Anticipation of retirement by military personnel

E. Percil Stanford

Iowa State University

Follow this and additional works at: https://lib.dr.iastate.edu/rtd

Part of the Sociology Commons

Recommended Citation

Stanford, E. Percil, "Anticipation of retirement by military personnel" (1968). Retrospective Theses and Dissertations. 3516.

https://lib.dr.iastate.edu/rtd/3516

This Dissertation is brought to you for free and open access by the Iowa State University Capstones, Theses and Dissertations at Iowa State University Digital Repository. It has been accepted for inclusion in Retrospective Theses and Dissertations by an authorized administrator of Iowa State University Digital Repository. For more information, please contact digirep@iastate.edu.
This dissertation has been
microfilmed exactly as received 69-4283

STANFORD, E. Percil, 1939-
ANTICIPATION OF RETIREMENT BY MILITARY
PERSONNEL.

Iowa State University, Ph.D., 1968
Sociology, general

University Microfilms, Inc., Ann Arbor, Michigan
ANTICIPATION OF RETIREMENT BY MILITARY PERSONNEL

by

E. Percil Stanford

A Dissertation Submitted to the
Graduate Faculty in Partial Fulfillment of
The Requirements for the Degree of
DOCTOR OF PHILOSOPHY

Major Subject: General Sociology

Approved:

Signature was redacted for privacy.

In Charge of Major Work

Signature was redacted for privacy.

Head of Major Department

Signature was redacted for privacy.

Dean of Graduate College

Iowa State University
Of Science and Technology
Ames, Iowa

1968
# Table of Contents

## CHAPTER I. INTRODUCTION
- Attitude Toward Work and Leisure  
- Planning for Retirement  
- Activities and Interest  
- Summary  

## CHAPTER II. PROBLEM STATEMENT  

## CHAPTER III. REVIEW OF LITERATURE
- Concept of Retirement  
- Prospective on Retirement  
- Role  
- Role Changes with Age  
- Meaning of Work and Retirement  
- Pre-retirement Anticipation  
- Types of Retirement from the Military  
- Retirement for Length of Service (Voluntary)  
- Retirement for Disability  
- Early Retirement  
- Flexible Retirement  
- Retirement's Changing Patterns  
- Patterns of Retirement  
- Dilemma of Retirement  
- Reasons for Retirement
CHAPTER I. INTRODUCTION

Numerous studies have been undertaken to determine what the effects of retirement are upon retired military personnel; likewise, many studies have been focused upon the adjustment problems of retired military personnel. Some attention has been given to the pre-retirement outlook of the military man. A review of the literature reveals that there is a need for some understanding of what some of the sociological problems are of those who are anticipating retirement.

The potential military retiree is not usually in the same age category as his civilian cohort who may be about to retire. Depending upon the circumstances, the individual who voluntarily retires from the military with full benefits could range from 36 to 60 plus years of age. Those who are involuntarily retired could possibly retire at less than 36 years of age.

The military man who retires normally faces different problems than the civilian. While in the military, his status position and role are well defined and highly structured. Upon leaving the military he loses a great deal of the status he once had and his role is many times ill defined. Most military men who retire after twenty years of service are usually of middle age. They are still capable of working and usually have to continue working in order to support their relatively young families. It should also be realized that the military man will be faced with the additional problem of being resocialized into the civilian way of life, which is not a problem for his civilian counterpart.
The primary advantage of the potential military retiree is that he will usually have more security by way of pension, medical care, etc., than the average civilian who retires or shifts employment.

The following sub-areas are not necessarily specifically related to military personnel. They have been presented to give a brief synopsis of some relevant areas related to the phenomenon of retirement.

Attitude toward Work and Leisure

Much has been discussed in the literature about the use of leisure time by Americans. The most emphasis has been put on the active laborer. If only the workers are rewarded, the retired population will have very dismal positions in the society. If this continues, the retiree will never be accorded high status and respect. Out of the history of society's ambivalent attitudes toward work and leisure, the question has also been raised as to whether leisure values are becoming more universal while work is becoming increasingly regarded as a necessary evil (Strother, 1963). If this is true, the retired portion of our population will automatically gain in status and respect.

Havighurst (Havighurst, 1958) showed awareness of the situation when he stated that society must reduce emphasis upon work as the major avenue to social acceptance. He feels more weight must be given to the performance of family, friendship, citizenship and other leisure roles.
Planning for Retirement

Johnson and Strother (Johnson and Strother, 1962) found that financial planning seemed to be inversely proportional to age. Workers under 45 had taken more steps to supplement retirement pensions than had older workers. The authors believed this finding may have been due to the higher educational level of the younger worker and to his greater exposure to the conditioning influences of social security and private insurance programs. It was shown that planning for activities after retirement tended to vary directly with age, but with a marked upward shift in activity planning occurring at age 56. Less than half of the workers in all age groups made activity plans.

Johnson and Strother (Johnson and Strother, 1962) also found that those with mobility aspirations and expectations had made more plans for supplementing retirement income than individuals with blocked mobility or individuals who had no aspirations. In general, they found a positive relationship between a favorable retirement attitude and the making of retirement plans, both financial and activity.

Burgess and others concluded that although professional and managerial workers are especially likely to find their work intrinsically interesting, they likewise have a greater tendency to make careful preparations for retirement and are more likely to have in mind a number of leisure time activities which they expect to enjoy in retirement.
Activities and Interest

Havighurst (Havighurst, 1949) described two approaches to aging which he termed the "stay young - keep active" and the "grow old gracefully - rocking chair" approaches. The most recent trend has been to emphasize the active approach.

Summary

For this study, it is of particular importance that the individual's definition of his own worth should not be dependent solely on his work. One should develop before retirement a sufficiently affirmative attitude toward social roles other than the work role and toward aspects of his own personality other than financial comfort and independence so as to cope with the demands of living in a civil environment.

The succeeding paragraphs represent some of the ideas presented by Janowitz and Little in Sociology and the Military Establishment (Janowitz and Little, 1965). They observed that career development in the armed services includes preparation for retirement and the transition to civilian employment. Traditionally, officers served for thirty years and looked forward to the pleasures of retirement in a warm climate, which in most cases was near a military installation. The contemporary military establishment shows twenty years of service as being more typical, so that a second career for military personnel who retire at the average age of forty-five is essential.
They are likely to have an average of three dependents and consequently have pressing financial obligations.

The skill structure of the military which now articulates more closely to that of civilian society helps to facilitate the transition to civilian employment. Some of the barriers to civilian employment are slowly being modified; i.e., legal and administrative restrictions, negative civilian attitudes and lack of adequate information about employment opportunities. The services have started programs dealing with military retirement because of the increasing magnitude of problems. It has been known for some time that for enlisted personnel, service in the armed forces, especially where the person acquires some technical skill, contributes to his economic earning capacity as a civilian.

Janowitz and Little (Janowitz and Little, 1965) feel that from a sociological point of view, the process of assimilation of personnel into the military is seen as a cycle involving recruitment, selection and allocation of personnel, training and retention and finally preparation for a second career.
CHAPTER II. PROBLEM STATEMENT

The problem for consideration in this study stems from the general concern of the number of persons who are having to face retirement. More specifically, attention will be focused upon the phenomenon of military retirement. The literature reveals that the areas of pre-planning for and adjustment after retirement have been studied. It is realized that the military man must make preparations that others do not have to be concerned with.

The potential military retiree is faced with a somewhat unique set of circumstances. The one very practical problem is the anticipation of readjusting or becoming resocialized in a predominately civilian environment. Along with this, there is usually the problem of still being considered middle or late middle aged which means that the work ethic of our society dictates that one be actively engaged in productive activity. It is not always easy to get a job, because of the age factor. Those who voluntarily retire after twenty active years in the military could be as young as thirty-six. Involuntary retirements could include persons younger than thirty-six. Many are young enough to embark upon new careers and use their experience to their advantage.

Financial assessments for retired military personnel are substantially higher than the average civilian who retires. This is not to say that the pension is adequate to fully support the retiree; however, he could probably manage to support himself and his family on his pension. A very real problem for many potential military
Retirees is that they still have dependent children, which means that the retiree will more than likely have to find work to supplement his pension.

The problem, more specifically defined, is to get an insight into what the anticipation of retirement patterns is of potential military retirees. As stated previously, emphasis has been put on pre-retirement planning and adjustment after retirement. There seems to be something else between the pre-retirement planning phase and the adjustment phase that must be considered. The phase in between will for the purpose of this study be called the anticipation phase. It is of importance because what people anticipate in retirement will be partially a reflection on the amount or lack of pre-retirement training. The manner of adjustment is undoubtedly a reflection of the anticipation of retirement of the individual. The pre-retirement training is important but the effects which manifest themselves in anticipation are more important.

In summary, the problem is to investigate the retirement anticipation patterns of officers and enlisted men in the United States Army who are voluntarily retiring after twenty or more years of active military duty. Retirement anticipation patterns will vary with respect to the following variables: rank, health conditions, job skills, marriage status, educational level, community participation, pre-retirement training, number of years of service, financial status, morale, career satisfaction, job expectations, age, number of dependents, income, preparation for retirement, special training, breaks in service, permanence of work and social life.
CHAPTER III. REVIEW OF LITERATURE

It is acknowledged that a thorough review of literature is essential in research. The possible function of the review of literature may extend from suggesting what work, both theoretical and empirical, has been conducted in a particular area of interest, to providing insight for the need of additional analysis of previous studies. The functions of the review of literature are related to the entire study. Therefore, the review of literature for this study will include some basic material on retirement in general and military retirement. More relevant literature is cited as the conceptual framework is developed, as the design is outlined and as the findings are interpreted. Hopefully, the review of literature used in this way will contribute to a more meaningful study.

Concept of Retirement

In spite of the fact that retirement has come to occupy a place of central concern in contemporary Western society and is the subject of recurring popular and scientific discussion, there has been a lack of clarity as to its meaning. Donahue, Orbach and Pollak (Donahue, 1960) state that in everyday usage, retirement generally refers to separation from paid employment which has had the character of an occupation or a career over a period of time. The above authors were aware of the technical adequacy of their delineation of retirement as well as being aware of the fact that it emphasizes only the change in a formal economic relationship which may or may not be of
a permanent nature. As a result, many categories of persons who are actually only in the process of changing from one occupational line to another are included.

