

THE IMPACT OF A PRERETIREMENT PROGRAM

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Abstract

A ten week preretirement program was provided to 14 employees of a medium sized corporation, and seven spouses. After the participants identified topics of concern, an interactional format was used to present the information. Attitudes toward retirement were determined at the beginning of the program; at the end of the course, and six months later, both attitudes and degree of goal attainment were assessed. Attitudes toward retirement consistently improved, both during the program ($P < .01$) and six months following completion of the program ($p < .01$). No significant decreases in goal attainment were reported during the six months for goals existing prior to the course, or developed during the course.

Résumé

Un programme de dix semaines a été donné a quatorze employés d'une entreprise de moyenne expansion. Sept de leurs conjoints s'étaient joints au groupe. Le programme avait pour but de préparer ces personnes à la retraite. Après avoir choisi les différences sujets qu'ils aimeraient voir traiter, le directeur du programme développa les thèmes choisis, au cours des dix semaines que dura la session, en se servant des informations qu'il avait pu recueillir. Le point de vue de chacun des participants a été déterminé grace aux tests qu'ils ont subis au début, à la fin, du programme, et six mois plus tard. Ceci a aussi permis aux participants et au chef de groupe de mieux mesurer la distance qui les rapprochait des buts qu'ils voulaient atteindre. Tout au long du programme ($p < .01$) et six mois après celui-ci ($p < .01$), l'attitude des participants vis à vis de la retraite s'est révélée beaucoup plus positive. Les participants avaient certains buts à atteindre avant le cours. A la fin de ce cours certains de ces buts avaient été atteints. Lorsque le directeur leur fit subir le dernier test six mois après le cours, celui-ci ne révéla pas de progrès.

Collins and Brown (1978), while reporting the status of retirement policies in Canada, stated that the, "choice to retire before 65 is available to only a minority, as is the opportunity to work after 65" (p. 103). Given this situation, the question then arises of what can be done to aid those who will have to cope with the changed status from worker to retiree. A survey of retirement preparation of both preretirees and retirees in Canada indicated that (a) few people had been involved in preretirement programs, (b) of those still in the labour force, many would like to participate in a program, and (c) there is much uncertainty among preretirees about what retirement will be like (Health and Welfare Canada, 1977).

The purposes of preretirement programs can vary substantially. At a basic level, they can be used for the dissemination of information (Charles, 1971; Mack, 1958), with little attempt to help the individual use the information effectively. The programs can attempt to generally ease the transition into retirement (Glamser & DeJong,

1975; Kimmel, Price, & Walker, 1978), help in specific planning toward retirement (Mack, 1958; Morrison, 1975), or attempt to alter attitudes either toward oneself or retirement (Bolton, 1976; Charles, 1971; Kimmel, Price, & Walker, 1978; Mack, 1958). In addition, there has been a suggestion that preretirement programs can be of benefit to employees by easing employee-employer relations, as well as making compulsory retirement more acceptable (Glamser & DeJong, 1975).

Various methods of program delivery can be employed when conducting preretirement experiences. Siegel and Rives (1978), in an assessment of preretirement programs in the United States, found that the typical program is designed and administered by a personnel department, specifies a minimum age requirement tied to the company's retirement policy, is restricted to salaried personnel, and offered only during work hours. While programs can either be offered on an individual basis through the personnel department, or provided in a group

setting, the majority of programs are individual in design (Reich, 1977). This is despite the fact that group programs have been found to be more effective (Glamser & DeJong, 1975). Even within a group setting, formats can differ ranging from a lecture, film, discussion model (Charles, 1971), to a group discussion model (Mack, 1958), to a complex interactional model (Bolton, 1976; Manion, 1974; Thuhner, 1974). The interactional model can be particularly effective when the focus is to assist individuals in meeting their own needs and goals, as well as allowing development of effective components related to retirement issues.

