, if encountered, will be minimized or disregarded (Fiske & Taylor, 1984). Neither positive nor negative information would be consistent with a neutral frame and both positive and negative information would be consistent with an ambivalence frame.
**Hypothesis Five**

Retirement frame will be related to differences in the type of retirement-related information sought:

**Hypothesis 5a**

Workers who frame their potential retirement as a threat or ambivalence will be more likely to search for negative information than will workers who frame retirement as an opportunity or neutrality.

**Hypothesis 5b**

Workers who frame their potential retirement as an opportunity or ambivalence will be more likely to search for positive information than will workers who frame retirement as a threat or neutrality.

Individuals in a threat situation have also been shown to restrict the amount of incoming information (Gladstein & Reilly, 1985) as well as the solutions they consider (Billings et al., 1980) and to reach conclusions before examining all of this information (Keinan, 1987). In contrast, individuals in an opportunity situation have been shown to engage in relatively open information search (Nutt, 1984). That is, in opportunity situations, decision makers generally desire more information on the situation before
acting (Mintzberg et al., 1976). Because of this, it is expected that a worker in an opportunity situation will tend to search for and examine more information than a worker in a threat situation.

Fuller and Redfering (1976) in a survey of pre-retirement of military personnel, found negative attitudes toward retirement associated with reduced retirement planning and less information seeking about retirement. Similarly, Dobson and Morrow (1984) conducted interviews of a stratified sample of University employees and found that retirement planning activities were slightly positively related to retirement attitudes. Interestingly, they further found that these activities were not associated with job satisfaction.

**Hypothesis Six**

Workers who frame their potential retirement as a threat or neutrality will engage in fewer retirement planning activities than will workers who frame retirement as an opportunity or ambivalence.

In addition to information search and planning activities, differences in issue category have been shown to be associated with differences in information recall. Dutton and Jackson (1987) point out a number of studies that support the notion that category-consistent information will
be recalled better than category-inconsistent information. It is not clear if these effects are due to selective attention or selective forgetting, but the finding is rather stable that once an issue is categorized, information consistent with that category is more frequently reported (for a review, see Alba & Hasher, 1989). Although much of the research in this area was conducted on physical stimuli, the results are thought to generalize to social phenomena (Dutton & Jackson, 1987). It was further expected that these results would generalize from recall to recognition of information.

In the case of retirement, information consistent with a threat frame would be negative and information consistent with an opportunity frame would be positive. Neither positive nor negative information would be consistent with a neutral frame and both positive and negative information would be associated with an ambivalence frame.

Another finding associated with issue categorization is that ambiguous information will be distorted to be category-consistent (e.g., Carmichael, Hogan & Walter, 1932). Again, much of the research in this area has been conducted on physical stimuli, but it is believed that the results are generalizable to social phenomena (Dutton & Jackson, 1987). In the case of retirement, it is believed that people will distort ambiguous stimuli in frame-consistent ways. That is, it is expected that retirement frame would be associated
with differences in the type of answers given on a test of knowledge of the organization's retirement policies and of retirement.

**Hypothesis Seven**

Workers who frame their potential retirement as a threat or ambivalence will respond to multiple-choice items on retirement in a more negative direction (more negatively than the correct answer) than will workers who frame retirement as an opportunity or neutrality.

It is further expected that retirement frame would be associated with differences in knowledge of retirement and related issues. Individuals in a threat situation have also been shown to restrict the amount of incoming information (Gladstein & Reilly, 1985) and individuals in an opportunity situation have been shown to engage in relatively open information search (Nutt, 1984). In addition, negative attitudes toward retirement have been found to be associated with reduced retirement planning (Fuller & Redfering, 1976) and positive attitudes with increased retirement planning (Dobson & Morrow, 1984).

It is reasonable that reduced information seeking and planning should be associated with reduced knowledge. Because of this, it is expected that retirement frame will be associated with differences in knowledge of retirement.
and related issues. Those who frame retirement as a threat and those who have not framed retirement would be expected to have the least knowledge.

**Hypothesis Eight**

Respondents who frame their potential retirement as a threat or neutrality will make fewer correct responses to a recognition test of the organization's retirement policy and knowledge of retirement than will respondents who frame retirement as an opportunity or ambivalence.

Mintzberg's later stages will be included to embed the discussion within his framework and to show directions for future study. Presentation and testing of actual hypotheses associated with these stages are beyond the scope of this work.

**Development of Alternatives: Search**

Having identified a problem, the worker may now enter a development stage in which she or he searches for or designs alternatives to resolve the issue. As was noted by Witte (1972), an individual's issue diagnosis implies certain alternatives. That is, it would be expected that just as the search for information was constrained to category relevant material, so too is the search for alternatives.
There are four types of search (Mintzberg et al., 1976) that individuals are thought to undergo in the retirement process. The first type of search is a memory search which simply involves the scanning of long term memory. Passive search is the second type and involves waiting for unsolicited alternatives. The trap search involves the activation of "search generators" that will inform the decision maker of existing alternatives. Finally, active search involves directly seeking alternatives. According to Cyert and March (1963) decision makers proceed from least active type of search to most active type. In the retirement process, this pattern would be expected to occur. Further, the most thorough search would be expected to be completed by individuals in an opportunity situation. This is because there is evidence that people under threat may consider and develop fewer alternatives (Billings et al., 1980). Decision makers under threat are also more likely to satisfice (Wright, 1974).

Development of Alternatives: Design

In a novel situation, such as the retirement process has been argued to be, alternatives may not be clearly listed or available. Therefore, there may be a need to custom-design solutions. The design process contrasts with the search process in that it involves the combination of existing elements into a new alternative. The retirement
equivalent of design would encompass alternatives such as starting one's own business. In the Mintzberg et al. (1976) article, the point is reiterated that people seem to develop only one solution through a series of decisions which gradually narrow the focus of a possible action. It would, therefore, be expected that a decision maker at this stage of the retirement process will not design more than one alternative.

Selection of an Alternative

Selection of the proper alternative, once the alternative(s) has been developed, is the final stage of the process. There is evidence to indicate, however, that choices between rival alternatives are rare if not nonexistent. For example, Anderson (1983) states that in the case of a series of sequential decisions, the "resulting pattern of activity does not represent an alternative chosen over...competing courses of action" (p. 201). This is because all of the available alternatives do not seem to be considered simultaneously (Burnstein & Berbaum, 1983). It can easily be argued that the retirement process should be viewed as a process involving a series of decisions which rarely involves the concurrent examination of all possible actions. It would therefore be expected that people do not examine all available alternatives concurrently.
Further, as Mintzberg et al. (1976) and Abelson and Levi (1985) posit, it is virtually impossible to separate the development of alternatives from the evaluation and choice of one of these alternatives. Also, Soelberg (1967) found that decision makers develop an implicit choice early in the process and use subsequent information to bolster this decision. In this way, it would not be expected that decision makers in the retirement process will separately develop, evaluate and choose alternatives. For this reason, the selection of alternatives will be treated only briefly.

Selection of Alternatives: Screening

The screening process is used to eliminate obviously deficient or impossible alternatives and to narrow the field of possibilities. There is actually little evidence that this screening takes place as a separate process, but rather is an implicit part of the development of alternatives (Mintzberg et al., 1976).

Selection of Alternatives: Evaluation-Choice

This stage is expected to be found to be rife with heuristics and biases (Abelson & Levi, 1985). For example, according to Mintzberg et al. (1976), evaluation and choice often involves the use of crude, internal scales and reasoning that the decision maker could not justify.
Further, Anderson (1983) states that people often discover goals in the process of making a decision. In contrast with a process in which goals are clearly outlined and decisions made in keeping with them, people are instead expected to discover their retirement goals as they make decisions.

Selection of Alternatives: Authorization

Authorization is a process which is perhaps better applied to group decision making situations. It involves situations in which the individual involved in the decision process does not have the authority to actually make the decision. Although it may not be the most common occurrence, there are people who do not have the "authority" to complete the retirement process. If an individual was highly accountable to her or his spouse, the authorization process may be necessitated.

Traditional Withdrawal Theory Variables

In addition to examining retirement categories with the context of Mintzberg et al.'s framework, this research explores the relationship between these frames and traditional withdrawal theory variables. The third research question to be examined is: Are categories of retirement decisions associated with different patterns of work-related attitudes and behaviors?
Positive retirement attitudes (Karp, 1989) and perceptions (Atchley, 1977) have been found to be associated with the decision to retire. These positive attitudes and perceptions are associated with an opportunity frame and negative attitudes and perceptions are associated with a threat frame. Neutral frame would be associated with neither positive nor negative perceptions and ambivalence would be associated with both. Because of this relationship with positive attitudes and perceptions, it is expected that an opportunity frame will be associated with a greater likelihood of retirement.

**Hypothesis Nine**

Respondents who frame their potential retirement as an opportunity will be more likely to intend to retire in the near future than will respondents who frame their retirement as a threat or as ambivalence or neutrality.

The threat category may be evoked for people who perceive work as a major source of identity and status (Atchley, 1971). Retirement is then seen as associated with the loss of these things. The opportunity category may be evoked for individuals who see retirement as a welcome chance to engage in activities they have had to forgo due to their work and are therefore see their work as less central to their existence. The neutral category would be unlikely
to be associated with people who see the work role as a major source of identity. Similarly, the ambivalence category engenders viewing the positive aspects of retirement and is therefore less likely to be associated with the extreme centrality of work expected of the threat people.

**Hypothesis Ten**

Workers who frame their potential retirement as a threat will view the present job as more central to their existence/self concept than workers who frame retirement as an opportunity or as ambivalence or neutrality.

If the work role withdrawal representation is correct (Hanish & Hulin, 1990), then retirement is a behavior associated with other withdrawal behaviors and is due to dissatisfaction in the work role. Also, if an opportunity frame for retirement could be said to increase the likelihood of retirement, then an opportunity framework would be expected to be associated with lower job satisfaction and a greater incidence of absenteeism and tardiness than the threat, neutrality or ambivalence frames.
Hypothesis Eleven

Workers who frame their potential retirement as a threat will be more satisfied in their present position than workers who see retirement as an opportunity, ambivalence or neutrality.

Hypothesis Twelve

Workers who frame their potential retirement as an opportunity will have been absent or tardy in the past 12 months significantly more times than those who frame retirement as a threat or as ambivalence or neutrality.

Exploratory Analyses:

In addition to these research questions and hypotheses, the moderating effects of extent of retirement and stage of the decision on information search and on job-related attitudes and behaviors will be examined. The relationship between retirement frame and these variables is expected to be moderated by both the extent of retirement and the stage of the decision.

Extent of retirement is defined as the degree to which the individual is leaving the organization and ceasing work behavior. Because individuals are retiring at a younger and younger age (Karp, 1989), there is an increasing prevalence of retirement options in which the individual continues to work full or part time. It can therefore be said that many
individuals retire "to a greater extent" than others. It is reasonable to expect that a worker who is retiring and ceasing all work behavior is in a completely different psychological position than one who is retiring and moving to another full time position. It is thought that the greater the extent to which the individual is retiring, the stronger the relationship will be between issue categorization and information search and job-related attitudes and behaviors.

The relationships between retirement frame and information search and job-related attitudes and behaviors are also expected to be moderated by the stage of the decision process. It is likely that the survey will capture respondents at various stages of the decision process: from those for whom retirement is such a remote option it is rarely or never considered, to those who have completed the decision process and made their decision public. It is also reasonable to expect that the relationship between issue category and information search and job-related attitudes and behaviors would be affected by these differences in decision stage. Because the majority of information search behaviors occur at early stages of decision making, it is thought that the earlier the individual is in the decision process, the stronger the relationship will be between issue categorization and information search. In contrast, it is thought the later the individual is in the decision process,
the stronger the relationship will be between issue categorization and job-related attitudes and behaviors. A summary list of hypotheses is presented in Table 1.
Table 1

Summary List of Hypotheses

**Hypothesis 1:** Workers who expect more negative outcomes in retirement for themselves and others will frame their potential retirement as more of a threat and less of an opportunity than workers who expect more positive outcomes.

**Hypothesis 2:** Workers who expect more job satisfaction one year in the future (if they were to continue working) will frame their potential retirement as more of a threat and less of an opportunity than will workers who expect less job satisfaction.

**Hypothesis 3:** Workers who report having received more negative retirement communications will frame their potential retirement as more of a threat and less of an opportunity than will workers who report having received more positive retirement communications.

**Hypothesis 4:** Workers who report having received fewer retirement communications will frame their potential retirement as more of a threat and less of an opportunity than workers who report having received more retirement communications.