A prime example of changing from one occupational line to another, as illustrated by Donahue, Orbach and Pollak, is the professional military man who may be "retiring from the service" in middle age and planning a new career based on the income provided by his pension. The changed character of the military manpower structure has provided a larger number of men and now women in this category than ever before. Individuals such as the professional boxer, baseball, basketball or football player may also "retire" in many cases with a pension, at a very young age. In most instances, these persons are only making job changes which have been anticipated almost from the beginning of their careers.

Donahue and her colleagues present the idea that self-definition of the individual can serve as a criterion of retirement. A retired person would be one who so defines himself, without regard for age or other aspects of social roles. The problems involved with this type of subjective criterion tend to raise more issues than are solved, since, on the one hand persons effectively retired may refuse or decline to accept this role for themselves; and, on the other hand, many persons considering themselves retired may actually be only temporarily in this role.

The primary thesis of Boynton's book is that the key to the years after retirement is activity. He implies that the word
"retirement" is generally used with vicious and misleading connotations. The word means withdrawal. And, withdrawal from activity is to all intents and purposes, a form of withdrawal from living (Boynton, 1952). Boynton makes it clear that retirement does not mean withdrawal but merely means a shift of activities and indicates the period after voluntary or involuntary relinquishment of the job at which one has earned a living; a period which can be made rich in achievement, in self-fulfillment and in adventure.

There are only six ways to retire to continued activity, according to Boynton. The six ways are: retirement to a new full-time career; retirement to a part-time occupation that will supplement income; retirement to creative activity, avocations and hobbies; retirement to public services for community or nation; retirement to new experiences, the building of new friendships and the development of personal relations; retirement to understanding, to the creation of a mature guiding philosophy and some answers as to what life is all about.

The first four of the six possible ways to retire to continued activity are examples of the retirement patterns followed by military retirees. Very few military men retire to activities which are not oriented toward producing or serving for profit.

Streib and others (Streib, 1958) agree that if one would consider the major areas of change and adjustment which must be faced at the later stage of the life cycle, particularly males, retirement looms large from both an individual and social point of view. Retirement involves the cessation of a major life activity; it is usually
accompanied by a decline in income, an increase in the amount of free
time and in many instances it is preceded by physical changes which
make continued employment difficult and hazardous. The change in
status from employee to retiree is one of the most definite status
changes a person may experience during his lifetime. There are
numerous aspects of aging which are a matter of gradual change or
deterioration. Regardless, retirement is a status change which is
relatively clear-cut and as a consequence has a significant impact
upon those involved.

Prospective on Retirement

Retirement can be viewed as a result of social change. Urbaniza-
tion, industrialization and large-scale business enterprise give
distinctively modern aspects to retirement experiences. Basically,
retirement from work is now controlled by others rather than by the
one who is retiring.

A new dimension is also given to retirement by the extension of
life expectancy at birth since 1900 by some twenty years.

Retirement can also be looked upon as one of the life transitions
accompanied by varied rites throughout the world. It is not dissimilar
to a puberty transition, a marriage accompanied by fertility rites,
motherhood accompanied by isolation and purification or death associated
with ritualized mourning. Retirement resembles divorce both in view
of variable circumstances and the absence of a fully developed ritual
functionally appropriate to ease the strain of transition.
Role

Retirement can also be thought of in terms of roles and images; almost by definition it is a loss of role. A role implies a concept of one's place and an image of oneself in a matrix of activities and expectations. To the question, "Who are you?", a person must answer, "I am a retired such and such," and qualify his answer in terms of how he sees himself. The retired person must come to terms with images which other people have of his retirement.

Role Changes with Age

Retirement may also be considered as a time of role transition or role change, such as takes place in adolescence, upon entrance into the labor force and in the transition period from single to married status, childless to parent of first born offspring, well to sick, sick to well and civilian to soldier. Generalizations derived from such role transitions could help in understanding the transition from employed to retired status. Probably in every case there is anticipation of this transition by self and others. Emotional ambivalence is also characteristic of role transition.

Meaning of Work and Retirement

Williams (Williams, 1960), in his discussion of "major value orientations," describes Americans as being people oriented toward "activism." The occupation represents the most basic form of the
continuous devotion to activity. Generally, this value developed in the early period of our nation's history from a convergence and reinforcement of self-interest, social recognition and ethical and religious percepts.

Although the value was quite dominant in our older agrarian culture, Williams sees it as still existing in rural areas today and among certain other subgroups which have not yet completely assimilated the more recent cult of success and conspicuous consumption.

The stress upon personal achievement and success, especially secular, competitive, occupational achievement where work is a means-to-an-end, has begun to replace work as an end in itself (Williams, 1960).

Pre-retirement Anticipation

Retirement is what one makes of it. Unlike most changes in status, a correlative institutionalized role does not typically await a retiree. He must create for himself a pattern of activities which serves as an effective substitute for his job. Adjustment in retirement involves a considerable personal input above that required to assimilate new activities and patterns of interaction which exist as ready made institutional structures.

Pre-retirement anticipation of the status of retiree may play a crucial part in the adjustment process; for if the creation of a retirement role is largely incumbent upon the retiree, it would seem to be particularly important that he does not enter retirement totally
unprepared. Formally stated: the hypothesis is that adjustment in retirement is conditioned by pre-retirement anticipation of the retired status.

Pre-retirement attitude toward retirement and preconception of retirement are roughly equivalent factors which contribute to success in establishing a satisfactory retirement role.

Researchers at the University of Chicago pioneered much of the work on the meaning of work and have developed a theory of the meaning of work. The theory deals with five universal functions of work which are found in any situation defined by society as a job.

1. It provides an income.
2. It regulates life activity.
3. It offers status or social identification.
4. It permits association with others.
5. It makes available a meaningful life experience.

In accordance with the above framework, studies (Friedman, 1954) were conducted on the meaning of work in several occupations (steel-workers, coal miners, skilled craftsmen, sales people and physicians) of men who were over 55 years of age. A brief summary of their findings indicate: 1) workers of lower skill and economic level were more likely to view work as having no meaning other than that of earning money, 2) "association" was valued about equally by all occupational groups, 3) "routine" (makes time pass) was valued about equally by all occupational groups, 4) there was no great difference among occupational groups in the extent to which work gave them
self-respect or the ability to secure respect or recognition from others. On the average, this amounted to approximately 15 percent of the responses for each occupational group. Physicians indicated a high awareness of the "service to others" meaning in their work. Work as a source of interesting, purposeful activity and as a source of intrinsic enjoyment was expressed by all occupational groups. Sales-people and skilled craftsmen in particular had responses of this nature.

Friedman and Havighurst's (Friedman, 1954) final conclusion regarding the above studies was that skilled craftsmen and white-collar occupational groups responded to the extra-financial meanings of work to a much greater extent than did heavy industry workers. This supported their hypothesis that extra-financial meanings of work become more and more important as one ascends the occupational ladder.

Friedman and Havighurst determined that the differences in the degree to which certain meanings such as "association" were stressed were greater within occupational groups than between them. At this point, the authors suggest that the occurrence of certain meanings of work may be more closely related to such individual factors as personal value hierarchies and particular histories of work experience than they are to the nature of the work of any given occupation.

There is much to indicate that our society places a high value on work and/or achievement and success. Work has extra-financial meanings for the higher levels of the occupational hierarchy.
Therefore, retirement to a non-work role in our society may be interpreted as a movement to a less favored position and rank. It is further assumed that very few of those who are in a position of free choice will elect to retire (such as the self-employed).

The self-employed do retire but it comes at a different stage in life for different people. It appears to be reasonable to make the assumption that if we view aging as a developmental process, the results of the interrelationships of physical, psychological and social factors, individuals who are of the same chronological age can be at different points in the aging process. This would most likely be in terms of how they perceive their place in the aging process and what they do about it. Thus, some will seek retirement at 70 years of age; and others will not. It is further proposed that one's anticipation of retirement is a reflection of some of the above factors.

The idea that the frame of reference toward aging and the resultant attitude toward retirement held by an individual are associated with attitude toward retirement held by those most central in his social environment is suggested by one aspect of Tuckman's study (Tuckman, 1959). Male and female workers in the garment industry who were on the job, workers who were still on the job but had submitted applications for retirement and workers who had already retired were included in the study. Tuckman found a higher proportion of those holding positive rather than negative attitudes toward retirement indicated their wives also held positive attitudes.
toward retirement. In addition, a higher proportion of those holding negative attitudes toward retirement than those holding positive attitudes indicated their wives also held negative attitudes. The same results were found with the children of these workers with the exception that a higher proportion of workers holding negative attitudes toward retirement indicated that their children held positive attitudes toward retirement.

Types of Retirement from the Military

It is generally held that a good incentive for remaining in the army is the retirement system which provides a monthly income and good security for life to those who choose a service career. There are three types of retirement generally considered: length of service (voluntary) and physical disability for both officers and enlisted members and in the case of some officers, mandatory (involuntary).

Retirement for Length of Service (Voluntary)

After completing 20 or more years of active federal service, enlisted members of the army may request retirement. A regular or reserve commissioned officer who has at least 20 years of active federal service, at least ten years of which have been in an active commissioned status may, upon his application and, in the discretion of the Secretary of the Army, be retired. It is not necessary for a reserve officer to be serving on active duty at time of retirement;
he must, however, have a USAR status. Any warrant officer who has
at least twenty years of active federal service may, upon his applica-
tion and, in the discretion of the Secretary of the Army, be retired.
It is not necessary for a reserve warrant officer to have served or
be serving on active duty in his warrant officer status at the time
of retirement.