The primary purpose of this study was to investigate the medium term (six month) impact of a preretirement program. There is little consistent information concerning the stability of changes provided through such programs (Kasschau, 1974). Glamser and DeJong (1975) did find that, one month after completion of a preretirement course, a significantly greater retention of information for participants in a group program, when compared to participants in individual counselling sessions.

For the current study, an interactional model of delivery was selected to maximize benefits to individuals. The preretirement program had two specific foci. Firstly, assistance was provided with the planning process, as many preretirees are already in a planning stage (Mack, 1958; Morrison, 1975; Thuhner, 1974). Secondly, an emphasis was placed on attitudes toward retiring, given the relationship between preretirement attitudes and both satisfaction and attitudes during retirement (Kimmel, Price & Walker, 1978).

It was hypothesized that there would be decreases in neither attitudes toward retirement nor planning behaviours, six months following completion of an interactive preretirement course, and prior to retirement. In addition, it was anticipated that attitudes toward retirement would become more positive during the tenure of the program.

METHOD

Participants

Twenty-one men and women were voluntary participants in the preretirement program; 14 were employees of a medium sized corporation in Winnipeg, and seven were spouses of the employees. The mean age of the nine male participants was 53, with an average of 30 years of employment by the corporation; the mean age of the 12 females was 57, with an average employment history of 26 years. The participants were employed at all classification levels within the corporation, from support staff to upper management, with support classifications somewhat overrepresented.

Program

The program, provided and administered by the personnel department of the corporation, was designed to consist of ten two hour sessions, held at a mutually convenient time outside normal working hours, and provided at a rate of one session per week.

A strong emphasis was placed on the development of a format which required participants to identify their own informational needs, attitudes toward retirement, and retirement planning priorities. To establish this individualization, 'The Comparator' (Retirement Studies Division, 1971) was utilized. This instrument helps participants select topics for discussion from a range of possible personal, financial, spiritual and community concerns.

The first two program sessions concentrated on topic selection and the establishment of a group identity and trust. The next seven sessions employed a format of group and individual exercises, brief lectures from skilled resource people from the corporation and community, and group discussion; each of these sessions concluded with individual planning tasks, using aids developed for the program. The final session was an evaluation of the entire program.

Instruments

Two instruments were used to determine the ability of the program to generate change in individual attitudes and goals, which might later facilitate the transition to retirement. The Senior Employees Questionnaire (SEQ), developed by Green, Pyron, Manion and Winklevoss (1969) contains thirteen five-point Likert questions, measuring attitudes of preretirees toward retirement. One question, assessing the attitudes of preretirees toward the participation of spouses in preretirement programs, was added by the investigators. The SEQ was administered at the beginning of the program (Pretest), during the tenth session (Posttest), and six months after completion of the program (Follow-up).

A checklist, the Goals and Planning Inventory (GPI), was constructed for the study. The purposes of the GPI were to (a) allow individuals to list their own preretirement planning goals, either established prior to or during the program, and (b) identify the degree of goal accomplishment, ranging from Nonaccomplishment (haven't tried it yet, plan to try it, thought about it), Data Gathering (talked about it, sought additional information and assistance), Decided Against It, and Goal Implementation (tried it at least once, will try it again, has become part of my routine). After listing each goal, the participant was asked to indicate all levels of goal accomplishment. The

GPI was administered during the tenth session, and six months after completion of the program.

RESULTS

Program

Through use of The Comparator, the participants selected and rank ordered seven areas of concern as follows: (a) physical health/fitness, (b) use of time/self development, (c) financial management, (d) mental health, (e) living arrangements, (f) family/social relationships, and (g) estate planning/wills. No fewer than 16 persons attended any session, and most sessions were extended to three hours in length, at the request of the participants. The primary reasons for absences were ill health and planned holidays.