**Hypothesis 5:** Retirement frame will be related to differences in the type of information sought:

- **Hypothesis 5a:** Workers who frame their potential retirement as a threat or ambivalence will be more likely to search for negative information than will workers who frame retirement as an opportunity or neutrality.
- **Hypothesis 5b:** Workers who frame their potential retirement as an opportunity or ambivalence will be more likely to search for positive information than will workers who frame retirement as a threat or neutrality.

**Hypothesis 6:** Workers who frame their potential retirement as a threat or neutrality will engage in fewer retirement planning activities than will workers who frame retirement as an opportunity or ambivalence.

**Hypothesis 7:** Workers who frame their potential retirement as a threat or ambivalence will respond to multiple-choice items on retirement in a more negative direction than will workers who frame retirement as an opportunity or neutrality.
Table 1 (Continued)

**Hypothesis 8:** Respondents who frame their potential retirement as a threat or neutrality will make fewer correct responses to a recognition test on the organization's retirement policy and knowledge of retirement than will respondents who frame retirement as an opportunity or ambivalence.

**Hypothesis 9:** Respondents who frame their potential retirement as an opportunity will be more likely to state an intention to retire in the near future than will respondents who frame their retirement as a threat or as ambivalence or neutrality.

**Hypothesis 10:** Workers who frame their potential retirement as a threat will view the present job as more central to their existence/self concept than workers who frame retirement as an opportunity or as ambivalence or neutrality.

**Hypothesis 11:** Workers who frame their potential retirement as a threat will be more satisfied in their present position than workers who see retirement as an opportunity, ambivalence or neutrality.

**Hypothesis 12:** Workers who frame their potential retirement as an opportunity will have been absent or tardy in the past 12 months significantly more times than those who frame retirement as a threat or as ambivalence or neutrality.
CHAPTER II
DESIGN AND METHODOLOGY

As explained in Chapter I, this study examines the relationship between retirement frame and decision antecedents, information search, processing and recognition as well as work role attitudes and behaviors. As Sullivan (1988) argues, a field survey is the proper research design because the subject examined in this work is a naturally occurring phenomena that defies experimental manipulation. Furthermore, there are numerous advantages to using field surveys. These include: a high degree of realism, low intrusiveness, and social significance (Bouchard, 1983).

Sample

The data used to test the hypotheses presented above were gathered by survey from 210 faculty members and 195 staff members at The Ohio State University. Respondents were randomly selected from a list of all persons at the University eligible for the Early Retirement Incentive Program. This list was obtained from the University’s Office of Retirement Services.
Eligibility for early retirement was determined by a combination of years of service and age. A person with 30 or more years of service would be eligible at any age, a person at age fifty-five would be eligible with twenty five or more years of service, and a person at age sixty would be eligible with five or more years of service. The number of years of service included "bonus" years of one year credited for every five years of service, up to twenty percent of the total years of service.

At the time of the survey, 504 faculty were eligible to retire. Four hundred of these were randomly selected and sent surveys. Two hundred and ten faculty members returned the survey. This represented 52.5% of the 400 who were sent the survey and 41.66% of the 504 who were eligible to retire. At the time of the survey, 492 staff members were eligible to retire. Four hundred of these were randomly selected and sent surveys. One hundred and ninety five of the staff members returned the survey. This represented 48.75% of the 400 who were sent the survey and 39.63% of the 492 who were eligible to retire.

Data were gathered through a questionnaire (see Appendix B) that was sent via campus mail to faculty and staff members. In an effort to increase response rate, follow-up letters were sent ten days after the survey mailing (see Appendix C). Subjects were asked in a cover letter (see Appendix A) to respond to survey items in
keeping with their current or projected attitudes and to return the survey to the researcher via campus mail.

All responses were completely confidential. Subjects were not asked to write their names on the survey, but their responses were matched with their names by way of an identification number in ink on the front of the survey. Respondents were informed of this potential for matching through a cover letter which accompanied the survey (Appendix A).

Variables and Measures

The following variables were used to test the hypotheses; the survey is in Appendix B:

(1) Demographic Information. Department, job title, age, and years of service were obtained through records provided by Retirement Services. In addition, information on eligibility to retire, age, and years of service was requested via one item each (survey items 1, 3 and 4, respectively) from individuals to ensure accuracy. One item assessing gender (survey item 2) was also included.

(2) Issue categorization. Threat and opportunity were assessed through the use of scales developed by the author based on the work of Dutton and Jackson (1987) as well as scales from Billings and Suarez (1990) and Mohammed and Billings (1991). The format of two items (survey items 55-56) allowed respondents to rate the degree to which they saw
retirement as a threat versus not a threat and as an opportunity versus not as an opportunity. In addition, one item (survey item 57) was used to force respondents to choose between the threat and opportunity categories.

To outline the hypotheses, subjects were placed into the categories of opportunity (is an opportunity, is not a threat), threat (is a threat is not an opportunity), ambivalence (is an opportunity, is a threat), or neutrality (is not an opportunity, is not a threat) on the basis of responses to separate threat and opportunity scales. For the analyses, scales were used in their original, continuous form.

(3) Perceptions of Retirement Outcomes for Self and Others. Perceptions of retirement outcomes for oneself were assessed through a 4-item scale (survey items 89, 91, 93-94) adapted from Barfield and Morgan's (1978) scale measuring attitudes toward retirement. Respondents rated their perceptions of their own retirement outcomes. Items were averaged to form a summary score. These variables were measured using a 7-point scale from 7 = "Very Good, Enthusiastic" to 1 = "Very Bad, Terrible."

Estimates of other's perceptions of retirement outcomes were assessed through a 4-item scale (survey items 90, 92, 95-96) adapted from Barfield and Morgan's (1978) scale assessing attitudes toward retirement. Subjects rated their perceptions of other people's expected retirement outcomes.
A summary score was developed using item averages. These variables were measured using a 7-point scale from 7 = "Very Good, Enthusiastic" to 1 = "Very Bad, Terrible."

(4) Anticipated Job Satisfaction. This variable was assessed through a satisfaction rating on a 7-point scale (from 1 = "Very Dissatisfied" to 7 = "Very Satisfied") for a single item (survey item 41): "My job, overall in 1 year if I continue working."

(5) Positivity and Negativity of Retirement Communications. This was assessed through a 3-item scale (survey items 14, 16, 18) measuring the origin and nature of retirement communications. People rated the positivity and negativity of retirement communications they have received from the supervisor, from retirement services, and from their coworkers. A summary score was developed using item averages. These variables were measured using a 3-point scale from 3 = "Positive" to 1 = "Negative."

(6) Number and Source of Retirement Communications. These variables were assessed through four open-ended items (survey items 12-13, 15, 17) measuring number of retirement communications from general sources, from the supervisor, from retirement services, and from coworkers. These scores range from 0 to 131.

(7) Likelihood of Negative and Positive Information Search. These two variables were assessed through (1) six negative (survey items 67, 69, 71, 73, 75, 78) and (2) six
positive (survey items 68, 70, 72, 74, 76-77) titles of hypothetical people, workshops, and brochures. People rated the likelihood they would search for information corresponding with each title on a 7-point scale ranging from 1 = "Extremely Unlikely" to 7 = "Extremely Likely." Separate summary scores were developed for positive and negative search using item averages.

(8) **Retirement Planning Activities.** Glamser and DeJong's (1975) 9-item (survey items 58-66) information search scale measured planning activities. People indicated which planning/information search activities they have undergone. A summary score was developed for total planning/information search with people receiving one point for each activity. This score therefore ranges from 0 to 9.

(9) **Negativity and Positivitv of Retirement Information.** This was assessed through a 10-item multiple choice exam (survey items 79-88) on the University's retirement policies/benefits as well as facts about retirement in general. These items were developed from informational brochures sent to all University employees eligible for the Early Retirement Incentive Program and information from the American Association of Retired People.

The correct response was the middle value in the list of possible responses. Two values lower and two higher were included for each item. Negative or positive deviations
from the correct response were taken as a measure of positivity/negativity. For University policy and retirement, items were rescored so that higher scores indicate positive responses.

(10) **Total Amount of Information Recognized.** This was assessed through the sum of correct responses to the ten multiple choice items described above. This score therefore ranges from 0 to 10.

(11) **Intention to Retire.** This was assessed through a single item (survey item 5) asking subjects the year in which they intend to retire. Response options ranged from 1 = "1991" (the year of the study) to 6 = "15 or more years."

(12) **Centrality of Work.** Assessed through a 10-item (survey items 42-54) scale adapted from Kanungo’s scale (1982) measuring centrality of work. People rate the importance and centrality of work in their lives and to their identity by responding on a 7-point scale from 7 = "Strongly Agree" to 1 = "Strongly Disagree" for statements about their work. Items 43 and 48 were reverse-scored. A summary score was developed using item averages.

(13) **Job Satisfaction.** This variable was assessed through satisfaction ratings on a 7-point scale from 1 = "Very Dissatisfied" to 7 = "Very Satisfied" for the 21-item (survey items 20-40) short form of the Minnesota Satisfaction Questionnaire (Weiss, Dawis, England, Lofquist, 1967). People rated their current facet and overall job
satisfaction. A summary score was developed using item averages. Items 20-39 were combined and used for overall satisfaction. Item 40 was also used as a measure of overall satisfaction.

(14) Absenteeism and Tardiness. This was assessed through two open-ended items (survey items 10-11) requesting self-reports of absenteeism and tardiness over the past 12 months. These scores range from 0 to 100.

(15) Degree of Retirement. This was assessed through Sullivan's (1988) three items (survey items 6, 7, 9) measuring extent of retirement. In addition, a single item was used to assess the amount of work an individual plans to do in retirement (survey item 8). For item 9, respondents were asked the extent to which "retirement would cause changes in your work activities." Response options ranged from: 1 = "Not at all" to 5 = "Completely." For item 8, ratings of expected amount of work after retirement range from 1 = "Much less than you do now" to 6 = "Much more than you do now."

Item 6 assessed the extent to which respondents would be leaving the workforce and item 7 assessed the extent to which respondents would be performing the same activities after retiring. Responses to items 6 and 7 were combined to form three groups: (1) those leaving the work force completely (high extent of change) (2) those either staying at the University after retirement and doing different
things then they are now or those leaving the University after retirement and doing the same things they are now (medium extent of change) (3) those both staying at Ohio State after retirement and doing the same things they are now (low extent of change).

(16) Stage of the Decision Process. This variable was measured through a single item (survey item 19) asking subjects the stage of the decision process they are in based on Mintzberg et al.'s (1976) stages of unstructured decision making. Response options ranged from 1 = "No stage--I don't think about it" to 6 = "I have made my decision and have made it public."

Analyses

To enhance clarity, many hypotheses were phrased in terms of categories of threat, opportunity, ambivalence and neutrality. In order to retain the information inherent in the continuous measures of extent of threat and extent of opportunity (on the Mohammed & Billings, 1991, scale), these responses were left in their original, continuous form for analyses. Regression and correlation analyses were therefore used to determine the relationship between extent of perceived threat and extent of perceived opportunity and the variables of interest for Hypotheses One through Twelve. Regression offers a more thorough exploration than ANOVA of continuous independent variables as no information is lost
in categorization (Cohen & Cohen, 1983). This choice affected the conclusions for only two of twelve hypotheses (Hypotheses Eight and Twelve). Main effects found with the regression analysis were nonsignificant using ANOVA for these two hypotheses.

Hypotheses One through Four were tested using correlation. Hypotheses Five through Twelve were tested using hierarchical moderated regression. For these regression analyses, main effects of extent of threat and extent of opportunity and their interaction were assessed.

The exploratory analyses were conducted using hierarchical moderated regression. The first predictor entered was either extent of threat or extent of opportunity, depending on the main effect called for by the related hypothesis. For analyses involving extent of retirement, extent of retirement and the interaction were also assessed. For analyses involving decision stage, stage of decision and the interaction were also assessed.

Figures illustrating the results of the moderated regression analyses were developed using the technique described by Cohen and Cohen (1983, p. 322). Values one standard deviation above and below the mean of the two predictors are substituted into a regression equation with regression weights and constants to develop a "categorical" depiction of the data.
CHAPTER III
RESULTS

Subjects
The data used to test the hypotheses presented above were gathered by survey from 210 faculty members and 195 staff members at The Ohio State University. Table 2 presents descriptive statistics for the demographic variables, including percentage of males and females, average age, and average years of service. For faculty members, the typical respondent was a fifty-nine year old male with 25 years of service. For staff members, the typical respondent was a fifty-six year old female with 21 years of service.