Retirement for Disability

A service member disabled while in service from a service-
connected cause not the result of his willful misconduct or negligence
may either be temporarily or permanently retired, if otherwise
eligible. Generally, disability retirement comes about as a result
of inability to perform duties commensurate with the service member's
grade or rank, either from physical or mental reasons. A service
member on active duty or active duty for training who incurs a
service-connected disability not a result of misconduct or willful
neglect, and not incurred during a period of unauthorized absence
is if otherwise qualified, separated for disability.

Loether (Loether, 1967) discusses the difficult circumstances
of retirement and uses the study by Thompson, Streib and Kosa to
substantiate his ideas. He sees compulsory retirement in private
industry and government as an increasingly common phenomenon. The
mandatory retirement age is generally 65 but in some government
positions, the retirement age is as low as 55 or even 50 which are
the common retirement ages for policemen and firemen. Among military
men, except in unusual circumstances, mandatory retirement comes at the end of twenty years of service, regardless of age. The practice of compulsory retirement raises an important question about the effects of such policies on the subsequent adjustment of those retired. The main question is, do persons who retire voluntarily make better adjustments than persons who are forced to retire.

Early Retirement

Most military retirements can be classified as early retirements. Buckley indicates that one good reason for early retirement is the opportunity it provides for getting a good start on establishing an income producing business, a farm or a farm enterprise while you are still young enough to handle the details involved. Though many people in their seventies have established successful small businesses, getting started as early as possible has great advantages (Buckley, 1959).

Some people feel that it is a good idea to retire when they are fifty or fifty-five, if for no better reason than to protect their health. Results of a survey among pensioners show that 25 percent retired because of poor health. There is a small group of headstrong resisters who, because of their emotional temperaments, their refusal to give up power and authority, would never be happy in retirement (Buckley, 1959). It is suggested that they might as well hold on to their current jobs as long as possible or until they die in harness.

Persons are often forced into semi-retirement at a much younger age than they anticipated, due to unemployment. Obtaining re-employment
in business and in industry is a serious problem for men over fifty and women over forty.

Buckley advocates retiring while you are young enough to enjoy and complete what you really want to do. There comes a time in our business or professional lives when we reach the pinnacle of success in our fields. This may come to some in their middle years of life or to others in their late sixties. Regardless, the years that follow do not bring forth any gain in income or advancement in professional recognition or reputation. He maintains that those who have reached the peak of success would probably be better off retiring early and filling remaining years with constructive, satisfying activities.

One should remember that no one answer as to the best age to start retirement can be given. It depends entirely on what you need and want out of life. However, no matter what the decision may be, it must be remembered that retirement years can be the best years of your life.

Flexible Retirement

There has been considerable comparison of the relative merits of systems of fixed or involuntary retirement at a given age versus systems of flexible retirement or lack of a fixed age for retirement.

Donahue, Orbach and Pollak (Donahue, 1960) say that:

"Flexible retirement refers to the general idea of individualization of retirement policy and includes programs which range from simple proposals to allow employment beyond the normal retirement age on criteria of fitness to suggestions involving the reordering and
readjusting of jobs and work situations to meet the need and capacities of the older worker."

Retirement's Changing Patterns

The problem of retirement

If patterns of work vary greatly with changing age, so do attitudes toward retirement. For the younger man his current job status is most important and not the distant prospect of retirement. Increasing age tends to be accompanied by increasing apprehension over the prospect of retirement. There are indications that the closer the worker comes to retirement age, the more likely he is to repress the whole idea.

Attitudes toward retirement also differ greatly among occupation groups. Friedman and Havighurst (Friedman, 1954) found that the proportions of men who wanted to continue working fell sharply between the top and the bottom of the occupational scale. However, the Cornell retirement study suggests that except for professional workers, persons at higher occupational levels tend to look more favorably on retirement than those in the lower occupational groups. Indications are that the more favorable attitudes of workers in the high occupation groups appear to be closely associated with the fact that they can look forward to a higher retirement income.

Professional and managerial workers are particularly likely to find their work intrinsically interesting and likewise have a greater tendency to make careful preparations for retirement and are more
likely to be thinking of a number of leisure time activities. It has been suggested that retirement may be a middle class concept.

Contrary to common speculation and impression, involuntary retirement provisions are not the most prevalent reasons for retirement. The only exceptions are probably in large corporations. Several nationwide studies conducted in the early 1950's indicated that only a small portion of workers had been forced to retire because of involuntary retirement provisions. Most of the retired workers had quit their jobs voluntarily because of failing physical capacity and ill health. An appreciable percentage of retired workers left the labor force because their jobs had been discontinued.

Patterns of Retirement

Retirement is a process which occurs in many different ways. Some of the most obvious are: 1) retirement at the normal retirement age, or a later age, under the provisions of a formal retirement system; 2) early retirement under a formal system, sometimes followed by a shift to other employment; 3) retirement from a stable job in a firm without a formal retirement system; 4) an unstable pattern of retirement in which an older worker (a) loses a stable job and is subsequently forced to rely on unsteady or part-time employment until he finally leaves the labor force or (b) has been engaged in casual or short-term employment and finds it increasingly difficult to get work as he grows older.

Probably the most typical pattern of retirement is from a steady job in a firm without a pension plan. Ill health is clearly the most
prevalent reason for retirement for this group, and inadequacy of retirement income tends to be a critical problem. Only those relatively few who have received comparatively high incomes are likely to have accumulated enough savings to provide any appreciable supplement to social security benefits.

Although there is little direct information to substantiate the point, a reasonable inference can be drawn from scattered data that workers retiring from firms without pension systems would, on the average, retire earlier if they could look forward to an adequate retirement income.

The attitude with which the individual approaches retirement must be viewed in the light of job attitudes and experiences. The kind and degree of orientation the individual has toward his job affects his orientation toward retirement (Johnson, 1962).

Dilemma of Retirement

The continuing increase in life expectancy and the accompanying increase in the number of persons aged 65 and over make retirement an ever more common phenomenon in our society. Without doubt, there is a definite trend toward a decreasing rate of participation in the labor force among older men. Psychologically, it might be advisable to raise the retirement age in view of the number of persons living past 65, but economic and sociological pressures favor holding the retirement age at 65 or even lowering it. There is concern that employment opportunities are not expanding fast enough to accommodate
both the young men seeking to enter the labor force and the old men seeking to remain in it. Emphasis on higher education helps delay the entry of young men into the labor force and compulsory retirement policies and the social security option that allows a man to retire at 62 with a reduced rate of compensation are designed to get the older man to leave the labor force and make room for others. Loether (Loether, 1967) reports that Tibbitts says:

"Retirement is a relatively new phenomenon in our society and the challenge of a new way of life for most Americans. In rural, preindustrial days there were comparatively few older adults, and most of them were occupied with the responsibilities of making a living until overtaken by final illness or death. Until well into the last quarter of the century, the population 65 years of age and older numbered fewer than two million -- less than 3.5 per cent of the total. The population 50 years and over accounted for less than 12 per cent of the whole. Well over two-thirds lived in rural areas, and three-quarters of the older men were gainfully employed. The older women were also usefully occupied, for in the days of the self-sufficient, productive family unit they were busy cooking, sewing, cleaning, teaching, and entertaining the young and caring for the sick.

"Partial or complete retirement from these tasks is a development, primarily, of the last fifty to seventy-five years. Fundamentally it is an outgrowth of the time."

The dilemma presented by retirement for the American male stems from the fact that the leisurely life expected of the retired contradicts the pervasive work orientation of our society. After spending the most of his adult years in the labor force, the worker is suddenly handed a gold watch in recognition of his faithful service
and told to go home and relax. Many men find this a difficult adjust­ment to make. Most men who have devoted their lives to work frequently have nothing to substitute for it once it is denied them, for relaxation is for them an unknown art.

Reasons for Retirement

Gordon (Gordon, 1961) points out that several nationwide studies conducted in the early 1950's indicated that only a small proportion of retired workers had been forced to retire because of involuntary retirement provisions. In a nationwide survey conducted by the U.S. Bureau of the Census in 1952, it was found that only 13 percent of all men 65 years of age and over who were out of the labor force had retired under the rules of formal retirement systems. Gordon also indicates that the great majority (76 percent) of the men who were out of the labor force indicated that they had decided to retire voluntarily, while a substantial majority (60 percent) indicated that they had decided to retire because of ill health.

The percentages giving ill health as the reason for retirement were somewhat higher among clerical and managerial workers, and accounted for the majority of those retiring in all other occupational groups.

Many people retire for reasons other than ill health. Some retire because of reaching the compulsory retirement age, others retire because their jobs have been discontinued and there is a small percentage of both men and women who retire for various reasons other than the preceding reasons.
Donahue, Orbach and Pollak made an assumption that the lower the occupational status or income level, the more chance there was that the individual was forced to retire because of health or reported himself as not well enough to work; conversely, the higher the occupational status or income level the greater the number who were retired because of the formal retirement systems.
CHAPTER IV. CONCEPTUAL FRAMEWORK AND HYPOTHESES

Introduction

In order to fully understand and extract the maximum worth of theoretical variables, it is necessary to view them, first, in a broad and general perspective. Therefore, the purpose of the first part of this chapter will be to construct a conceptual framework from which relations can be developed and hypotheses deduced. For the purpose of this study, retirement is being considered as a change of role which can mean the individual concerned may seek employment or he can decide to remain outside the labor force. By discussing "role," a more general and inclusive understanding of the dependent variable (retirement anticipation) is possible because the individual is trying to "second guess" what his role will be in retirement. The latter portion of the chapter will be an attempt to deduce a logically interrelated set of expected relationships.

Scope of Role Theory

Retirement as a phenomenon is a relatively new social role which involves major changes in a person's position and status in society. What is needed is a conceptual framework for understanding retirement on both the individual and societal level. This is possible through the broad perspective of role theory derived from the work of George H. Mead and Ralph Linton. The concepts of social self and social role have become cornerstones of contemporary
sociological and social psychological theory and have given rise to the development of an associated set of conceptual distinctions underlying much current research.