Attitude Change

The SEQ, administered on three occasions, resulted in a Pretest mean score of 50.47 ($SD = 3.6$), Posttest mean = 52.2 ($SD = 6.1$), and Follow-up mean = 55 ($SD = 5.5$). The Wilcoxon Matched-Pairs Signed-Rank Test (Siegel, 1956) was used to evaluate the effects of the program over time. By comparing Pretest and Posttest administrations, a reliable increasingly positive attitude toward retirement was found ($T = 16$, $n' = 17$, $p < .01$). A significant increasingly positive attitude was also found when comparing the Follow-up with either the Pretest ($T = 9$, $n' = 15$, $p < .01$) or the Posttest ($T = 16$, $n' = 14$, $p = .02$) administration.

Goals and Planning Change

Complete data concerning goal accomplishment were obtained from 19 participants. During the program, a range from four to 20 goals ($M = 12.36$, $SD = 5.26$), were identified on the GPI. Of these, a mean of 6.31 (range from one to 12, $SD = 3.37$) were "old" goals, identified prior to the program; a mean of 6.05 goals (range from one to 12, $SD = 3.64$) were "new" goals, established as a result of participation in the program.

The wide individual variation in number of goals identified, as well as qualitative differences of goals, provided some analytic difficulty. Using the two administrations of the GPI, comparisons of the degree of goal accomplishment were made by participant for each goal. Frequencies of goals with increasing, decreasing and nonchanging levels of accomplishment were determined for each participant. Based upon the category of accomplishment with the greatest frequency of goals, each individual was then classified as an "increaser," "decreaser," or "nonchanger." This procedure was used for old and new goals separately, and combined.

When observing old goals from Posttest to

Follow-up, one participant increased in degree of goal accomplishment, two participants decreased, and the remaining 16 exhibited no change. Similar patterns were found for new goals (six increased, three decreased, and ten did not change) and all goals combined (two increased, one decreased, 16 did not change). In no instance was a statistically reliable change found, using the Sign Test (Siegel, 1956).

DISCUSSION

The results of the preretirement program presented in this study can be viewed from two different time perspectives. During the 10 week program, an increasingly positive attitude toward retirement was found. Perhaps the program provided sufficient information, dispelling some of the fears and myths surrounding retirement. It is likely that the process of permitting the participants to decide the areas to be investigated helped insure that the desired information was presented, and items of concern discussed. In addition, the comparability in number of old and new goals established by participants indicates that programs such as these are more than merely an opportunity for maintenance of existing values; the program provided enough information that participants felt adequately informed and challenged to establish new goals.

From the time perspective of six months following completion of the program, similar results can be observed. On the attitudinal dimension, there was a continued increase in positive attitudes toward retirement, whether measured from the beginning or end of the course. The impact of the program was sufficient to maintain the effects, without any periodic systematic reinforcement of the information provided. It remains to be seen whether there will be a maintenance of these findings, following retirement of the participants of the program. In addition to the positive attitudinal change, no decreases in goal accomplishment were reported. The degrees of goal attainment were adequately established such that time was not a detrimental factor. While this might be expected of old goals, it is of particular importance for the newly established goals, where a decrease might be anticipated.

Extensive research is still needed in the area of preretirement programs. While this study investigated the impact of a program after six months, all participants were still in the labour force at the time of Posttest administration. An unanswered question is whether programs such as these can mitigate against negative effects of retirement reported by some retirees. As this program has increased positive attitudes toward retirement, it is likely that the impact will be felt fol-

lowing retirement, thus extending the findings of Kimmel, Price and Walker (1978).

Two methodological questions remain an issue. The first concerns the aspect of voluntary participation. If voluntary participants are highly motivated initially, are reported changes due to the nature of the program, or to the nature of the participant? Similar programs with nonvoluntary participants are essential, to adequately address this issue. The second methodological concern is the need for control groups, to insure that the observed effects are due to the program, and not merely time from retirement or other potential independent variables. Unfortunately, constraints placed upon the investigators by the corporation did not permit selection of an appropriate control group. With the anticipated number of retirees in the future, research concerning the transition to the retirement stage should be of utmost importance to both employers and employees; the relative lack of empirical information should serve as a challenge to counsellors and researchers throughout the country.

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