Variables
The frequency distribution for the number of employees seeing retirement as a threat versus as an opportunity is presented in Table 3. Of the 405 respondents, 208 rated their retirement high (a response of 6 or above) on the extent of opportunity scale and low (a response of 5 or below) on the extent of threat scale (opportunity). Forty-
one rated their retirement high on the extent of threat scale and low on the extent of opportunity scale (threat). Forty-nine rated their retirement highly on both the extent of threat and of extent of opportunity scales (ambivalence) and fifty-four rated their retirement low on both scales (neutrality). Overall, respondents were much more likely to place retirement in an opportunity category rather than in a threat, ambivalence or neutrality category.

The intercorrelations of items assessing extent of threat and extent of opportunity are presented in Table 4. The intercorrelations are all significant at $p < .01$. Higher means on extent of opportunity scales than extent of threat scales reflects subjects' tendency to state that their retirement "does not belong" as a threat and "does belong" as an opportunity. The variance of 2.4-2.8 on these 10-point scales is fairly high, indicating adequate variability on this key measure.

Table 5 presents descriptive statistics for study variables. Scales used to assess expected outcomes of retirement, anticipated job satisfaction, nature of retirement communications, number of retirement communications, positive information search, negative information search, retirement planning activities, response to recognition items, correct responses to recognition items, intent to retire, centrality of work, job satisfaction, absenteeism, and tardiness are presented.
Table 2
Descriptive Statistics for Demographic Variables

Faculty

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>Std.</th>
<th>Min.</th>
<th>Max.</th>
<th>N</th>
</tr>
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<tbody>
<tr>
<td>Gender</td>
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<td>Men</td>
<td>172</td>
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<td>Women</td>
<td>32</td>
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<td>Age</td>
<td>59</td>
<td>4</td>
<td>50</td>
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<td>202</td>
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<td>Years of Serv.</td>
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<td>8</td>
<td>5</td>
<td>40</td>
<td>207</td>
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Staff

<table>
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<th>Variable</th>
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<th>Std.</th>
<th>Min.</th>
<th>Max.</th>
<th>N</th>
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</thead>
<tbody>
<tr>
<td>Gender</td>
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<td>Men</td>
<td>79</td>
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<td></td>
</tr>
<tr>
<td>Women</td>
<td>108</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
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<td>6</td>
<td>48</td>
<td>71</td>
<td>186</td>
</tr>
<tr>
<td>Years of Serv.</td>
<td>21</td>
<td>8</td>
<td>5</td>
<td>34</td>
<td>184</td>
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Table 3

Frequencies for Categorization of Retirement

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<th>Does Belong</th>
<th>Doesn’t Belong</th>
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<tr>
<td>Threat</td>
<td>91</td>
<td>266</td>
<td>44</td>
</tr>
<tr>
<td>Opportunity</td>
<td>259</td>
<td>100</td>
<td>42</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Belongs Opportunity</th>
<th>Belongs Threat</th>
<th>Missing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both Scale</td>
<td>252</td>
<td>78</td>
<td>71</td>
</tr>
</tbody>
</table>

Note: Both Scale combines threat and opportunity.

Subjects Classified by Retirement Decision Category

<table>
<thead>
<tr>
<th>Decision Category</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Threat</td>
<td>41</td>
<td>52</td>
</tr>
<tr>
<td>Opportunity</td>
<td>208</td>
<td>10</td>
</tr>
<tr>
<td>Neither</td>
<td>54</td>
<td>13</td>
</tr>
<tr>
<td>Ambivalence</td>
<td>49</td>
<td>12</td>
</tr>
<tr>
<td>Missing</td>
<td>53</td>
<td>13</td>
</tr>
</tbody>
</table>

Total 405 100
Table 4

Intercorrelations For Measures of Categorization

<table>
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<tr>
<th></th>
<th>Threat</th>
<th>Opportunity</th>
<th>Both</th>
</tr>
</thead>
<tbody>
<tr>
<td>Threat</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunity</td>
<td>-.29**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both</td>
<td>-.58**</td>
<td>.72**</td>
<td></td>
</tr>
</tbody>
</table>

**p < .01

Descriptive Statistics for Items Assessing Retirement Decision Category

<table>
<thead>
<tr>
<th>Decision Category</th>
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<th>S</th>
<th>Min.</th>
<th>Max.</th>
<th>N</th>
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</thead>
<tbody>
<tr>
<td>Threat</td>
<td>3.4</td>
<td>2.8</td>
<td>1</td>
<td>10</td>
<td>357</td>
</tr>
<tr>
<td>Opportunity</td>
<td>6.9</td>
<td>2.7</td>
<td>1</td>
<td>10</td>
<td>359</td>
</tr>
<tr>
<td>Both</td>
<td>7.1</td>
<td>2.5</td>
<td>1</td>
<td>10</td>
<td>330</td>
</tr>
</tbody>
</table>

Note: "Both" refers to the item that forced respondents to choose between the threat and opportunity categories. High scores on "both" indicate agreement that retirement "does belong" for opportunity
For the multiple-item variables, the number of items in the scale is shown along with Chronbach's alpha as a measure of internal consistency. With three exceptions, the alphas are above .70. This indicates that the items reflect the same underlying domain, and that combining them into a single scale is acceptable.

The number of communications variables (from supervisor, coworkers, retirement services, general sources) exhibit a very low (.07) alpha, however. This indicates the lack of an underlying construct. This makes logical sense as there is no reason to expect that people would receive uniform numbers of communications from different sources. More or fewer retirement communications from any one source would not negate or necessitate those from other sources. A summary score was therefore not developed for number of retirement communications.

In addition, the alpha for the scale assessing knowledge of the University's retirement policy was quite low (.13). This also makes sense, however, and indicates the lack of an underlying construct. Perhaps people have no broad understanding of the University's retirement plan and instead focus solely of those aspects bearing on them personally. A summary score was therefore not developed for knowledge of University policy. Instead, items were analyzed individually.

Intercorrelations for items assessing knowledge of retirement in general were quite high with one exception.
### Table 5

**Descriptive Statistics for Study Variables**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>Dev.</th>
<th>Min.</th>
<th>Max.</th>
<th>Alpha</th>
<th>Items</th>
<th>N</th>
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<tbody>
<tr>
<td><strong>Ret. Outcomes</strong></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own</td>
<td>5.9</td>
<td>0.8</td>
<td>3</td>
<td>7</td>
<td>.72</td>
<td>4</td>
<td>326</td>
</tr>
<tr>
<td>Others</td>
<td>5.6</td>
<td>0.8</td>
<td>2</td>
<td>7</td>
<td>.85</td>
<td>4</td>
<td>281</td>
</tr>
<tr>
<td>Anticipated Sat.</td>
<td>5.7</td>
<td>1.4</td>
<td>1</td>
<td>7</td>
<td></td>
<td>1</td>
<td>382</td>
</tr>
<tr>
<td>Nature of Comm.</td>
<td>2.4</td>
<td>0.5</td>
<td>1</td>
<td>3</td>
<td>.77</td>
<td>3</td>
<td>241</td>
</tr>
<tr>
<td>Number of Comm.</td>
<td>7.2</td>
<td>13.4</td>
<td>0</td>
<td>131</td>
<td>.07</td>
<td>4</td>
<td>316</td>
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<tr>
<td>Supervisor</td>
<td>1.3</td>
<td>3.2</td>
<td>0</td>
<td>30</td>
<td></td>
<td>1</td>
<td>376</td>
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<tr>
<td>Coworkers</td>
<td>3.8</td>
<td>12.9</td>
<td>0</td>
<td>101</td>
<td></td>
<td>1</td>
<td>348</td>
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<tr>
<td>Ret. Serv.</td>
<td>1.8</td>
<td>3.8</td>
<td>0</td>
<td>41</td>
<td></td>
<td>1</td>
<td>347</td>
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<tr>
<td>General</td>
<td>0.6</td>
<td>1.5</td>
<td>0</td>
<td>10</td>
<td></td>
<td>1</td>
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<tr>
<td><strong>Neg. Info. Srch.</strong></td>
<td>3.6</td>
<td>1.3</td>
<td>1</td>
<td>7</td>
<td>.80</td>
<td>6</td>
<td>378</td>
</tr>
<tr>
<td><strong>Pos. Info. Srch.</strong></td>
<td>4.7</td>
<td>1.5</td>
<td>1</td>
<td>7</td>
<td>.88</td>
<td>6</td>
<td>380</td>
</tr>
<tr>
<td><strong>Ret. Planning</strong></td>
<td>4.8</td>
<td>1.6</td>
<td>0</td>
<td>9</td>
<td>.83</td>
<td>9</td>
<td>405</td>
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<tr>
<td><strong>Response to Recognition</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Policy</td>
<td>2.8</td>
<td>0.6</td>
<td>1</td>
<td>5</td>
<td>.13</td>
<td>5</td>
<td>259</td>
</tr>
<tr>
<td>Retirement</td>
<td>2.9</td>
<td>0.7</td>
<td>1</td>
<td>5</td>
<td>.59</td>
<td>4</td>
<td>344</td>
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<tr>
<td><strong>Correct Recognition</strong></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Policy</td>
<td>2.3</td>
<td>1.2</td>
<td>0</td>
<td>5</td>
<td>.13</td>
<td>5</td>
<td>405</td>
</tr>
<tr>
<td>Retirement</td>
<td>1.2</td>
<td>1.0</td>
<td>0</td>
<td>4</td>
<td>.59</td>
<td>4</td>
<td>405</td>
</tr>
<tr>
<td><strong>Intent to Retire</strong></td>
<td>3.3</td>
<td>1.5</td>
<td>1</td>
<td>6</td>
<td></td>
<td>1</td>
<td>374</td>
</tr>
<tr>
<td>Work Centrality</td>
<td>4.1</td>
<td>1.2</td>
<td>1</td>
<td>7</td>
<td>.89</td>
<td>9</td>
<td>398</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>5.3</td>
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<td>1</td>
<td>7</td>
<td>.90</td>
<td>21</td>
<td>398</td>
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<tr>
<td>Absence</td>
<td>4.4</td>
<td>8.7</td>
<td>0</td>
<td>90</td>
<td></td>
<td>1</td>
<td>345</td>
</tr>
<tr>
<td>Tardy</td>
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<td>8.3</td>
<td>0</td>
<td>100</td>
<td></td>
<td>1</td>
<td>358</td>
</tr>
</tbody>
</table>

**Note:** Ret = Retirement, Sat = Satisfaction, Comm = Communications, Serv = Services, Neg = Negative, Pos = Positive, Info = Information, Srch = Search
When this item is excluded, the alpha increases from .38 to .59. Because of this, this item was taken as not tapping into the underlying domain of knowledge of retirement and was eliminated from further analysis.

Overall, scale results were encouraging. Scales exhibited relatively large standard deviations indicating good variability. Also, minimum and maximum values received from respondents spanned the entire range possible for all except two scales, indicating a lack of range restriction. Additional information on item properties (means, standard deviations, sample sizes and item intercorrelations) are presented in Appendix D.

Tests of Hypotheses

Due to the nature of the hypotheses, the number of subjects being tested for each hypothesis varies. That is, sample sizes were impacted by some subjects' failure to respond to all of the survey items.

Test of Hypothesis One

Hypothesis One stated that workers who expect more negative retirement outcomes for themselves and others will frame their potential retirement as more of a threat and less of an opportunity than will workers who expect more positive outcomes. Extent of threat, extent of opportunity, and
expected retirement outcomes were the variables used to test this hypothesis.

For one’s own retirement, the results showed that these expected outcomes correlated \(-.39\) with extent of threat \((p < .01)\). As predicted, this correlation indicates an inverse relationship between positivity of expected outcomes and extent of threat. Expected outcomes for one’s own retirement correlated \(.24\) with extent of opportunity \((p < .01)\). As predicted, this correlation indicates a positive relationship between positivity of expected outcomes and extent of opportunity.

As predicted, positivity of expected outcomes for other people’s retirement correlated \(-.25\) with extent of threat \((p < .01)\). Also as predicted, positivity of expected outcomes of other’s retirement also correlated \(.23\) \((p < .01)\) with extent of opportunity. As can be seen, there are clearly consistent and significant relationships between expected retirement outcomes and extent of threat and extent of opportunity in the predicted directions. Hypothesis One was therefore supported.