Biddle and Thomas point out that what is now known as "role theory" was once described as the field of role. The role field according to these authors (Biddle, 1966) exhibits much speculation, and there are certain hypotheses and theories about the particular aspects of the subject, but there is no one grand "theory." When examining that which is regarded as "role theory" indications are that its statements appear in essentially three forms: (a) as single hypotheses, (b) as sets of logically unrelated hypotheses on the same topic and (c) as sets of logically as well as topically, related hypotheses. The three forms appear either as verbal propositions or as more formal assertions, cast in mathematics or logic.

In brief, the role theorists have chosen as their domain of study nothing more nor less than complex, real-life behavior as it is displayed in genuine on-going social situations. Problems examined by role analysts include such things as the processes and phases of socialization, interdependence among individuals, the characteristics and organization of social positions, processes of conformity and sanctioning, specialization of performance and the division of labor and others (Biddle, 1966). Another identifying characteristic of the field is its particular viewpoint regarding the perspective, i.e., its specific point of view regarding the determinants of complex, real-life behavior.
Biddle and Thomas contend that the only unique aspect of role theory is its language -- its terms and concepts -- for the domain of study and perspective of role are shared with various disciplines of behavioral science. The above authors further point out the uniqueness of the language of role theory as follows:

"The theories and hypotheses of role are not always discernibly different from theoretical statements in related disciplines; the methods of inquiry in role studies mirror selected broader practices and trends characteristic of the behavioral sciences in general. Despite the many commonalities between role theory and the interest and practices of other fields, it is only in the field of role that we find the unique combination of domain of study, perspective, language, knowledge, theory, and research endeavor. It is in these ways then that role theory is a unique field of study."

Role as a Concept

The preceding discussion of role theory was intentionally general in nature. This section will give the reader a brief insight into the exact but diverse use of the concept "role." Role as a concept has been used by many social scientists in many similar but basically different ways. Reviews of role definitions have indicated a striking diversity of definition: Neiman and Hughes, 1951; Rommetveit, 1954; and Gross, Mason and McEachern, 1957 (Biddle, 1966). The notion of role has been used to indicate prescription, description, evaluation and action; it has referred to covert and overt processes, to the behavior of the self and others, to the behavior an individual initiates versus that which is directed to him. There is some concensus among role analysts that the most common definition is
that role is the set of prescriptions defining what the behavior of a position member should be. Upon reviewing definitions it is found that there is one nearly universal common denominator, which is, that the concept pertains to the behaviors of particular persons.

As was first suggested by Linton (Linton, 1936), it is possible to confine the definition of role to those behaviors associated with a position and that of position to those persons who exhibit a role. Such definitions suggest the interrelationships between aggregates of persons whom we choose to differentiate and their characteristic behavior. The definitions given by Linton appear to be too restrictive. Ideally, the role concept is better suited for use by the behavioral scientist when it is applied to behaviors not associated with positions.

The concept of role, then, applies neither to unique individual personalities nor to persons, but to positions within a structural system that includes persons, positions and tasks. The primary concern here is with the invariant aspects of structure, the invariant relationships brought into play by the rule of recruitment or positional interaction and task requirements. Biddle and Thomas (Biddle, 1966) point out that as early as 1939 Znaniecki said:

"The group is not an association of concrete individuals, but a synthesis of members of members' roles. Members' roles and groups are cultural products, systems of values, and activities regulated in accordance with definite historical patterns."

Gross, Mason, McEachern (Gross, 1958) selected and examined three definitions or explanations of the concept "role" which are at least representative of the major role formulations in the social
science literature. 1) Definitions of role which either equate it with or define it to include normative culture patterns have been put in the first category. Status and role represent a conceptual elaboration of the "ideal patterns which control reciprocal behavior." A status is simply a collection of rights and duties. A role represents the dynamic aspect of status. When one puts the rights and duties which constitute the status into effect, he is performing a role. Other authors' definitions falling in the first category include Newcomb who says that "the ways of behaving which are expected of any individual who occupies a certain position constitute the role . . . associated with that position." Bennet and Tumin define a role as " . . . what society expects of an individual occupying a given status." The implication is that any status is functionally defined by the role attached to it. 2) A role is often treated as an individual's definition of his situation with reference to his and others' social positions, and these deserve a separate categorization. An example is pointed by quoting Sargent who says, "A person's role is a pattern or type of social behavior which seems situationally appropriate to him in terms of the demands and expectations of those in his group." Parsons's formulation of role is best understood in relation to the action frame of reference. Thus Parsons says (Parsons, 1962):

"A role. . . is a sector of the total orientation system of an individual actor which is organized about expectations in relation to a particular interaction context, that is integrated with a particular set of value-standards which govern interaction with one or more alters in the appropriate complementary roles."
3) In the third category would be definitions which deal with role as the behavior of actors occupying social positions. Role defined in this way refers to what actors actually do as position occupants.

Davis' definition is considered here (Gross, 1958):

"How an individual actually performs in a given position, as distinct from how he is supposed to perform, we call his role. The role then is the manner in which a person actually carries out the requirements of his position. It is the dynamic aspect of status or office and as such is always influenced by factors other than the stipulations of the position itself."

Slater defines role as related to small group behavior (Gross, 1958):

"We might define role as a more or less coherent and unified system of items of interpersonal behavior. With even this minimal definition it becomes apparent that role performance in the small group situation will have both consequences which are important to the functioning of the group in which the role is performed, and personal consequences of importance to the individual who performs it."

Cottrell on one occasion said (Gross, 1958):

"I shall be using the term role to refer to an internally consistent series of conditioned responses by one member of a social situation which represents the stimulus pattern for a similarly internally consistent series of conditioned responses of others in that situation. Dealing with human behavior in terms of roles, therefore, requires that any given item of behavior must always be placed in some specified self-other context."

Many explanations and definitions of "role" have been advanced and there is consensus that there is very little difference between some definitions and vast difference between others. Some of the
differences are purely semantic and the same phenomena are frequently
given different names. In spite of the fundamental differences most
authors discussed previously are dealing with the same basic phenomena.
Three important ideas which appear in most conceptualizations considered,
if not in the definitions of role themselves, are that individuals:
(1) in social locations (2) behave (3) with reference to expectations.

For the purposes of this study, the concept "role" will be used
in a vein similar to that of Hartley and Hartley (Hartley, 1959).
Social role is an organized pattern of expectancies that relate to
the task, demeanors, attitudes, values and reciprocal relationships
to be maintained by persons occupying specific membership positions
and fulfilling definable functions in any group. The emphasis is on
expectation rather than on behavior because the role is defined by
what others expect of the person filling it.

Utility of Social Roles

Thus far, the discussion has centered around the general idea
of role theory and the concept of role. At this point it becomes
necessary to point out some of the uses and functions of social
roles. The reader should bear in mind that emphasis is on expecta­
tion or anticipation rather than on behavior because the role is
defined by what others expect of the person filling it. Behavior
usually refers to how one actually performs or how one fills his role.

Hartley and Hartley (Hartley, 1959) discuss some of the functions
of social roles and relate some of the ideas portrayed in following
paragraphs. Basically, they feel that roles furnish a basis for communication between people and help the individual group members to know what to expect of other members, how to approach them and how to communicate with them as well as provide guides to behavior and eliminate the necessity of constant experimentation. Social roles function as a means of integrating the individual into the group in an orderly manner and act as mediating agencies whereby the individual comes to function as a social being.

Hartley and Hartley speak of the two aspects of social roles in the abstract. First it is made up of all the demands, expectations and prohibitions that society makes on its members. Each individual's accurate perception of his role in relation to both the roles that others are fulfilling and to his own adequate performance of that role is basic to the effective functioning of any organized society. On the other hand, from the perspective of the individual, the existence of social roles offers a guarantee of order in the external world of persons. Role from the psychological point of view, according to Hartley and Hartley, consists of the analysis of two processes -- "the process by which society successfully impresses its demands on each individual so that society survives and perpetuates itself, and the process by which each individual accommodates his felt needs and urgencies to the pressures of society so that he becomes a willing and integrated member of the social group."
Social roles circumscribe human life, and at the same time, they endow it with order. Roles serve as a device to get the work done and avoid chaos in the society. In our society, there are individual roles performed by subgroups, each of which represents a portion of the whole and the subgroups are composed of individuals, each of whom bears a particular relationship to the subgroup. The individuals, however, also bear a relationship to the whole society in the sense that each represents the particular subgroup in the total society.

Some roles are called pervasive roles, while others are viewed as limited roles. Pervasive roles determine the other roles an individual may take and the way in which these roles may be filled. Specific roles that are pervasive, and the degree to which they influence the assumption and performance of other roles, vary from group to group (Hartley, 1959). Other roles are exceedingly limited; i.e., the bus driver drops his driving role once he returns home, the roles resulting from voluntary membership in various organizations may be dropped upon withdrawal from organizations.

Closely related to the types of roles discussed by Hartley and Hartley is the notion of role-set as outlined by Robert Merton. Role-set is relevant when discussing retirement because the average retiree, whether military or otherwise, still maintains other roles. Merton's discussion of role-set will serve to better integrate the idea of an individual having a dominant role as well as several subsidiary roles. In this study and as is the case in most instances, the major adult role is that of working at a particular job. This becomes important
since the interest here is centered around the expected or anticipated role of the individual upon relinquishing his occupational role.

Linton was the first to formally state the long recognized and basic fact that each person in society inevitably occupies multiple statuses and that each of these statuses has an associated role. Merton unlike Linton begins with the premise that each social status involves not a single associated role, but an array of roles. Merton (Merton, 1964) describes role-set by saying it is that complement of role-relationships in which persons are involved by virtue of occupying a particular social status.

Role-set should not be confused with what many sociologists have called and long described as "multiple roles." Commonly, the term multiple role refers not to the complex of roles associated with a single social status, but with various social statuses in which people find themselves, i.e., the statuses of physician, husband, father, professor and church elder.

Role Behavior

An individual's behavior in any situation depends, to some degree, upon the manner in which the situation is perceived. Newcomb (Newcomb, 1950) is of the opinion that common sense would suggest that in almost any social situation individuals are likely to include themselves as part of the situation to be perceived. Newcomb further states that a person's own view of himself and his own attitude toward himself, would seem to have a great deal to do with his behavior.
Biddle and Thomas (Biddle, 1966) found that the basic concepts for behavior used by many role analysts could be classified as action, description, evaluation, prescription or sanction.

Action is behavior distinguished on the basis of its having been learned previously, its goal-directedness and its apparent voluntariness. The concepts of "performance" and "role performance" are the most common terms used for this explanation of behavior, but "role enactment," "role behavior," and "behavior pattern" are used in the same sense. Many terms used in role theory apply to prescriptive behavior. "Role" itself is often used prescriptively, as referring to behavior that somehow "ought to" or "should" be performed; and "expectations," "role expectations," "standards," "norms" and "rules" are others. Behavior is normative when it relates primarily to approval or disapproval. "Preference," "value," "affect" and "esteem" are terms which generally pertain to evaluative behavior, and sometimes the terms "reward," "punishment" and "sanction" do just as well. Behavior designated as descriptive is that in which persons represent events, processes and phenomena, without evaluative or affective accompaniments. The term "sanctions" is itself the commonly encountered term in role literature. Behavior is considered a sanction when it is engaged in with intention to achieve change in some other behavior, the direction of desired change generally being toward increased conformity with prevailing prescriptions (Biddle, 1966).

Role behavior is considered to be a social-psychological concept. Role behavior, according to Newcomb (Newcomb, 1950) is distinguished
from roles. A role has been recognized as consisting of a whole set of behaviors which are more or less characteristics of all the occupants of a position. A prescribed role includes all the approved ways of carrying out the functions required of the occupant of a position. Any prescribed role includes a number of alternatives, but not all of which are required. It is the function, not the specific behavior, which is demanded. It should be emphasized that roles and prescribed roles are not concepts which refer to the actual behavior of any given individual.

Newcomb also points out that role behavior does refer to the actual behavior of specific individuals as they take roles. Individuals may perform certain acts which are referred to as taking a role, but each motive pattern involved in doing so constitutes not a role but a role behavior. A role behavior is then defined as a motive pattern on the part of a specific individual as he takes a role. A role behavior, therefore, has all the characteristics of any motive pattern. It also has other characteristics, because it is behavior both determined by and perceived in terms of shared frames of reference.

Role behavior is not identified by the observable form of a motive pattern but by the context in which it occurs. Newcomb (Newcomb, 1950) asserts that any motive pattern may be a role behavior if it is identifiable as behavior on the part of a person as he takes a recognized role. In many instances, it is not known whether or not a specified motive pattern on the part of a certain
person is a role behavior. It is sometimes hard to tell to what degree a person's behavior is determined by his assumption that he is perceived by others as the occupant of a position which he and they define in terms of shared norms.

The ideas presented in the preceding section are very appropriate for consideration when dealing with role expectations or anticipation of potential retirees. Retirees are in a position where they must try to perceive what a situation will be like for them, which means that self is included as one of the primary elements in the total matrix. Self is an important element because one perceives what his role will be in relation to other elements of the situation.

Retirement as Role Change

The process of entering the human group, and the process of socialization, can be seen as one in which the newcomer first learns and is identified by categories shared with major sectors of the population. Wilson (Wilson, 1966) is of the opinion that with time, one's identity is narrowed and specified, as classification in additional categories, and membership in additional groups gives him a particular configuration of attributes shared by fewer people.

In the framework of the above paragraph, retirement can be seen as a very definite role change which involves resocialization from a world of work to one of non-work or concluding one career and embarking upon another with full intentions of retiring with full benefits. Retirement injects an undeniable change in a person's social role as a
functioning member of society and as a result, carries with it consequential implications of status change. Donahue, Orbach and Pollak (Donahue, 1960) feel that implications of changes in status are dramatically underscored when one recognizes that the emerging pattern of social life which is designated as retirement represents the development in modern society of a new and distinct role available universally for ever larger numbers of persons which has virtually no precedence in existing or previous forms of social organization.

Through retirement an economically non-productive role in modern societies is being created which is capable of supporting many persons whose labor is not to the functioning of the economic process. As a process, retirement can be characterized as a prescribed transition from the position of one who is economically active to a position of one who is economically non-active in accordance with the norms through which society defines this change.

Currently this transition is still one that is partially open to individual choice to the extent that he is not automatically forced into this role. There is some degree of freedom in selecting the role which the individual can exercise.

Generally the retirement role is considered to be one developed for the benefit of the individual, protecting him from the hazards of old age. Although, in reality, retirement policies more often are the consequence of institutional interest and needs, as in the case of corporate replacement of executives or industrial retirement workers.
In this country, there are fixed ages for the commencement of retirement under the federal social security system.

The industrial organizations and local and state governmental agencies have generally fixed age limits for working life. The conflux of the federal and other retirement systems in effect produces a situation rendering it virtually impossible for older persons over the generally defined retirement age to remain in the labor force on a full time basis. This, however, varies tremendously depending on whether one is in a professional or non-professional occupation and the general character of the specific job (Donahue, 1960). In many instances where the individual continues working after the general retirement age he is placed at a disadvantage with regards to job security, wage scales and fringe benefits, upon reaching retireable age, the individual is no longer a part of the regularly defined occupational ranking and positional hierarchy. His eligibility for the role of a retired person has put him in a new system of positions.

Curtailed income is one of the many elements which make up the retirement picture, but it is an extremely important one for the worker because it usually necessitates a radical change in his mode of living. A sharp reduction in income means that he has far less money for food, clothing and shelter. Many times there is a need to change living arrangements because of inability to pay rent or keep up the house occupied during the working years. One may be compelled to transfer his residence to the home of a son or daughter. If a person has been the breadwinner and now has to step down in favor
of someone else and surrender the authority and status which as chief breadwinner he had enjoyed, he usually finds the adjustment very difficult (Mathiasen, 1953).

Most areas of life entail major change and adjustment. The retiree will experience what is often a major alteration in his social pattern through the loss of daily contacts with other workers on the job. Whatever feelings of usefulness and purpose, of worth and creative satisfaction he derived from his job have been displaced.

Second Careers

Career as a concept has proved to be of great use in understanding and analyzing the dynamics of work organizations and the movement and fate of individuals within them. The term, career, according to Hall (Hall, 1948) refers to the patterned series of adjustments made by individuals to the "network of institutions, formal organizations and informal relationships in which the work of the occupation is performed." Becker (Becker, 1962) sees this series of adjustments as being in terms of movement up or down between positions differentiated by their rank in some formal or informal hierarchy of prestige, influence and income.

Careers, though they grip only a minority of the labor force, are a major source of stability for modern society, as Weber, Mannheim and many others have noted. Wilensky (Wilensky, 1965) notes that every group must recruit and maintain its personnel and motivate role performance. Careers serve these functions for organizations,
occupational groups and societies. They also give continuity to the personal experience of the most able and skilled segments of the population. By holding out the prospect of continuous, predictable rewards, careers foster a willingness to train and achieve, to adopt a long view and defer immediate gratifications for the later payoff.

The Time essay for the week of March 8, 1968, aptly states the case for many middle aged American males when it says (Time, 1968):

"Along in his 40s, the American male often plunges into strange fits of black depression. He wakes in a sweat at 4 a.m. He stares at the dim ceiling. His once bright ambitions creep past like beaten soldiers. Face it, he will never run the company, write the novel, make the million. He feels fat and futile; his kids are taller than he is.

"He ponders some escape. After all, Sherwood Anderson was 36 when he quit running an Ohio paint factory and started writing fiction. Gauguin was a sometime Parisian broker of 43 when he ran off to paint and wench in Tahiti . . .

"Quite a few of these American males are suffering from what sociologist Leon Bramson calls the 'Charley Gray syndrome,' after the hero of John Marquand's novel Point of No Return. Having finally won his bank vice-presidency, Gray finds it meaningless, and far worse, he has no alternatives. As sociologist Bramson sees it: 'We have made it virtually impossible for people to try different kinds of careers in middle life without extraordinary risks.' With depressing finality, novelist F. Scott Fitzgerald declared: 'There are no second acts in American lives.'

"Scott may have been right in his time. But no more. Now a noteworthy and increasing number of Americans are beginning second acts with verve and purpose. Among them are some rather familiar figures: military men, policemen
and firemen who reach retirement potential at a relatively early age and apply their knowledge and skill to some new endeavor. They are being joined by a growing number of second-actors who are buoyed by an unprecedented level of savings from good salaries, by the rewards of profit sharing and . . . by early retirement programs and plain gut."

Janowitz (Janowitz, 1960) maintains that the trend toward a second career for generals and admirals when they leave active duty has developed rapidly since World War II. Among the 1950 military leadership sample 40 percent of the Army generals held post-retirement assignments which could be classified as full time. Among the admirals, a smaller percentage took civilian employment although some took part-time or local jobs.

Of officers who achieve the rank of major general or higher, only a few are employed on the basis of specific technical skill. Many of these officers have specialized knowledge of the process of government, and have personal access to governmental agencies.

Janowitz (Janowitz, 1960) also says that military personnel are employed in civilian occupations on the basis of their general administrative skills; the range of employment has been wide. The personal contacts the officer has made, and the connections between the military establishment and civilian organizations, business and other, create these opportunities. Employment has most frequently been with industrial corporations, followed by government service. The range includes educational institutions; voluntary associations, especially welfare agencies, trade associations; communications and transportation corporations; and, finance and banking.
Boynton (Boynton, 1952) gives two basic reasons for a man continuing with a full career after retirement. The first is that he really cannot stop working. There are men in whom so strong a driving force exists that they must go on to the end, working to the top of their capacity. The second is that the man needs the salary from a full-time job for his support in later years. The majority of men who go on working to the end at full-time occupations under the impression that they are fulfilling their natures are those who, outside their jobs, lead such meager lives that they are scared to stop.

Discussion of Dependent Variable

The dependent variable of primary concern in this study is "anticipation." The concept is commonly used to mean intuitive preconception, intuition, a priori knowledge, expectation, foretask, forethought, foresight and introduce, take up or use ahead of time, as indicated in Webster's New Collegiate Dictionary (Webster's, 1963). Due to the interchangeable use of the terms anticipation and expectation, both terms will be used in this study to mean the same thing. Expectation is defined as prospect of the future, to look for mentally or having some reason in mind for considering an event as likely to happen.