**Test of Hypothesis Two**

Hypothesis Two states that workers who expect more job satisfaction one year in the future (if they were to continue working) will frame their potential retirement as more of a threat and less of an opportunity than will workers who expect
less job satisfaction in one year. Extent of threat, extent of opportunity, and anticipated job satisfaction were the variables used to test this hypothesis. The correlation between expected job satisfaction in one year and extent of threat was \(-.04\) \((p > .05)\). Expected job satisfaction correlated \(-.05\) \((p > .05)\) with extent of opportunity. As there are no significant positive relationships between expected job satisfaction and extent of threat and extent of opportunity, Hypothesis Two was not supported.

**Test of Hypothesis Three**

Hypothesis Three states that workers who report having received more negative retirement communications will frame their potential retirement as more of a threat and less of an opportunity than workers who report having received more positive communications. Extent of threat, extent of opportunity, and nature of retirement communications were used to test this hypothesis.

As predicted, positivity of retirement communications correlated \(-.22\) \((p < .01)\) with extent of threat. Also as predicted, positivity of retirement communications also correlated \(.28\) with extent of opportunity \((p < .01)\). Thus, there is a significant association between the nature of retirement communications and extent of threat and extent of opportunity in the predicted direction. Hypothesis Three was therefore supported.
Test of Hypothesis Four

Hypothesis Four states that workers who report having received fewer retirement communications will frame their potential retirement as more of a threat and less of an opportunity than will workers who report having received more retirement communications. Extent of threat, extent of opportunity, and number of retirement communications were used to examine this hypothesis.

Extent of threat did not correlate significantly with number of communications from coworkers \( r = .06 \), supervisor \( r = -.05 \), retirement services \( r = .05 \), or general sources \( r = .01 \). Furthermore, extent of opportunity did not significantly correlate with number of communications from coworkers \( r = .06 \), supervisor \( r = .03 \), retirement services \( r = .07 \), or general sources \( r = .09 \). Hypothesis Four was therefore not supported.

Test of Hypothesis Five

Hypothesis Five deals with the relationship between retirement frame and the type of information sought. Part one of Hypothesis Five (5a) states that workers who frame their potential retirement as a threat or ambivalence will be more likely to search for negative information than will workers who frame retirement as an opportunity or neutrality. Extent of threat, extent of opportunity, and likelihood of negative
information search were the variables used to test this hypothesis.

Because the categories of threat and ambivalence are defined with high ratings of retirement as a threat and the categories of opportunity and neutrality are defined with low ratings of retirement as a threat, the hypothesis would be supported by a significant main effect of extent of threat on negative information search. The hypothesis implies no necessary main effect of extent of opportunity nor an interaction.

However, because extent of threat and extent of opportunity are so theoretically intertwined (e.g., Dutton & Jackson, 1987), exploratory analyses were conducted examining the interaction of extent of threat and extent of opportunity in predicting negative information search. A similar mixture of hypothesized and exploratory analyses will be presented for all subsequent hypotheses as well.

Table 6 displays the results of a hierarchical, moderated regression analysis, with main effects of extent of threat, extent of opportunity, and their interaction term each entered one at a time. As the table indicates, the extent of threat main effect was significant, yet the other regression terms were not. The beta weight for extent of threat was positive (.13), thus hypothesis 5a was supported. Unfortunately, no interesting exploratory relationships were uncovered.
Table 6

Retirement Frame Predicting Negative Information Search

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>RSQ</th>
<th>In RSQ</th>
<th>In RSQ</th>
<th>F For Change</th>
</tr>
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<tbody>
<tr>
<td>Extent of Threat</td>
<td>.13</td>
<td>.02</td>
<td>.02</td>
<td>5.71**</td>
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</tr>
<tr>
<td>Extent of Opportunity</td>
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<td>.02</td>
<td>.00</td>
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<td>Interaction of Threat and Opportunity</td>
<td>.16</td>
<td>.03</td>
<td>.01</td>
<td>2.91</td>
<td></td>
</tr>
</tbody>
</table>

**p < .01
Part 2 of Hypothesis Five (5b) states that workers who frame their potential retirement as an opportunity or ambivalence will be more likely to search for positive information than will workers who frame retirement as a threat or neutrality.

Because the categories of opportunity and ambivalence are defined with high ratings of retirement as an opportunity and the categories of threat and neutrality are defined with low ratings of retirement as an opportunity, the hypothesis would be supported by a significant main effect of extent of opportunity on positive information search. No main effect of threat nor any interaction is implied by this hypothesis.

Exploratory analyses were again conducted. Table 7 displays the results of a hierarchical, moderated regression analysis. The main effects of extent of opportunity and extent of threat, and their interaction term on positive information search are presented.

As the table indicates, the extent of opportunity main effect was significant, yet the other regression terms were not. The beta weight for extent of opportunity was positive (.15). These results indicate support for Hypothesis 5b. No additional interesting relationships were uncovered.
Table 7

Retirement Frame Predicting Positive Information Search

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>RSQ</th>
<th>In RSQ</th>
<th>F Change</th>
<th>In RSQ</th>
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</thead>
<tbody>
<tr>
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<td>.16</td>
<td>.02</td>
<td>.02</td>
<td>8.31**</td>
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<td>.03</td>
<td>.01</td>
<td>3.23</td>
<td></td>
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<tr>
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<td>.19</td>
<td>.04</td>
<td>.01</td>
<td>0.83</td>
<td></td>
</tr>
</tbody>
</table>

**p < .01
Test of Hypothesis Six

Hypothesis Six states that workers who frame their potential retirement as a threat or neutrality will engage in fewer retirement planning activities than will workers who frame retirement as an opportunity or ambivalence. To test this hypothesis, extent of opportunity, extent of threat, and number of retirement planning activities were examined.

The categories of opportunity and ambivalence are defined with high ratings of retirement as an opportunity and the categories of threat and neutrality are defined with low ratings of retirement as an opportunity. Therefore, the hypothesis would be supported by a significant main effect of extent of opportunity on retirement planning activities. No main effect of threat nor any interaction is implied by this hypothesis.

Again, exploratory analyses were conducted. Table 8 displays the results of a hierarchical, moderated regression analysis. Presented in the table are the main effects of extent of opportunity, extent of threat, and their interaction term on retirement planning activities.

As the table indicates, the extent of opportunity main effect was significant, yet the other regression terms were not. The beta weight for extent of opportunity was positive (.30), thus Hypothesis Six was supported. No additional interesting relationships were uncovered.
# Table 8

**Retirement Frame Predicting Retirement Planning Activities**

<table>
<thead>
<tr>
<th>Variable</th>
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<th>RSQ</th>
<th>In RSQ</th>
<th>F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extent of Opportunity</td>
<td>.30</td>
<td>.08</td>
<td>.08</td>
<td>34.78**</td>
</tr>
<tr>
<td>Extent of Threat</td>
<td>.31</td>
<td>.09</td>
<td>.01</td>
<td>2.85</td>
</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
<td>.33</td>
<td>.10</td>
<td>.01</td>
<td>3.08</td>
</tr>
</tbody>
</table>

**p < .01**
Test of Hypothesis Seven

Hypothesis Seven states that workers who frame their potential retirement as a threat or ambivalence will respond to items in a more negative direction when recognizing retirement information than will workers who frame retirement as an opportunity or neutrality. Extent of threat, extent of opportunity, and recognition response were the variables used to test this hypothesis.

The categories of threat and ambivalence are defined with high ratings of retirement as a threat and the categories of opportunity and neutrality are defined with low ratings of retirement as a threat. Because of this, the hypothesis would be supported by a significant main effect of extent of threat on positivity of recognition responses. This hypothesis implies no main effect of opportunity nor any interaction.

Exploratory analyses were again conducted. Table 9 displays the results of a hierarchical, moderated regression analysis. Presented in the table are the main effects of extent of threat and extent of opportunity, and their interaction term on positivity of recognition responses.

For University policy, as the table indicates, none of the regression terms were significant for Items 1, 2, 4, and 5. For Item 3, the main effect of threat was significant, yet the other regression terms were not. As hypothesized, the beta weight for extent of threat was negative (-.12).
Table 9

Retirement Frame Predicting Positivity of Recognition Responses

University Policy Item 1

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>RSQ</th>
<th>Change In RSQ</th>
<th>F Change In RSQ</th>
</tr>
</thead>
<tbody>
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<td>.01</td>
<td>.01</td>
<td>1.45</td>
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<tr>
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<td>.09</td>
<td>.01</td>
<td>.00</td>
<td>1.15</td>
</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
<td>.12</td>
<td>.02</td>
<td>.01</td>
<td>1.76</td>
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</table>

University Policy Item 2

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<th>Change In RSQ</th>
<th>F Change In RSQ</th>
</tr>
</thead>
<tbody>
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<td>Extent of Threat</td>
<td>.01</td>
<td>.00</td>
<td>.00</td>
<td>1.78</td>
</tr>
<tr>
<td>Extent of Opportunity</td>
<td>.02</td>
<td>.00</td>
<td>.00</td>
<td>1.12</td>
</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
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<td>.01</td>
<td>.01</td>
<td>1.54</td>
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</table>

University Policy Item 3

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<th>F Change In RSQ</th>
</tr>
</thead>
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<td>.02</td>
<td>4.92*</td>
</tr>
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<td>Extent of Opportunity</td>
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<td>.02</td>
<td>.00</td>
<td>0.32</td>
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<td>.00</td>
<td>0.19</td>
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</table>

University Policy Item 4

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<th>Change In RSQ</th>
<th>F Change In RSQ</th>
</tr>
</thead>
<tbody>
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<td>Extent of Threat</td>
<td>.02</td>
<td>.00</td>
<td>.00</td>
<td>0.78</td>
</tr>
<tr>
<td>Extent of Opportunity</td>
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<td>.01</td>
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Table 9 (Continued)

University Policy Item 5

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</thead>
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<td>.01</td>
<td>1.23</td>
</tr>
<tr>
<td>Extent of Opportunity</td>
<td>.09</td>
<td>.01</td>
<td>.00</td>
<td>1.12</td>
</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
<td>.11</td>
<td>.02</td>
<td>.01</td>
<td>1.64</td>
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</table>

Retirement

<table>
<thead>
<tr>
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<th>R</th>
<th>RSQ</th>
<th>Change In RSQ</th>
<th>F Change In RSQ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extent of Threat</td>
<td>.19</td>
<td>.04</td>
<td>.04</td>
<td>12.13**</td>
</tr>
<tr>
<td>Extent of Opportunity</td>
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<td>.04</td>
<td>.00</td>
<td>1.24</td>
</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
<td>.21</td>
<td>.04</td>
<td>.00</td>
<td>0.26</td>
</tr>
</tbody>
</table>

** p < .01
* p < .05
For retirement, the main effect of threat was significant, yet the other regression terms were not. As hypothesized, the beta weight for extent of threat was negative (-.19), thus Hypothesis Seven received only partial support.

Test of Hypothesis Eight

Hypothesis Eight states that respondents who frame their potential retirement as a threat or neutrality will make fewer correct responses to a recognition test on the organization's retirement policy and knowledge of retirement than will respondents who frame retirement as an opportunity or ambivalence. The variables used to test this hypothesis were extent of opportunity, extent of threat, and number of correct responses.

Because the categories of threat and neutrality are defined with low ratings of retirement as an opportunity and the categories of opportunity and ambivalence are defined with high ratings of retirement as an opportunity, the hypothesis would be supported by a significant main effect of extent of opportunity on number of correct responses. No main effect of threat nor any interaction is implied by this hypothesis.

Again, exploratory analyses were conducted. Table 10 displays the results of a hierarchical, moderated regression analysis, presenting the main effects of extent of
opportunity, extent of threat, and their interaction term on number of correct responses.

As the table indicates, for University policy, the main effect of opportunity was significant and the other regression terms were not. As hypothesized, the beta weight for extent of opportunity was positive (.16). Further, for retirement, the only significant regression term was the main effect of opportunity. Again as hypothesized, the beta weight for extent of opportunity was positive (.14). Hypothesis Eight was therefore supported. No interesting exploratory relationships were found.

Test of Hypothesis Nine

Hypothesis Nine states that respondents who frame their potential retirement as an opportunity will be more likely to state an intention to retire in the near future than will respondents who frame their retirement as a threat or as ambivalence or neutrality. Extent of threat, extent of opportunity, and intent to retire were used to test this hypothesis.