Expectation is described by Gould and Kolb (Gould, 1964) as denoting a subjective state, deriving from an orientation within a time process, which may be described in non-behavioristic approaches as the quality of experience which relates to the adjustment of the individual to anticipate future experiences.
When referring to role, the term expectation is used in two different senses. It can refer to a normative criterion or standard of evaluation or it can refer to a prediction. In this study, the latter use is appropriate. Sarbin (Sarbin, 1954) uses expectation in its predictive sense when he says:

"... a position in a social structure is a set of expectations or acquired anticipatory reactions. That is to say, the person learns (a) to expect or anticipate certain actions from other persons, and (b) that others have expectations of him."

Sarbin further states that for the predictive sense in which the term "expectation" is used, the more general and precise term (anticipation), which would denote statements or feelings with respect to the probability of future events, would be suggested; i.e., potential military retirees can anticipate how much higher their net income will be after retirement.

Newcomb (Newcomb, 1950) maintains that group members share role anticipations. The significant thing about the group, in terms of psychological development of the individual, is that its members share common understandings as to their respective roles. The family is an example of a group situation in which each individual is able to anticipate the roles of others. The individual is provided with a dependable frame of reference for his own role because of shared role anticipations. From another point of view, one's own role cannot be confidently taken without confident anticipations of others' roles. This can be seen in a random collection of individuals because no one can confidently anticipate the roles of others', nor his own. In a group situation portraying dependable understandings
and anticipations of the others' roles, one's own role can be ful-
filled rather confidently.

Although role anticipation or expectation is not being used in
a strict Parsonian sense in this study, it is, however, relevant to
be familiar with his notions. Parsons and his co-workers (Parsons,
1962) feel that the essential element in the role is the complementarity
of expectations. The result of ego's action, in terms of its signifi-
cance to him, is contingent in alter's reaction to what he does.
Significant is the fact that the reaction in turn is not random but
is organized relative to alter's expectation concerning what is "proper
behavior on ego's part." Subsequently, the reaction is organized about
the problem of whether and to what degree, ego "conforms" with alter's
expectations of what he should do. Initially, expectations may be
purely predictive but very soon they acquire a normative content.

The reaction patterns of alter which depend on what ego does are
referred to as sanctions (Parsons, 1962). Parsons and Shils say that
role-expectations, then, are the definitions by both ego and alter of
what behavior is proper for each in the relationship and in the
situation in question. They emphasized the fact that both role
expectations and sanctions are necessary to the total concept of a
"role" and sanctions are the appropriate behavioral consequences of
alter's role expectations in response to the actual behavior of ego.
Both role-expectations and sanctions may be institutionalized to a
greater or lesser degree. They are described as being institutionalized
when they are integrated with or "express" value-orientations common
to the members of the collectivity to which both ego and alter belong.

To the extent that the component role expectations in a given institution might be classed together as uniform, the sets of such expectations will probably vary for the different actors who participate in the institution (Parsons, 1962). It must be remembered that there is, in the combinations of the role-expectation elements which affect different personalities, a basis for differentiation between personalities which have been exposed to the "same" experiences as other persons in the "same" category. In a given pattern of role-expectations in any given situation, there is therefore every reason to believe that there will be a dispersed distribution of personality types which are faced with approximately the same specific role-expectations. Thus, these observations imply that there can be no neatly schematic relation between the role-expectations and the specific organization of behavior and sanctions.

In some of the social sciences where the term expectation is used there is less concern with the precise psychological meaning of expectations in social relations; i.e., in economics it is held that decisions are to a degree based on expectations of the future behavior of others in the market. Such expectations are partially based on a rational calculation of what others will rationally do and there is also presupposed in economic behavior the even more stable expectations based upon the shared norms of statuses and roles (Gould, 1964).
In 1953, research was carried out at Oregon State College to explore the difference between what people expect to be able to do and have when they retire and what they are really able to do and to have. The primary hypothesis is that there is a considerable difference between what people expect to be able to do and to have when they retire and what they are really able to do and have (Simmerville, 1955).

A sample of 30 individuals was randomly selected from those employees of the State Highway Department who would retire within the next five years; and another sample was drawn from those who had retired within the last five years.

One question asked was, what do the pre-retired expect to do in their retirement years and how do they feel about these plans. The findings showed that most pre-retired expect to remain in the same community upon retirement. Many have educational interest which they expect to follow; most have more than one source of income; nearly all will work at full- or part-time jobs; and most plan to continue moderate community participation.

Mentionable differences were found between some of the factors studied by Simmerville and Reichart (Simmerville, 1955). The degree of health was related to all factors which call for some activity except educational interest. Happiness is related to years of school, health, employment and attitude toward leisure. Statistically significant differences were found between the expectations for retirement and the reality of these years in the areas of employment, health,
needed income, education interest, friends in the community, participation in other community activities other than clubs and marital status.

The basic conclusion was that there is considerable difference between pre-retired expectancy and retirement reality for latter years.

Independent Variables

The discussion up to this point, in this chapter, has dealt with the dependent variable and ideas which may help to better explain the dependent variable. As was previously explained, there are several independent variables which the author has chosen to use in order to try to help explain the dependent variable (anticipation). Each independent variable is briefly delineated and in many cases is discussed in reference to anticipation of military retirement. The discussion of variables which follows will represent basic foundation from which theoretical relationships between the dependent variable and independent variables are later stated in the forms of hypotheses.

Training and preparation

Military retirees are a special class of the older work group which finds it necessary to supplement retirement income. Military retirees constitute a substantial segment of the actual or potential labor force, particularly in certain areas.

The bases for military retirement differ from those for most civilian retirement; military retirement is effected for length of service (20 to 30 years active duty), disability or statutory age limits (55 years of age at present). The average age at time of
retirement for military personnel of all types is 35.8; for those 
retiring on length of service eligibility the average is 45.8 
years (Strother, 1963).

The average retirement pay of non-disability military retirees 
is slightly over 3,000 per year. Retired pay ranges from one-half 
to three-fourths of active duty pay, depending on length of service.

For many military retirees, especially those with young children, 
civilian employment is virtually a financial necessity. If they were 
in civilian jobs, they would have 15 working years ahead of them if 
retired for length of service. However, because of age, civilian 
employment may be difficult for them to obtain. The military 
retirees' problems are further complicated by a lack of established 
roots in the civilian community.

There is a clear and significant relationship between level of 
civilian employment and transfer of military skills. It seems likely 
that the possession of a transferable skill minimizes the handicap 
of age in seeking re-employment or, conversely, that lack of a trans­
ferable skill constitutes a distinct handicap. The pattern of 
discrimination against the older job seeker is most marked among 
those either lacking in skill or having a skill which is too highly 
specialized for ready transfer to a different setting.

The medical profession can be of great assistance in helping to 
overcome many of the road blocks that stand in the way of the oppor­
tunities for older workers.
A simple way in which physicians can be of assistance is by knowing the facts about the productivity and performance of middle-aged and older workers and by using this information to combat the prejudice and discrimination that exist in the community. Another way is by knowing about existing community services and programs set up to help middle-aged and older workers find new employment and by making creative use of these services. A final way indicated by Odell (Odell, 1959) is that physicians can be helpful by assisting middle-aged and older workers to prepare realistically for retirement and to maintain their physical and mental health in the middle and later years of life.

Proper preparation for retirement, begun during the early years of employment, can help to prevent problems in the fields of health, housing, economic security and individual happiness of the retiree.

There is growing recognition of the fact that there is a significant preventive aspect for middle-aged and older workers is at least as important as the problem of providing income and related services to those who have already retired.

Odell (Odell, 1959) believes that the most significant aspect of a preventive program for the older worker is the development of effective programs of retirement preparation, education and counseling. He sees the pre-retirement education and counseling program as the most effective single approach for bridging the gap between full-time employment and a constructive and useful role in retirement. To provide this bridge and prepare older workers for retirement,
some unions, such as the U.A.W., are proposing through collective bargaining to gain financial support for retirement preparation education programs. It is the consensus of some that middle-aged and older workers should be motivated to participate in such a program by means of a plan of compensation for time off to do so.

Odell feels that such a program should be voluntary, but unless there is compensation for time spent in such courses, the volunteers are most likely to be those who would least need the benefits of the program. In essence, it seems apparent that those who are most aware of the need for retirement planning would participate but that those who are least aware of the need for such planning would be least likely to volunteer for such courses without some incentive. The primary purpose of group programs should be to stimulate individual interest in self-initiated action to plan for a better retirement.

**Retirement attitudes**

Allport (Allport, 1935) feels that one central idea which occurs in definitions of attitude is that an attitude signifies a state of readiness, where the individual reacts in a characteristic manner to certain stimuli or stimulus situations. Allport's definition is: "An attitude is a mental and neutral state of readiness, organized through experience, exerting a directive and dynamic influence upon the individual's response to all objects and situations with which he is related."

In the same vein as above, a social attitude can be viewed as a persistent complex of response consistency with regard to a set of
social objects. The preceding statement and the idea of social attitudes being a "functional state of readiness to act," will be used to explain attitude in this thesis.

Tuckman (Tuckman, 1959) assures us that studies of retirement suggest that workers are reluctant to retire. Reasons given are a combination of economic, cultural, psychological and social factors. It is assumed that workers required to retire at a specified age should be more resistant to retirement than those not so required, for it is quite possible that they will be physically able to continue working. Tuckman found that workers retired under a policy of compulsory retirement are not more resistant to retirement than those retired under a policy of noncompulsory retirement. His study involved attitudes toward retirement, reasons for these attitudes, self-reports of some aspects of job performance and plans for and the utilization of added leisure time in the retirement period. Though both groups are equally resistant, the reasons for their attitude differ considerably. For those who were compulsory retired, the resistance seems to stem from feelings about fitness to continue working, while the noncompulsory retired group resisted primarily because of inability to continue work due to poor health or old age.