Because the category of opportunity is defined with high ratings of retirement as an opportunity and with low ratings of retirement as a threat, the hypothesis would be supported by the interaction of extent of threat and extent of opportunity on retirement intentions.
Table 10

Retirement Frame Predicting Correctness of Recognition Responses

University Policy Total

<table>
<thead>
<tr>
<th>Variable</th>
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<th>RSQ</th>
<th>In RSQ</th>
<th>F Change</th>
</tr>
</thead>
<tbody>
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<td>.03</td>
<td>.03</td>
<td>9.32**</td>
</tr>
<tr>
<td>Extent of Threat</td>
<td>.16</td>
<td>.03</td>
<td>.00</td>
<td>0.01</td>
</tr>
<tr>
<td>Interaction of Threat and</td>
<td>.17</td>
<td>.03</td>
<td>.00</td>
<td>0.97</td>
</tr>
<tr>
<td>Opportunity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Retirement Total

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>RSQ</th>
<th>In RSQ</th>
<th>F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extent of Opportunity</td>
<td>.14</td>
<td>.02</td>
<td>.02</td>
<td>7.39**</td>
</tr>
<tr>
<td>Extent of Threat</td>
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<td>.02</td>
<td>.00</td>
<td>0.21</td>
</tr>
<tr>
<td>Interaction of Threat and</td>
<td>.15</td>
<td>.02</td>
<td>.00</td>
<td>0.01</td>
</tr>
<tr>
<td>Opportunity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

** p < .01
Table 11 displays the results of a hierarchical, moderately moderated regression analysis. The main effects of extent of threat and extent of opportunity, and their interaction term on intent to retire are presented. As the table indicates, the extent of opportunity main effect was significant and the other regression terms were not. The beta weight for opportunity was negative (-.32) indicating an inverse relationship between extent of perceived opportunity and length of time to intended retirement. Thus, although this finding is consistent with the hypothesis, Hypothesis Nine was not supported.

Test of Hypothesis Ten

Hypothesis Ten states that workers who frame their potential retirement as a threat will view the present job as more central to their existence/self concept than workers who frame retirement as an opportunity or as ambivalence or as neutrality. The variables used to test this hypothesis were extent of threat, extent of opportunity, and centrality of work.

Because the category of threat is defined with low ratings of retirement as an opportunity and with high ratings of retirement as a threat, the hypothesis would be supported by an interaction of extent of threat and extent of opportunity on centrality of work.
Table 12 displays the results of a hierarchical, moderated regression analysis. The main effects of extent of threat and extent of opportunity, and their interaction term on centrality of work are presented. As the table indicates, the extent of threat main effect and the extent of opportunity main effect were significant. The interaction term was not significant. The beta weight for extent of threat was positive (.24) and the beta weight for extent of opportunity was negative (-.13). These results indicate a positive relationship between extent of threat and job involvement and a negative relationship between extent of opportunity and job involvement. Although these results are consistent with the hypothesis, Hypothesis Ten was not supported.

Test of Hypothesis Eleven

Hypothesis Eleven states that workers who frame their potential retirement as a threat will be more satisfied in their present position than workers who see retirement as an opportunity, ambivalence or neutrality. Extent of threat, extent of opportunity, and job satisfaction were used to test this hypothesis.

Because the category of threat is defined with low ratings of retirement as an opportunity and with high ratings of retirement as a threat, the hypothesis would be
Table 11

Retirement Frame Predicting Intention to Retire

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>RSQ</th>
<th>In RSQ</th>
<th>In RSQ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extent of Opportunity</td>
<td>.32</td>
<td>.10</td>
<td>.10</td>
<td>38.67**</td>
</tr>
<tr>
<td>Extent of Threat</td>
<td>.33</td>
<td>.11</td>
<td>.01</td>
<td>1.52</td>
</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
<td>.34</td>
<td>.12</td>
<td>.01</td>
<td>3.22</td>
</tr>
</tbody>
</table>

** p < .01
Table 12

**Retirement Frame Predicting Job Involvement**

<table>
<thead>
<tr>
<th>Variable</th>
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<th>RSQ</th>
<th>In RSQ</th>
<th>F Change</th>
<th>In RSQ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extent of Threat</td>
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<td>.08</td>
<td>.08</td>
<td>29.61**</td>
<td></td>
</tr>
<tr>
<td>Extent of Opportunity</td>
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<td>.09</td>
<td>.02</td>
<td>5.60**</td>
<td></td>
</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
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<td>.10</td>
<td>.01</td>
<td>2.96</td>
<td></td>
</tr>
</tbody>
</table>

** p < .01
supported by an interaction of extent of threat and extent of opportunity on job satisfaction.

Table 13 displays the results of a hierarchical, moderated regression analyses. The main effects of extent of threat and extent of opportunity, and their interaction term on job satisfaction are presented. As the table indicates, of the regression terms, only the extent of threat main effect was significant. The extent of opportunity main effect and the interaction term were not significant. The beta weight for extent of threat was negative (-.19) indicating an inverse relationship between extent of threat and job satisfaction. This result was not consistent with the hypothesis and Hypothesis Eleven was not supported.

Test of Hypothesis Twelve

According to Hypothesis Twelve, workers who frame their potential retirement as an opportunity will have been absent or tardy in the past 12 months significantly more times than those who frame retirement as a threat or ambivalence or neutrality. Extent of threat, extent of opportunity, absenteeism and tardiness were the variables used to test this hypothesis.

Because the category of opportunity is defined with high ratings of retirement as an opportunity and with low ratings of retirement as a threat, the hypothesis would be
supported by an interaction of extent of threat and extent of opportunity on absenteeism and tardiness.

Table 14 displays the results of a hierarchical, moderated regression analysis. The main effects of extent of threat and extent of opportunity, and their interaction term on absenteeism and tardiness are presented.

As the table indicates, the extent of opportunity main effect was significant for both absenteeism and tardiness. The main effect for threat and interaction terms were not significant. The beta weight for absenteeism and extent of opportunity was positive (.13), as was the beta weight for tardiness and extent of opportunity (.11). These values indicate a direct relationship between extent of opportunity and absenteeism and tardiness. These results are consistent with Hypothesis Twelve, but the hypothesis was not supported.

Ancillary Analyses

Ancillary analyses were conducted to determine the amount of unique variance contributed by extent of threat or extent of opportunity to job satisfaction in predicting variables attributed in the past to work role withdrawal: tardiness, absenteeism and intent to retire. As can be seen from Table 15, in all cases, unique variance was added by retirement frame.
### Table 13

**Retirement Frame Predicting Job Satisfaction**

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>RSQ</th>
<th>In RSQ</th>
<th>F Change In RSQ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extent of Threat</td>
<td>.19</td>
<td>.03</td>
<td>.03</td>
<td>12.39**</td>
</tr>
<tr>
<td>Extent of Opportunity</td>
<td>.19</td>
<td>.03</td>
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<td>0.26</td>
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<tr>
<td>Interaction of Threat and</td>
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<tr>
<td>Opportunity</td>
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** p < .01
### Retirement Frame Predicting Absenteeism and Tardiness

#### Absenteeism

<table>
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<tr>
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<th>In RSQ</th>
<th>In RSQ</th>
<th>F Change</th>
</tr>
</thead>
<tbody>
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<td>.02</td>
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</tr>
<tr>
<td>Interaction of Threat and Opportunity</td>
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<td>.02</td>
<td>.00</td>
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<td>0.04</td>
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</table>

#### Tardiness

<table>
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<th>In RSQ</th>
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</thead>
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<td>.01</td>
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<td>Extent of Threat</td>
<td>.12</td>
<td>.02</td>
<td>.01</td>
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</tr>
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<td>Interaction of Threat and Opportunity</td>
<td>.12</td>
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<td>.00</td>
<td></td>
</tr>
</tbody>
</table>

* p < .05
Exploratory Analyses

The first exploratory analysis was of the moderating effect of extent of retirement on the relationship between retirement category and information search and job-related attitudes and behaviors. Descriptive statistics for extent of retirement and stage of retirement decision are displayed in Table 16. The change in relationship between issue category and the variables of interest was examined through hierarchical moderated regression. The results of these regression analyses are displayed in Table 17.

As can be seen from the table, there was a significant main effect of extent of retirement on both negative and positive information search. The beta weight for negative information search and extent of retirement was negative (−.12) as was the beta weight for positive information search and extent of retirement (−.11). These results indicate a direct relationship between both positive and negative information search and greater degree of retirement. There was a significant interaction of retirement frame and extent of retirement on retirement planning activities. This relationship is depicted in Figure 1. No significant main effect of extent of retirement nor interaction of extent of retirement and decision frame on intention to retire, job involvement, job satisfaction, absenteeism or tardiness was found.
The second exploratory analysis was of the moderating effect of decision stage on the relationship between retirement category and information search and job-related attitudes and behaviors. The change in relationship between issue category and the variables of interest was examined through hierarchical moderated regression. The results of these regression analyses are displayed in Table 18.

As can be seen from the table, there was a significant main effect of decision stage on retirement planning activities and intention to retire. The beta weight for retirement planning activities and decision stage was positive (.46). This result indicates a direct relationship between amount of planning and decision stage. The beta weight for intention to retire and decision stage was negative (-.59), indicating an direct relationship between decision stage and length of time to intended retirement. There was a significant interaction of retirement frame and decision stage on job involvement and job satisfaction. These relationships are depicted in Figure 2 and Figure 3. No significant main effect of decision stage nor interaction of decision stage and decision frame on negative information search, positive information search, absenteeism or tardiness was found.
Table 15
Job Satisfaction and Retirement Frame Predicting Work Role Withdrawal Behaviors

### Tardiness

<table>
<thead>
<tr>
<th>Variable</th>
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<th>Change In RSQ</th>
<th>F Change In RSQ</th>
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</thead>
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<td>.01</td>
<td>4.12*</td>
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<tr>
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<td>.03</td>
<td>.02</td>
<td>4.16*</td>
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### Absenteeism

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<th>F Change In RSQ</th>
</tr>
</thead>
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<td>.00</td>
<td>.00</td>
<td>0.69</td>
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<tr>
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<td>.02</td>
<td>.02</td>
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### Intent to Retire

<table>
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<th>F Change In RSQ</th>
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</thead>
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<tr>
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<td>.03</td>
<td>.03</td>
<td>6.08**</td>
</tr>
</tbody>
</table>

* p < .05
** p < .01
Table 16

**Descriptive Statistics for Extent of Retirement and Stage of Decision**

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<th>S</th>
<th>N</th>
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<td>1.1</td>
<td>393</td>
</tr>
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<td>Type Work Int.</td>
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<td>1.1</td>
<td>401</td>
</tr>
<tr>
<td>Amt. Work Int.</td>
<td>2.23</td>
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<td>0.9</td>
<td>317</td>
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<tr>
<td>Stage</td>
<td>3.34</td>
<td>1.8</td>
<td>388</td>
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</table>

Note: Org. Int. = Intent to leave the organization, Type Work Int. = Type of work intended in retirement, Amt. Work Int. = Amount of work intended in retirement, Change Activ. = Change in work activities anticipated in retirement, Extent = Extent of retirement, Stage = Stage of decision.
Table 17

Retirement Frame and Extent of Retirement Predicting Study Variables

**Negative Information Search**

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>RSQ</th>
<th>Change In RSQ</th>
<th>F Change In RSQ</th>
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<td>and Extent of Retirement</td>
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**Positive Information Search**

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<th>F Change In RSQ</th>
</tr>
</thead>
<tbody>
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<td>.02</td>
<td>.02</td>
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<tr>
<td>Extent of Retirement</td>
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<td>.03</td>
<td>.01</td>
<td>3.69*</td>
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**Amount of Information Search**

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<th>F Change In RSQ</th>
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**Intention to Retire**

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Table 17 (Continued)

Job Involvement

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Job Satisfaction

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<td>.06</td>
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Absenteeism

<table>
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<td>.03</td>
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Tardiness

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** p < .01  
* p < .05
### Table 18

**Retirement Frame and Decision Stage Predicting Study Variables**

#### Negative Information Search

<table>
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<tr>
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<th>F Change In RSQ</th>
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<td>.02</td>
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#### Amount of Information Search

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<th>F Change In RSQ</th>
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<td>.09</td>
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#### Intention to Retire

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<th>Change In RSQ</th>
<th>F Change In RSQ</th>
</tr>
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<td>.10</td>
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## Table 18 (Continued)

### Job Involvement

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<th>F Change In RSQ</th>
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### Job Satisfaction

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<th>F Change In RSQ</th>
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### Absenteeism

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<tr>
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<th>Change In RSQ</th>
<th>F Change In RSQ</th>
</tr>
</thead>
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<td>.02</td>
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<td>.00</td>
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### Tardiness

<table>
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<tr>
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<th>Change In RSQ</th>
<th>F Change In RSQ</th>
</tr>
</thead>
<tbody>
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<td>.01</td>
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** p < .01  
* p < .05
Figure 1. Extent of Opportunity and Extent of Retirement
Predicting Retirement Planning Activities
Figure 2. Extent of Threat and Stage of Decision

Predicting Job Involvement
Figure 3. Extent of Threat and Stage of Decision
Predicting Job Satisfaction
DISCUSSION, IMPLICATIONS AND FUTURE DIRECTIONS

Discussion of Research Questions

Much of the past research on retirement has been atheoretical and has retrospectively focused on relationships between retirement decisions and personal characteristics or organizational factors. In contrast, this dissertation has examined retirement from the theoretical perspective of unstructured decision making. Embedding the retirement process in Mintzberg et al.'s (1976) stages of unstructured decision making lends a theoretical framework to the discussion of retirement. In addition, the application of the unstructured decision making literature emphasizes the examination of the decision process of retirement, and the related decision antecedents and information search and processing. Through this application, the role of previously unexamined variables was assessed. Further, unstructured decision categories contributed unique variance to relationships between traditional withdrawal theory variables.

The results for the research questions examined in this study demonstrate support for consideration of retirement as an unstructured decision. Retirement has been argued to be
fundamentally unstructured. Results for antecedents of retirement category, information processing and recognition, and work-related attitudes and behaviors were largely consistent with unstructured decision theory.

The first research question that was examined is: Are categories of retirement decisions associated with different category antecedents? Results for this research question were mixed. Categories of retirement decisions were associated with differences in type of expected retirement outcomes and retirement communications, but not with differences in expected job satisfaction nor numbers of communications. As will be discussed, it would seem that perhaps there are relationships between category antecedents and retirement categories, but that they were not completely revealed by this study.

The second research question that was examined is: Are categories of retirement decisions associated with different patterns of information search and information recognition? Search for negative and positive information, amount of search, distortion of retirement information, and knowledge of retirement all demonstrated predicted relationships with retirement frame. Retirement categories were clearly shown to be associated with different patterns of information search and recognition.

The third research question examined was: Are categories of retirement decisions associated with different
patterns of work-related attitudes and behaviors? Results for this question were mixed. Although none of the predicted interactions occurred, main effects were consistent with hypothesized relationships. Results of specific hypotheses for each of these research questions will be discussed in the following section.

Discussion of Hypotheses

Hypothesis One

Hypothesis One examined the relationship between issue category and expected retirement outcomes. As hypothesized, workers who expect more negative outcomes in retirement for themselves and others were found to frame their potential retirement as more of a threat and less of an opportunity than workers who expect more positive outcomes.

The results found in Hypothesis One lend support to the examination of retirement as an unstructured decision. Under a satisfaction-based approach, people are expected to act in keeping with their current level of job satisfaction. Because of this emphasis, future expected outcomes for the work role and competing roles are not examined. Unstructured decision making focusses consideration on perceptions of future possible outcomes. This inclusion was supported and offers a richer examination of the retirement decision process.
Hypothesis Two

Hypothesis Two examined the relationship between expected job satisfaction and retirement frame. Surprisingly, no relationship was discovered between expected job satisfaction one year in the future and retirement frame. This result is especially confusing in light of the support for the association between retirement frame and future expected outcomes found in Hypothesis One.

There are at least two possible reasons for this lack of findings: one theoretical and one methodological. Theoretically, it is possible that workers are capable of projecting future expected outcomes, but not future expected satisfaction for roles. Methodologically, this estimation may have been hampered in that the item measuring expected satisfaction was placed at the end of a series of twenty-one items measuring current satisfaction. People may have been unable to "switch gears" to estimate anticipated satisfaction. In addition, because expected job satisfaction was assessed with a single item, measurement error may be an issue. Future survey research on retirement should assess expected satisfaction with a scale composed of multiple items. This scale should be removed from items assessing current satisfaction.
Hypothesis Three

Hypothesis Three examined the relationship between negative retirement communications and retirement frame. As hypothesized, workers who reported having received more negative retirement communications saw their retirement as more of a threat and less of an opportunity than workers who reported more positive communications.

This result offers support for the use of unstructured decision making theory to add types of decision triggers to the discussion of retirement. That is, receiving information on retirement could be expected to be an example of a triggering stimulus and differences in the nature of these triggers were found to be associated with differences in retirement decision frame.

The support for Hypothesis Three could be a recall effect (for a review, see Alba & Hasher, 1989), however. The retirement frame of threat or opportunity already in place could affect recall of the type of retirement communications received. That is, threat frame could easily be expected to be associated with recall of more negative retirement communications. Due to the limitations of the study methodology, this explanation cannot be disallowed. Because triggers have been shown to be associated with issue recognition and categorization (Mintzberg et al., 1976), however, it is expected that this explanation is incomplete. Future survey research should focus on the early stages of
the retirement decision process and involve multiple measures over time to capture the sequence of communications and issue framing.

**Hypothesis Four**

Hypothesis Four addressed the relationship between number of retirement communications and retirement frame. Unfortunately, no relationship was discovered between number of retirement communications from any source and retirement frame. Again, this result is especially surprising in light of the more positive results for Hypothesis Three.

One possible explanation for these results is that triggers were improperly assessed in this examination. Missing an expected promotion, experiencing poor health, or witnessing the retirement of a friend could all trigger framing of retirement and were not assessed in this work. Information on retirement and the personal relevance of this information for an individual could indeed take forms more broad than those addressed in this survey. Future survey research should include measures of these other forms of retirement triggers. One possibility would be an open-ended measure to assess the range of possible retirement stimuli.

**Hypothesis Five**

This hypothesis dealt with the relationship between retirement frame and differences in the type of information
sought. As hypothesized, the test of Hypothesis Five demonstrated that workers who frame their potential retirement as more of a threat were more likely to search for negative information and workers who frame their potential retirement as more of an opportunity were more likely to search for positive information. This variable would not have been examined under satisfaction-based approaches to retirement and these results indicate support for treatment of retirement as an unstructured decision. Consistent with Jackson and Dutton (1988), individuals searched for frame-consistent retirement information over frame-inconsistent information.

Hypothesis Six

This hypothesis addressed the relationship between retirement planning activities and retirement frame. The results of this hypothesis showed that workers who frame their potential retirement as more of a threat engage in fewer retirement planning activities. This variable would not have been examined under satisfaction-based approaches to retirement and these results indicate support for treatment of retirement as an unstructured decision. Consistent with unstructured decision theory (Billings et al., 1980; Gladstein & Reilly, 1985), individuals framing retirement as more of a threat were shown to restrict the
amount of incoming information as well as the solutions they considered.

Hypothesis Seven

This hypothesis examined the relationship between response to recognition items and retirement frame. Workers who frame their potential retirement as more of a threat responded to multiple choice items in a more negative direction when recognizing retirement information, but not when recognizing information on University policy.

One finding associated with categorization of physical stimuli is that ambiguous information will be distorted to be category-consistent (e.g., Carmichael, Hogan & Walter, 1932). In the case of retirement, it is surprising that people will distort ambiguous stimuli in frame-consistent ways for retirement, but not for University policy. One possible explanation is that University policy is much less ambiguous to employees than are general perceptions of retirement. For every item except one, baserates of correct responses for University policy were dramatically higher than baserates for retirement responses (see Appendix D). That is, ambiguous information is distorted and non-ambiguous information is not. These findings therefore offer some support for regarding retirement as an unstructured decision. Future survey research should
include a measure of perceived ambiguity of stimuli to more thoroughly tease out this distinction.

**Hypothesis Eight**

This hypothesis dealt with the relationship between retirement frame and number of correct responses to recognition items. As hypothesized, respondents who frame their potential retirement as more of a threat were found to make fewer correct responses to a recognition test of the organization's retirement policy and knowledge of retirement.

This result offers support for the generalization to recognition from recall and to cognition from physical objects of findings that differences in categories of stimuli are associated with differences in information recall (Alba & Hasher, 1989). This result is also consistent with that of Hypothesis Six; it is reasonable that reduced information seeking and planning should be associated with reduced knowledge. Although past research has examined retirement planning activities, actual knowledge of retirement has remained unexamined in the literature. These results indicate support for this addition.
Hypothesis Nine

Hypothesis Nine addressed the relationship between retirement frame and intention to retire. Contrary to the hypothesis, no significant interaction of extent of threat and extent of opportunity on retirement intention was found. The hypothesis implied that respondents who frame their potential retirement as more of an opportunity and less of a threat would be most likely to intend to retire in the near future. Although this interaction was not found, the significant main effect of opportunity was consistent with the reasoning of the hypothesis. That is, it was found that individuals who view retirement as more of an opportunity had a shorter length of time to intended retirement. What was not present was a change in this relationship, depending on extent of perceived threat.

This result does indicate support for retirement as an unstructured decision, but implies that more information is needed on the relationship between threat and opportunity. It is possible that seeing retirement as an opportunity, whether or not retirement is also seen as a threat, leads to an earlier intended retirement date.

Hypothesis Ten

Hypothesis Ten addressed job involvement and retirement frame. Contrary to the hypothesis, no significant interaction of extent of threat and extent of opportunity on
job involvement was found. The hypothesis implied that respondents who frame their potential retirement as more of a threat and less of an opportunity would be most likely to view the job as central to their existence and self concept. Although this interaction was not found, the significant main effect of extent of threat and the significant main effect of extent of opportunity on job involvement were both consistent with the reasoning of the hypothesis.

These results do offer some support for retirement as an unstructured decision. Greater perceived threat was evoked for people who perceive work as a major source of identity and status. Retirement is then seen as associated with the loss of these things. Indeed, greater perceived opportunity was evoked for individuals who see their work as less central to their existence. It is not well understood why an interaction was not found. Clearly, a greater understanding of the relationship between extent of threat and extent of opportunity is needed.

**Hypotheses Eleven**

Contrary to Hypothesis Eleven, the interaction of extent of threat and extent of opportunity on job satisfaction was barely nonsignificant. The hypothesis implied that respondents who frame their potential retirement as more of a threat and less of an opportunity would report greater job satisfaction. This interaction was
not found. In addition, the significant main effect of threat was not consistent with the reasoning of the hypothesis. That is, people who perceived retirement as more of a threat did not report greater job satisfaction.

One possible explanation can be derived from the literature on negative affectivity and job satisfaction. People high in negative affectivity have been found to be more dissatisfied in their jobs (e.g., Levine & Stokes, 1989). Because negative affectivity is an overall disposition to experience negative affect, people high in negative affectivity could be predicted to expect to be dissatisfied in retirement. In this way, people who were dissatisfied in their jobs would see retirement as a threat.

Hypothesis Twelve

Hypothesis Twelve implied that respondents who frame their potential retirement as more of an opportunity and less of a threat would report greater absenteeism and tardiness. Although this interaction was not found, the significant main effect of opportunity on both absenteeism and tardiness was consistent with the reasoning of the hypothesis.

Some studies have shown support for the work role withdrawal representation; retirement is a behavior that has been found to be associated with other withdrawal behaviors as well as with dissatisfaction in the work role (e.g.,
Hanish & Hulin, 1990). In this examination, however, job satisfaction was found to predict tardiness, but not absenteeism or intent to retire. Support was noted for unstructured decision theory, however, as extent of threat or extent of opportunity were found in every case to contribute unique variance to job satisfaction as a predictor of work role withdrawal behaviors.

Exploratory Analyses

Exploratory analyses were conducted to examine the moderating effects of extent of retirement and stage of decision on the relationship between retirement frame and information search and job-related attitudes and behaviors. Overall, relationships were found between extent of retirement and information search variables. Relationships were also found between decision stage and information search, intent to retire, and job-related attitudes.

A main effect of extent of retirement was found for both negative and positive information search, indicating that the greater the extent to which an individual is retiring, the more retirement information she or he is likely to consider. Extent of retirement also interacted with extent of opportunity to affect retirement planning activities. What was found was a tendency for individuals who perceived a greater opportunity and who were retiring to the greatest extent to engage in the largest number of
retirement planning activities. Individuals seeing retirement as a threat and retiring to a low extent engaged in the fewest planning activities. Overall, there was stronger support for Hypothesis Six at a higher degree of retirement. These results are somewhat unsurprising. Threat frames have been shown to be associated with restricted information search. Further, the greater the extent to which a worker is retiring, the more information the person is likely to need to make the transition.