**Health**

The exact relationship between retirement and health remains one of the most vital areas of concern for those interested in social gerontology. Generally it is assumed that retirement leads to a
Decline in physical well-being, because nearly everyone knows of at least one person whose health deteriorated or who died suspiciously soon after retiring. Thompson and Streib (Thompson, 1958) indicate that this notion of the relationship between retirement and health has gained credence among some professionals in gerontology. The reasoning is that the organism becomes adapted to certain behavior patterns and the loss of such sustaining patterns through retirement leads to, or at least precipitates, physiological collapse. In addition, physiological symptoms are added, aggrevated and exaggerated because of the psychological difficulties which the individual experiences as the immediate result of retirement (Thompson, 1958).

Those who choose to retire and anticipate it favorably face an experience somewhat different from that of those who enter retirement against their will. No doubt, the pattern of activities is changed for the willing retiree no less than for the reluctant retiree, but it can be reasoned that the former is more likely to have worked out an alternative pattern which may fill the so-called retirement vacuum, at least partially. It then follows that a decline in health would be most likely among the involuntary retiree and that a true portrayal of the relationship between retirement and health must involve specification of the kind of retirement. The conclusion made by these authors, Thompson and Streib, is that retirement as a social process does not typically have an ill effect, most probably because retirement for most people does not represent a state of anomie.
Income

Under ordinary circumstances one can generally expect a reduction in income at retirement. Only in unusual situations does the amount of income the retiree receives equal or exceed his previous income from gainful employment. Thompson and Streib (Thompson, 1958) assume that a drop in income creates a problem only if it is not matched by a retrenchment of wants. They see the amount of income as the objective datum; the adequacy of income varies with the desiderata of the one who receives it. A given amount might be adjudged plentiful by one person while the same amount would represent object poverty to someone else.

The potential military retiree is in a different category than the majority of his civilian cohorts. He does not usually plan to depend on his military retirement income to meet his total financial commitment. Many qualified potential military retirees plan to have income equal to or greater than that earned while on active duty. Their outlook is optimistic because, unlike most civilians, they are not planning to permanently leave the labor force. Another factor which enhances their optimism is that they are certain of an income which will allow them to manage financially but not always at a level compatible to their desires.

Social status

The concept of "status," once referred only to inherited status which was a fixed, usually hereditary, position within the social order.
With the development of modern anthropology and sociology, status has been broadened to include all culturally prescribed rights and duties inherent in social positions, regardless of origin. In contemporary thinking, the individual is viewed as having a total status which generally combines a large number of subsidiary statuses. Age, sex and occupation are mentioned by Linton as being irreducible bases for the determination of status. Status whether the by-product of effort or the result of birth, carries with it an image of exemplary behavior, a model of collective expectations (Linton, 1936). Age and sex continue to be important aspects of status ascription, but occupational determination of status has assumed unprecedented importance. The way a man earns his living will decisively affect his status, but it does not necessarily clarify all his rights and responsibilities. Generally, status is problematic when roles are vaguely or ambiguously defined. The individual's job occupies about one-third of his daily life and it is more than just a means of livelihood or an outlet for creative energy; it significantly influences his existence beyond working hours. Social position, economic welfare and many daily habits are determined by the type of job one holds.

A status, when considered apart from the individual who may occupy it is simply a collection of rights and duties (Linton, 1936). Since rights and duties can find expression only through the medium of individuals, it is extremely hard for us to clearly maintain a distinction in our thinking between statuses and the persons who hold them and exercise the rights and duties which constitute them.
Ralph Linton distinguishes between ascribed status and achieved status which results from personal attainment of goals prescribed by the culture (Coser, 1964). Achieved statuses are usually those requiring special qualities but they are not necessarily limited to this. They are not given to the individual at birth but are left open to be filled through competition and individual effort. The ascribed statuses are those which are assigned to individuals without reference to innate differences or abilities. These can be predicted and trained for from the moment of birth.

Znaniecki describes a person as having definite social status in the following manner (Znaniecki, 1964):

"A person who is needed by a social circle and whose self possesses the qualities required for the role for which he is needed has a definite social status, that is, his circle grants him certain rights and enforces those rights... against individual participants of the circle or outsiders."

The military organization is probably one of the best examples of the function of the social concepts of role and status. Strict formal status definitions and role prescriptions are functional necessities in military organizations, since they establish the basis for military efficiency and disciplined behavior. It should also be recognized that "prestige" is an impersonal value attached to a function status, office or position, regardless of the occupant, while "esteem" is a personal value acquired by the occupant and derived from meritorious performance of his functional and social roles. The prestige accorded to statuses is impersonal and official (Coates, 1965).
In the military, functional statuses cannot be efficiently filled through popular or completely democratic elections. The military organization demands that important functional statuses be filled by appointment of the most qualified personnel available. Missions of military organizations demand that statuses be ranked hierarchically according to their differential functional importance (Coates, 1965).

For officer personnel, there are two distinct but parallel hierarchies of military status, the reserve and regular components. The regulars are usually career professionals while the majority of the reserves comprise the long-term nonregulars who have agreed for extended periods of active duty. Personalized military rank exists independently of the specific assignment of individuals to functional statuses in the over-all military establishment.

The wearing of the uniform and insignia becomes symbolic of differential military rank and is familiar to those persons in the military society. As a result, the differential military status of even total strangers is immediately established by the visible status symbols of military rank.

It is quite obvious that superior, subordinate relationships are more apparent in military organizations than in civilian organizations because of the higher visibility of the system of personalized military rank. It is for this reason that many persons retiring from the military find it rather difficult to go into civilian occupations where their status is sometimes relatively invisible as well as undefined.
Education

The education level of potential military retirees runs the gamut from very little formal education to an extensive amount of formal education and technical military training. There is a considerable difference in the current educational level of the potential retiree and those who retired two decades ago. It is also important to note that generally, the composite educational level of officers is higher than that of enlisted personnel. This is primarily due to the draft policies and procedures for recruiting officers, i.e., the military academy, officers candidate school and direct commissions.

The military has provided several services, for all army personnel, through which one's educational level may be enhanced. Some of these services are: correspondence courses of the United States Armed Forces Institute and through United States Air Force Institute; group study classes taught by military and civilian instructors; classes made available either on or off post by accredited high schools and colleges and taught by regular faculty members; Test of General Educational Development, Comprehensive College Tests, General Examinations, achievement tests, United States Air Force Institute end of course and Subject Standardized examinations; and educational and vocational advisement aimed at providing assistance in maximum development of a soldier's career potential.

Areas of general educational development are also available. Career development programs are carefully planned to meet the needs
of individuals lacking educational background or acceptable aptitude area scores (USDA, 1966). Counseling relative to a post-retirement career in teaching or in education is also available.

Education is the tool used by the military to develop the best possible leadership, management, communication capabilities and attainment of high morale. Each successive level of training and duty theoretically requires a higher degree of understanding. The army conducts a civil schooling program for the scientific and professional training of its commissioned officers and there is a program to provide for the advanced training of enlisted personnel of the type offered in civilian institutions of higher learning (USDA, 1966). Although the military is primarily interested in the worth of the educational programs for its purposes, there is an advantage for the individual soldier. The training received, particularly that received in civilian institutions, will be invaluable to the soldier upon retirement.

Job skills

The skill structure in the military establishment, today, is relatively complex. There is a great contrast between the skill structure of a modern professional military organization and the simple division of labor of the feudal armed forces. As pointed out by Janowitz and Little (Janowitz, 1960), the most striking aspect of the skill structure of the aristocratic military establishment was its close articulation with the existing larger society. At that
time, the division of labor was simple, the levels of hierarchy were few as well as rigidly defined, and within each stratum, specialization was almost nonexistent.

The skill structure is somewhat defined not only by actual technical requirements, but by the image of technological complexity which has been fostered by personnel agencies with a vested interest to upgrade skill titles by elaborate descriptions of specific function. Many new occupational specialities represent an addition to the skill structure and others represent skills that were not formally distinguished during World War II. The new skill structure of the military establishment is one in which specialization penetrates down the hierarch into formations assigned to combat. The number of persons engaged in strictly military occupations is now a minority. The transferability of skill to civilian occupations is extremely widespread. Top-ranking generals and admirals have many non-military functions to perform which involve general managerial skills.

Family relations and constituency

The individual's outlook on retirement is undoubtedly affected by his family ties and responsibilities. Persons with no family and without dependents of any sort are going to view their retirement roles somewhat differently from those with these characteristics. The majority of the potential retirees would more than likely agree that it is much easier to support one or two on the retirement pension than several.
Military men can be viewed as special cases. The potential military retiree is apt to be younger than most potential civilian retirees and is also apt to have gotten married at a later age. Therefore, if he has a family, it is likely to be a relatively young one and very much in need of the security that the military profession offers. There are valuable benefits available for a military man with children or adult dependents. Medical care perhaps stands out as the most important and most frequently used benefit. Scholarships and other aids for those desiring to continue their education are currently available. In addition to the benefits just mentioned, there is the opportunity for the dependents to gain a considerable amount of knowledge and experience through travel and personal contacts with a variety of people.

In spite of the many favorable attributes related to having dependents in the military, there are strong arguments against it. The main argument, perhaps, is that children should not be moved around as often as they are sometimes required to do. This usually pertains to children of school age. Most parents prefer to keep the children in a school system once the child has become adjusted; this is particularly true if the school system is a good one.

For various reasons there are many military men who have never been married. Individuals in this category usually do not have the responsibilities and ties of those who are married and with their families. Many of these people are willing to stay in the military as long as they can meet the minimum standards. In essence the
individuals in this group do not usually have the incentive to try
to compete in the civil world. There is also the notion that they
are well provided for and are satisfied to wait until they are forced
out of the military.

When the soldier is married, the wishes and feelings of the wife
have to be recognized when retirement is being considered. In the
traditional army, especially, the wife played a very important part
in the career of her husband. In most cases the wife of an officer
was very influential in the military community. If the wife has
become very involved in the social affairs, civic affairs and her
husband's career in general, she is not likely to want to relinquish
this involvement. This, then directly affects the outlook of the
potential retiree.