What was somewhat surprising was the lack of results for extent of retirement and job-related attitudes and behaviors. It is likely that the results of this study were weakened by the use of self-report, and not physical or archival measures of job behaviors. Further, absenteeism and tardiness were not defined for the subjects. It is quite possible that these terms have widely differing meanings for individuals. In fact, these terms may actually have little or no meaning for faculty members due to the flexible nature of their work schedules.

For stage of decision, main effects on amount of search and intent to retire were significant and somewhat unsurprising, but quite reassuring. It is extremely logical that the later the decision stage, the more planning an individual has completed and the closer the individual feels to actually retiring. This offered support for the newly-developed item assessing decision stage.
Also intriguing were the results for job-related attitudes. The highest job involvement was reported by individuals at an early decision stage who perceived a high extent of threat. Lowest job involvement was reported for individuals perceiving a low extent of threat, late in the decision process. It is felt that at an early stage of the decision, job involvement is free to vary. Later in the decision process, however, people may have forced their job involvement to neutral or lower levels, in preparation for leaving the position. There is a greater change in job involvement at a later decision stage for individuals perceiving retirement as a threat. This is perhaps because closeness to retirement is more meaningful to these people than to those viewing retirement as an opportunity.

Interestingly, the highest levels of job satisfaction were reported by people at an early decision stage who perceived a low extent of threat. The lowest job satisfaction was reported by workers who were at an early decision stage and saw retirement as a high threat. Clearly the original thinking on this hypothesis requires revision. It is felt that the disposition-based approach to job satisfaction may offer an explanation for these results. People low in negative affectivity (low threat) would tend to be both satisfied with their current position and also expect positive outcomes in retirement, regardless of decision stage. People high in negative affectivity (high
threat) at an early stage of the decision, are dissatisfied with their current work role and also expect negative outcomes from retirement. As retirement approaches, retirement is still seen as a threat, but the current work role is now regarded in a more "nostalgic" manner and job satisfaction increases.

Implications for Theory

Results of this work have two major implications for theory. First, results support unstructured decision theory as a much-needed theoretical basis for the examination of retirement. Due to the largely positive results of this study, and due to the still untapped research questions inherent in Mintzberg et al.'s (1976) stages, theoretical implications for the study of retirement will involve closer study of previously unexamined variables. Numerous variables examined in this work were not implied under past approaches to retirement.

Theorized relationships among these variables are detailed in Figure 4. As can be seen from the figure, comparison of standards for the current role and alternative roles are triggered. The decision is then framed. The frame placed on the issue impacts later information search and processing as well as job-related attitudes and behaviors. The search for frame-consistent information serves to reinforce the decision frame. In addition,
attitudes are impacted by and kept consistent with behaviors.

As can also be seen from the figure, the application of unstructured decision making allows for a comprehensive framework within which the retirement process may be examined in its entirety. The later stages of the decision process as well as adjustment to retirement could also be incorporated. Tests of these linkages go beyond the scope of this work.

Past work has neglected to examine retirement as a decision process for individuals. The concept of retirement as a decision process encourages the examination of individuals at all stages of the decision. Past studies on retirement have focused on a single stage of the decision process and have neglected to measure decision stage. Unstructured decision making, as any stage theory, encourages the examination of individuals at all points in the retirement decision process.

Second, further investigation of decision categories of neutrality and ambivalence are implied by this work. Thirteen percent of respondents rated their retirement as neutral and twelve percent rated it as ambivalent, while only ten percent rated their retirement as an opportunity. Because of this, it is felt that the categories of neutrality and ambivalence may indeed have meaning for retiring individuals. It is also clear, however, that more
Figure 4. Theorized Relationships Among Study Variables
information is needed with regard to these decision frames. Threat and opportunity frames did not interact as expected in this work.

**Implications for Practice**

Managing a retirement system is a complex, demanding task. This task has been further complicated by the broader range of individuals now eligible to retire. According to Timothy Krause, director of benefits and retirement affairs at The Ohio State University, the early retirement buyout has been a mixed blessing for departments. According to Krause, "For some departments it has been a godsend." However, Krause also notes that other departments have lost "Midcareer people...who were at the peak of their careers and attracting a lot of research dollars." Managing expected outcomes of retirement and the nature of retirement communications could help ensure the desired frame is placed on retirement. These frames in turn would be related to differences in information processing and even intention to retire.

Careful communication of retirement information could be crucial with regard to those individuals eligible for early retirement buyouts. It is evident that it is necessary take care in presenting retirement information to individuals. Even this relatively neutral retirement survey evoked strong emotional reactions from many respondents.
Despite a cover letter and instructions assuring random selection, a number of respondents inquired as to how they had "really" come to be chosen. Others were concerned about the "true" purpose of the survey. Such reactions demonstrate the need for sensitive presentation of information.

These implications may be too narrow in scope, however. Perhaps a society-wide intervention targeted on perceptions of retirement is necessary. Mandatory retirement is no longer a reality for most individuals and transitioning out of the work role need not be viewed as a loss. Pro-retirement messages should begin early in a worker's career and should emphasize the broad range of alternatives now available to retirees. Sterns (1992) has called for retirement counseling, rather than retirement planning. According to Sterns, retirement is a major life transition requiring interventions beyond mere planning and into the realm of counseling.

Counseling could be targeted for individuals viewing retirement as a threat. That is, perhaps those viewing retirement as a threat should receive a greater number of positive, or at least unambiguous, communications. People viewing retirement as a threat should also be more actively recruited for counseling, as this research has shown that they will be least likely to seek out retirement information on their own.
One aspect of this counseling could focus on alternative life roles. Taylor (1992) has noted that retirement adjustment is impacted by alternative roles available to the worker. An individual with numerous roles in addition to the work role will transition more smoothly into retirement. Workers in this study were shown to reduce their job involvement as retirement neared. This reduction was more acute for individuals viewing retirement as a threat. The loss of the work role could be eased by the presentation and encouragement of alternative roles. Again, this intervention may be especially useful for those regarding retirement as a threat.

Limitations and Future Directions

There are at least two limitations to the methodology employed in this study. One limitation is that a single self-report instrument was used. Results are therefore based on respondent's self-perceptions at one point in time. Causality or even direction of relationship is largely unknowable. Further, although response rates of around fifty percent are not uncommon in survey research, it is necessarily of concern that conclusions are based on a volunteer, possibly nonrepresentative sample.

A second limitation is that frames were "imposed" on subjects. The frames of threat and opportunity were selected ahead of time and presented to respondents as their
category options. Although threat and opportunity are widely used as category options in strategic decision making research, it is possible that they do not best reflect frames relevant to individuals in the retirement process. Individuals may have simply been choosing the "best" of the options presented to them.

Future research should address these limitations. Future studies should begin measuring retirement-related variables extremely early in the career process. Although they may well have impressions of retirement, virtually none of these early respondents could be expected to have fully framed the retirement issue. It could therefore be surmised that later retirement communications would impact decision frame. An annual or bi-annual survey could track changes in retirement communications, standards, and frames over time.

An experimental program of research could also examine issue frames under controlled conditions. The stability of retirement frames as well as the sequential order of antecedent-to-frame-to-information-processing could be examined. For example, retirement-neutral individuals could be presented with either threat-oriented or opportunity-oriented antecedents. Frame and subsequent information processing under controlled conditions could then be assessed. In some cases, this information could be selected to induce a change in issue frame, so that stability of frame could also be examined. Furthermore, interviews could
be used to examine timing issues in decision framing. Extremely little is known with regard to the latency of decision triggers and the amount of time from initial triggering to issue framing. Is this process completed in an afternoon or over several years?

A follow-up survey is clearly necessary to track respondents' progress in the decision process. The later stages of Mintzberg et al.'s framework remain unexamined. In addition, a follow-up survey could help address such questions as: Are categories of threat and opportunity associated with differences in actual retirement decisions? Are pre-retirement categories of threat and opportunity associated with adjustment in retirement? Are changes in decision stage over time associated with differences in issue category? Such research could also assess the relationship between retirement frame and actual performance measures. Category use patterns for high or low performers have implications for both theory and practice.

Furthermore, an additional program of research could examine naturally occurring categories for retirement decisions. Instead of imposing categories on respondents, nondirective interviews or open-ended survey items could be used to assess existing categories. Possible content-based categories could include self-esteem, finances, and spousal relationship. Threat and opportunity should not be the only category alternatives offered or considered.
Appendix A

Cover Letter
May 20, 1991

Dear Staff/Faculty Member:

I am a graduate student in Industrial and Organizational Psychology here at The Ohio State University. The topic of my dissertation is attitudes toward retirement. You have been randomly selected from a list of University employees to receive a questionnaire on this topic. The data gathered in the questionnaire will form the basis for my dissertation. Your participation is completely voluntary.

I would very much appreciate your help if you could take the time to complete the survey. It should not take you more than about a half hour. Please pay careful attention to the instructions, as they change from page to page. When you are finished, return it to me by campus mail in the envelope in which it arrived. There is a label with my return address attached to this page, simply affix this to the front of the envelope. Please complete the survey and return it to me by June 28, 1991.

Your responses will be kept completely confidential. Only average responses across large groups of employees will be reported in my dissertation. I ask that you please do not include your name on the survey as it is not needed for my analyses. For the purposes of matching for any follow up studies, your responses can be matched to your name by way of the number in ink on the front of your survey.

I will be happy to send all of those people who complete the survey a brief summary of the results. If you are interested in this summary, please check the appropriate box on the last page of the survey before returning it to me.

I will not release the responses of any individual or the name of any respondent for any reason at any time. I very much appreciate your cooperation! Feel free to call me at 292-8175 or my advisor, Dr. Robert Billings, at 292-8115 if you have any questions or comments.

Thank You!

Emily L. Hause
I/O Psychology
130 Lazenby Hall
1885 Neil Avenue Mall
The Ohio State University
Columbus, Ohio 43210
Appendix B

Survey Items
General Instructions:

You have been randomly selected from a list of University employees to receive this questionnaire. There is no assumption that you are actually planning on retiring at this time. I am just interested in people’s thoughts and opinions of retirement.

Please pay careful attention to the instructions because they change from section to section. Questions which seem to be repeated are accompanied with different instructions!

Please answer in keeping with how you really see retirement. All your responses will be kept completely confidential. Thank you for your time!
Instructions: For the following questions, please write the most appropriate response in the space provided. When you are asked to make judgments about retirement, please think of retirement as "retirement from your current position at Ohio State."

1. Are you currently eligible to retire? Yes/No

2. Are you:
   a. female
   b. male

3. What is your current age?

4. How many years of service with the University do you have?

5. Do you plan to retire in:
   a. 1991
d. the next 4-7 years
   b. 1992
e. the next 8-14 years
   c. 1993
f. 15 or more years

6. When you retire from your present position at OSU, do you plan to:
   a. leave the work force
   b. continue working at OSU
   c. go to work for another organization
   d. haven't made any plans yet
   e. none of the above

7. When you retire from your present position at OSU, do you plan to:
   a. stop working
   b. work doing about the same things that you do now
   c. work doing something very different from what you do now
   d. haven't made any plans yet
   e. none of the above

8. When you retire, do you plan to work:
   a. much less than you do now
   b. somewhat less than you do now
   c. about the same as you do now
   d. somewhat more than you do now
   e. much more than you do now
   f. haven't made any plans yet

9. To what extent will retirement cause changes in your work activities?
   a. not at all
d. a lot
   b. very little
e. completely
   c. some
f. don't know

10. How many times have you been late to work in the last 12 months?

11. How many times have you been absent from work in the last 12 months?
12. How many times have you been informed that you are eligible for retirement?

For the next six questions, please think of a communication as being any pamphlet, conversation, announcement, memo, etc. you may have received. If you received the same communication more than once, please count it as more than one communication.

13. How many communications have you received about retirement from your supervisor/dean or department chair?

14. Overall, has the communication from the dean/chair been:
   a. positive
   b. negative
   c. neither positive nor negative
   d. both positive and negative
   e. does not apply/no communication

15. How many communications have you received about retirement from retirement services?

16. Overall, has the communication from retirement services been:
   a. positive
   b. negative
   c. neither positive nor negative
   d. both positive and negative
   e. does not apply/no communication

17. How many communications have you received about retirement from your coworkers?

18. Overall, has the communication from your coworkers been:
   a. positive
   b. negative
   c. neither positive nor negative
   d. both positive and negative
   e. does not apply/no communication

19. At what stage of the retirement decision are you?
   a. no stage--I don't think about it
   b. I have been thinking about it, but I need more information
   c. I have all the information I need, but I need to think more
   d. I have made a decision, but haven't told anyone
   e. I have made a decision and have only told those closest to me
   f. I have made my decision and have made it public
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131, Questionnaire

University Microfilms International
Instructions: Please use the scale below to indicate the extent to which you agree with each of the following statements.

1 2 3 4 5 6 7
Strongly Disagree Slightly Disagree Neither Slightly Agree Agreed Strongly Agree

42. The most important things that happen to me involve my present job.
43. To me, my job is only a small part of who I am.
44. I am very much personally involved in my job.
45. I live, eat, and breathe my job.
46. Most of my interests are centered around my job.
47. I have very strong ties with my present job which would be very difficult to break.
48. Usually, I feel detached from my job.
49. Most of my personal life goals are job-oriented.
50. I consider my job to be very central to my existence.
51. I like to be absorbed in my job most of the time.
52. I have complete control over my retirement decision.
53. To me, my possible retirement is a threat.
54. To me, my possible retirement is an opportunity.
On this page and the next page, you will be asked to determine to what extent you see your possible retirement as a threat and to what extent you see it as an opportunity. 

Instructions: This scale assesses only threats. Please indicate the extent to which you see your possible retirement as a threat. Circle one number on each scale that corresponds to your answer. Note that response numbers 1 to 5 indicate that your retirement does not belong in the threat category; responses 6 to 10 indicate that your retirement does belong in the threat category.

To what extent does your retirement belong in the "THREAT" category? (circle one number)

1 - my retirement definitely does not belong in the category

2 -

3 -

4 -

5 - my retirement does not belong in the category, but it is very similar to a threat

6 - my retirement does belong in the category, but it is not a very good example of a threat

7 -

8 -

9 -

10 - my retirement definitely does belong in the category

This scale assesses only opportunities:

To what extent does your retirement belong in the "OPPORTUNITY" category? (circle one number)

1 - my retirement definitely does not belong in the category

2 -

3 -

4 -

5 - my retirement does not belong in the category, but it is very similar to an opportunity

6 - my retirement does belong in the category, but it is not a very good example of an opportunity

7 -

8 -

9 -

10 - my retirement definitely does belong in the category
Instructions: This scale assesses both opportunities and threats. Please indicate the extent to which you see your possible retirement as an opportunity or a threat. Circle one number on the scale that corresponds to your answer. Note that response numbers 1 to 5 indicate that your retirement belongs in the THREAT category; responses 6 to 10 indicate that your retirement belongs in the OPPORTUNITY category.

To what extent does your retirement belong in the "OPPORTUNITY" or the "THREAT" category? (circle one number)

1 - my retirement definitely doest belong in the THREAT category

2 -

3 -

4 -

5 - my retirement does belong in the THREAT category, but it is not a very good example of a THREAT

6 - my retirement does belong in the OPPORTUNITY category, but it is not a very good example of an OPPORTUNITY

7 -

8 -

9 -

10 - my retirement definitely doest belong in the OPPORTUNITY category

Instructions: Please place a 'Y' by those retirement activities you have engaged in and an 'N' by those you have not engaged in for each of the following activities:

____ 58. Have figured out your retirement income.
____ 59. Have talked over retirement plans with others.
____ 60. Have reviewed insurance policies.
____ 61. Have done some reading about retirement.
____ 62. Have sent away for information on retirement.
____ 63. Have attended workshops or seminars on retirement.
____ 64. Have asked other people's opinions of retirement.
____ 65. Have contacted the University's retirement office for more information on retirement.
____ 66. Have reviewed your retirement benefits with a University representative.
Instructions: Please use the scale below to indicate the likelihood that you would request information from each of the following sources.

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<th>Somewhat</th>
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If you could request any of the following informational brochures on retirement, how likely would you be to request each of them? (Please use the scale above to make your rating.)

_____ 67. Retired People: America’s Forgotten Fogies
_____ 68. Retirement: A Golden Opportunity
_____ 69. How to Minimize Inevitable Retirement Losses
_____ 70. How to Make the Most of the Best Years of Your Life

If you could ask any of the following people their opinions of retirement, how likely would you be to ask each of them? (Please use the scale above to make your rating.)

_____ 71. A retired person who is dissatisfied with retirement
_____ 72. A retired person who is satisfied with retirement
_____ 73. A retired person who expected to be happy in retirement, but is unhappy.
_____ 74. A retired person who expected to be unhappy in retirement, but is happy.

If you could attend any of the following seminars on retirement, how likely would you be to attend each of them? (Please use the scale above to make your rating.)

_____ 75. Retirement: Financial Failure
_____ 76. The Financial Benefits of Retirement
_____ 77. Retirement: Health and Happiness
_____ 78. The Declining Years: Weathering the Winter of Life
Instructions: Please answer all of the following multiple choice questions to the best of your knowledge. Please do not use outside references to help you in answering these questions.

79. The University will currently allow faculty members to purchase one year of service for every _____ years of service credit they have.
   a. 5             c. 8             e. 1
   b. 7             d. 2

80. Faculty members can purchase up to _____ years of service.
   a. 7             c. 5             e. 1
   b. 8             d. 3

81. Faculty members who are interested in retirement can:
   a. call the 24-hour STRS information line
   b. set up a retirement counseling sessions with the Office of Personnel Services
   c. arrange to receive a Retirement Planning Workbook
   d. all of the above
   e. none of the above

82. There are _____ informational brochures from the office of Personnel Services to help individuals plan their retirement.
   a. 10            c. 5              e. 35
   b. 20            d. 30

83. The STRS Medical Expense Benefits plan covers
   a. eye glasses
   b. hearing aids
   c. medicine obtained by a prescription
   d. all of the above
   e. none of the above

84. What percent of retired people feel that the majority of things they do are boring or monotonous?
   a. 5             c. 20              e. 45
   b. 10            d. 30

85. What percent of retired people feel that these are the best years of their lives?
   a. 30            c. 60              e. 20
   b. 50            d. 10

86. What percent of retired people are socially isolated?
   a. 15            c. 0               e. 5
   b. 10            d. 1

87. What percent of retired people say they would like to be employed?
   a. 20            c. 5               e. 45
   b. 10            d. 30

88. What percent of retired people say they never feel angry?
   a. 75            c. 80              e. 60
   b. 100           d. 50
**Instructions:** Please use the scale below to describe your general attitude toward your possible retirement.

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<td>good</td>
<td>very good</td>
<td>don't know</td>
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89. In general, how do you expect to feel about the people you associate with in retirement?

90. In general, how do you think most other University employees expect to feel about the people they associate with in retirement?

91. In general, how do you expect to feel about your finances in retirement?

92. In general, how do you think most University employees expect to feel about their finances in retirement?

93. In general, how do you expect to feel about your activities in retirement?

94. In general, how do you expect to feel about how you spend your time in retirement?

95. In general, how do you think most University employees expect to feel about their finances in retirement?

96. In general, how do you think most University employees expect to feel about how they spend their time in retirement?

When you have completed this survey, please return it by campus mail to:

Emily Hause  
130 Lazenby Hall  
I/O Psychology  
1885 Neil Avenue Mall  
Campus

Thank you for your participation!

Check here if you are interested in a summary of survey results.
Appendix C

Follow-Up Letter
June 19, 1991

Hello!
About a week ago you should have received a questionnaire on your thoughts and feelings about your possible retirement. If you have not already done so, please take about half an hour to complete the survey and send it to me before June 28. I appreciate your participation! If you are interested in a summary of the results, remember to check the appropriate space on the last page of the survey. If you have already completed the survey--thank you!

Thank you!

Emily L. Hause
130 Lazenby Hall
I/O Psychology
1885 Neil Avenue Mall
Campus
Appendix D

Intercorrelations and Descriptive Data for Survey Items
### Intercorrelations for Study Variables

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* indicates significance at the .05 level.
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Note: Thr = Extent of Threat, Opp = Extent of Opportunity, Own = Own Outcomes, Oth = Other's Outcomes, ASat = Expected Job Satisfaction, Nat = Nature of Communications, Sup = Number of Communications from Supervisor, Cow = Number of Communications from Coworkers, RetS = Number of Communications from Retirement Services, Gen = Number of Communications from General Sources, NegI = Negative Information Search, PosI = Positive Information Search, RetP = Retirement Planning Activities, RRet = Response Negativity for Retirement, RPol = Response Negativity for University Policy, TPol = Total Correct for University Policy, TRet = Total Correct for Retirement, IntR = Intent to Retire, Cent = Centrality of Work, JSat = Job Satisfaction, Abs = Absent, Tard = Tardy

Note: Range of N is 330-405

Note: *p < .05
### Intercorrelations for Scale Assessing Perceptions of Retirement

#### One's Own Retirement:

<table>
<thead>
<tr>
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<th>Own Ret.</th>
<th>Ret. Experience</th>
<th>Univ. Policy</th>
<th>Univ. Pension</th>
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#### Other's Retirement:

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<th>Univ. Pension</th>
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<td>Univ. Policy</td>
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<td>.81**</td>
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** p < .01
**Descriptive Statistics for Own Retirement Perceptions**

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**Other’s Retirement**

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<td>385</td>
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Note: High Scores indicate more positive perceptions of retirement.
Intercorrelations for Nature of Retirement Information Items

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<th>Supervisor</th>
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** p < .01

Descriptive Statistics for Nature of Information

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Note: Higher scores indicate more positive communications.
Intercorrelations for Number of Retirement Communications

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Descriptive Statistics for Number of Retirement Communications

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Intercorrelations for Negative Information Search Items

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<th>Sat./Dissat.</th>
<th>Failure</th>
<th>Winter</th>
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<td>.41**</td>
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** p < .01

Descriptive Statistics for Negative Information Search Items

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Note: High scores indicate greater likelihood of search.

Note: Abbreviations refer to titles and people from which respondents were "offered" the chance to gather information.

See Survey items 67-78.
Intercorrelations for Positive Information Search

<table>
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<th>Sat.</th>
<th>Dissat./Sat.</th>
<th>Benefits</th>
<th>Health</th>
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** p < .01

Descriptive Statistics for Positive Information Search Items

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Note: High scores indicate greater likelihood of search.

Note: Abbreviations refer to titles and people from which respondents were "offered" the chance to gather information.

See Survey items 67-78.
<table>
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<td>9.00</td>
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Note: Respondents received 1 point for each activity. High numbers indicate more activity.
### Intercorrelations for Knowledge of University Retirement Policies

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<th>Purchase Year</th>
<th>Avail. Info.</th>
<th>Brochures</th>
<th>Benefits</th>
</tr>
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* \( p < .05 \)

** \( p < .01 \)

### Descriptive Statistics for Knowledge of University Policy

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Note: Items were rescored such that high scores indicate "positive" feelings for policy.

Note: Abbreviations refer to subjects addressed in multiple choice questions. Please see survey items 79-83.
Intercorrelations for Information Knowledge of Retirement

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<td>-.04</td>
<td>-.29**</td>
<td>-.16**</td>
<td></td>
</tr>
</tbody>
</table>

**p < .01

Descriptive Statistics for Knowledge of University Policy

<table>
<thead>
<tr>
<th>Item</th>
<th>M</th>
<th>S</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boring</td>
<td>2.8</td>
<td>1.3</td>
<td>338</td>
</tr>
<tr>
<td>Best Years</td>
<td>2.8</td>
<td>0.9</td>
<td>340</td>
</tr>
<tr>
<td>Isolated</td>
<td>1.9</td>
<td>1.1</td>
<td>336</td>
</tr>
<tr>
<td>Employed</td>
<td>2.3</td>
<td>1.2</td>
<td>336</td>
</tr>
<tr>
<td>Angry</td>
<td>4.5</td>
<td>1.0</td>
<td>329</td>
</tr>
</tbody>
</table>

Note: Items were rescored such that high scores indicate "good" feelings for general retirement.

Note: Abbreviations refer to subjects addressed in multiple choice questions. Please see survey items 84-88.
### Percentage Baserate Correct for Knowledge of University Policies and Retirement

<table>
<thead>
<tr>
<th>Item</th>
<th>University Policies</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>72.8</td>
<td>25.7</td>
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<tr>
<td>2</td>
<td>85.4</td>
<td>22.4</td>
</tr>
<tr>
<td>3</td>
<td>54.2</td>
<td>16.1</td>
</tr>
<tr>
<td>4</td>
<td>8.8</td>
<td>23.4</td>
</tr>
<tr>
<td>5</td>
<td>47.3</td>
<td>5.5</td>
</tr>
</tbody>
</table>

Note: Item 1-5 for retirement and University policy refers to multiple choice questions. Please see survey items 79-88.
LIST OF REFERENCES