Community participation

An indication of how a potential military retiree might anticipate
retirement may be inferred from the individual's participation in the
civilian community. Traditionally, the soldier was primarily confined
to the limits of the military community. However, today most service-
men have the option of either becoming involved in the community life
of their civilian counterparts or confining themselves more to the
military community.

Before proceeding with this discussion, it should be prefaced
with a brief examination of the concept community. Sociologists have
used several different explanations, two of which will apply here.
(1) A community may be a territorial grouping within which most of the goods and services necessary for the maintenance of life are found. (2) A community is also viewed as more than a collection of individuals, groups and organizations which performs institutional functions; it is in a sense a state of mind (Coates, 1965). In examining the potential military retiree's relationship to the civilian community, both of the above explanations will be considered.

Military personnel share a common culture and practice a common style of life, and there is a certain solidarity existing within the military group. Janowitz (Janowitz, 1960) relates that the isolation of the military community in the past had the effect of developing among military men and their families a distinct way of life and a feeling of community.

The intimate social solidarity previously found in the military profession was based on the peculiar occupational fact that separation between place of work and place of residence was absent. Instead, the military community was a relatively closed group in which professional and residential life were closely intermingled (Coates, 1965). In the same context, Janowitz (Janowitz, 1960) relates that the realities of the profession pervaded family and social life, and in turn, the military community was comprehensively organized to assist family relations. The result was relative social isolation and extremely high esprit de corps among the professional officers. In the "old army" most service families lived almost exclusively within the military community. Children of servicemen associated closely
with one another and lacked significant meaningful contact with the civilian community. Military wives usually spent their time with other military wives. Most forms of social life took place in the closed limits of the military community.

Many changes now exist which have served to weaken the social cohesion. One change is that the previous exclusively civilian pattern of separating work and residence has become the rule in the military establishment. The majority of the service families no longer live exclusively on the base. On base or on post housing has become more scarce and more people are being forced to take up residence in the civilian community. A large percent of today's married military personnel commute, which means they leave the military environment behind after they put in approximately eight hours of work.

The cost of living and technological changes have made it easier as well as necessary for many military personnel to participate in the civilian community. In order to gain or continue having customary conveniences, it is quite common for many military men to work in jobs other than their military specialties. The similarity in military and civilian occupations has made this possible. The change in military technology has meant that military men can now more easily identify themselves with civilian occupations.

Many of the present day wives and children of officers and enlisted personnel reside in the civilian community and have few contacts with the military organization. Coates and Pellegrin
(Coates, 1965) vividly point out that wives and children were once indoctrinated with the military culture almost to the same extent as were the military men. Since the wives and children are no longer specifically included in the military organization, it is now necessary for the husband to relate more to the community that his family is now a part of.

**Service record**

If an individual remains in any occupation twenty or more years, it is assumed that he likes it or has remained for reasons beyond his control. In the case of the potential military employee, it is then assumed that the service career has been profitable and generally satisfying. For those persons who are not satisfied, the military provides the option of either volunteering to stay in or be released. The first year is probably the hardest for the recruit because of his need to make a transition from the civilian way of doing things to "the" military way.

This, then, brings up the idea of adjustment. Adjustment as viewed by Stouffer (Stouffer, 1949) and others meant the adaptation to changing environmental demands which minimized psychological tension or anxiety; or the consistency of concern with the democratic values of the larger society. It was assumed that men who achieved a series of promotions in the army made a better adjustment to the army than those who did not.

Due to the recruitment policy of the military, many persons are initially drafted into the military and have no intention of making
the military a career. Although many persons may be drafted, they do adjust to the military life and decide to make it a career. On the other hand, there are persons who volunteer and plan to make a career of the military but cannot adjust. Regardless of initial intentions, there are numerous persons who eventually accumulate enough active duty time to retire.

Once the serviceman has enough active duty time to retire, he may be very anxious to be released or he may want to continue. Some indication of the potential retiree's anticipation toward retirement can be gotten if you know how long he has served and if you know how many times he has gotten out. It should also be recognized that many people do not vacillate because of their maladjustment but because of demands of the military.

Morale

Morale and adjustment are closely related when considering the potential retiree's anticipation toward retirement. Whether or not one's morale is high or low is certainly related to how well he is adjusted to the organizational system in which he is involved.

Janowitz and Little (Janowitz, 1965) say that the single concept of morale is displaced by a theory of organizational behavior in which a number of sociological concepts is employed: authority, communications, hierarchy, sanction, status, social role, allocation and integration.

Morale in another vein refers to the mood or spirit of the party concerned. This has the connotation that morale is either high, low
or somewhere between on a continuum. Guion (Guion, 1958) has shown that morale is closely related to what may be called involvement. This all comes about as a result of attitudinal frame of reference in which man perceives his job and his willingness and dependability in performance of his job.

High morale is usually perceived in terms of aggressiveness, resoluteness and buoyancy, which is often attended by zeal and self-sacrifice.

A significant indication of the potential retiree's morale is whether or not he has advanced in rank at the same rate of the majority of his peers. Usually, if advancement has not been steady, there will be a tendency to want to retire as soon as possible with the hopes of getting into a better job situation or not working at all.

Satisfaction

Job satisfaction is perhaps one of the most important areas of consideration when looking at one's anticipation of retirement. The concept has been discussed broadly since the 1930's. Robert Hoppock (Hoppock, 1935) was one of the pioneers in the area of job satisfaction. He said that the area of job satisfaction is hard to analyze because of the numerous variables involved.

Hoppock (Hoppock, 1935) vividly portrayed the complex nature of the concept when he said:

"The problem is complicated by the ephemeral and variable nature of satisfaction. Indeed, there may be no such thing as job satisfaction independent of other satisfactions in one's life. Family relationships, health, relative social status in the community, and a multitude of other factors
may be just as important as the job itself in determining what we tentatively choose to call job satisfaction."

Blauner (Blauner, 1960) establishes these three points: (1) Most workers are not unhappy with their occupational lot in life with the majority highly or at least moderately satisfied, and (2) there are marked differences in work attitudes and expectations from one occupational level to another.

Ginsberg, Ginsberg, Axelrod and Herna (Ginsberg, 1951) found that the individual usually recognized three distinct but related kinds of satisfaction derived from work: The returns in the form of monetary rewards and prestige; intrinsic satisfaction or the pleasure in specific activity and in the accomplishments of specific ends; and concomitant satisfaction such as those derived from working in a particular environment or with a particular group.

The attractiveness of a work role for a person is directly related to the extent to which it provides him with rewarding outcomes and inversely related to the extent to which it provides him with obverse outcomes. It has been hypothesized that persons do not strive to maximize the attainment of desired outcomes like money, but rather strive to obtain an equitable or fair amount. This point of view leads us to regard job satisfaction as a function of the amount of difference between the amount of reward that the person believes he should receive and the amount he does in fact receive. Substituting job satisfaction for equity, one would be led to predict that job satisfaction of a worker would be a function of: (1) his beliefs
concerning the degree to which he possesses various characteristics, (2) his convictions concerning the degree to which these characteristics should result in the attainment of rewarding outcomes from his job, (3) his beliefs concerning the degree to which others possess these characteristics, (4) the degree to which others receive rewarding outcomes from their job and (5) the extent to which he compares himself with others in the work situation.

Vroom (Vroom, 1964) suggested that job satisfaction must be considered both in terms of the "characteristics" of the work situation and the personalities of the persons in the situations." Attitudes appeared to be greatly colored by the perception of the work situation and greatly influenced by the degree workers felt they could satisfy their needs in the work situation.

Social life

Closely related to the status hierarchy of the military is type of social life one can expect to have. Most potential military retirees are in a position where they have enough rank to enjoy much of the traditional social life of the military. Social life in the military is usually a part of the total role as a soldier; in many instances, especially for officers, it is nearly so important as the military occupational specialty.

It is necessary to refer to the earlier discussion of community participation in considering the aspect of social life. The lack of total reliance upon the military community for fulfilling the service-man's needs will have a definite effect upon the degree to which
social life directly related to the military will be missed by the potential retiree upon retirement.

Theoretical Summary and Derivation of Hypotheses

An attempt has been made to arrange the preceding concepts, ideas and relationships into a meaningful framework. This total framework, referred to as the conceptual framework, has been developed so that certain abstract phenomenon can be better understood. By thinking in and dealing with these abstractions, it is easier to anticipate and predict problems which may arise.

Man's behavior is dependent upon not one but several situations. It is based on an assertion of past experiences he has had and retained. His behavior is also based on present situational conditions under which he receives or creates stimuli as well as what appears to him to be desirable outcomes ... the goals for which he is striving.

To understand human behavior, both the individual actor and the social situation must be considered. Human behavior takes place in a social situation which is a perceived world of reality. Each actor combines the relevant aspects of the physical and social world in a selective manner.

Men build up their experience worlds and make judgments about them. They evaluate them in terms of the relative gratifications they have gained or the deprivations they have suffered. The individual has to make decisions about different objects in his own world of reality. Decisions made by individuals are usually based upon how or what they perceive their roles to be in a particular situation.
The general scope of this study will be limited to a specific type of behavior, anticipation toward retirement by military (army) personnel. The primary objective is to deal with variables which possibly relate to anticipation. From this point on, anticipation will be treated as the criterion variable.

The assumed relationships, on the conceptual level, between anticipation and selected variables have been discussed in preceding sections of this chapter. The selected variables, education, rank, health, job skills, marital status, community relationships, retirement preparation, years of service completed, morale, satisfaction, degree of employment, age, number of dependents, income, pre-retirement planning, breaks in service and social life, will be treated as relational variables. It is also observed that the weight of any one variable may be greater or less for one potential retiree than for another.

The general level of conceptualization appears to offer evidence for the statement of relationships expected between and among the variables discussed earlier and anticipation of potential military retirees toward retirement. This conceptualization is not assumed to be conclusive. Expected relationships will be tested, with full realization that further explanation of data may support or question the validity of these relationships.

By drawing from the rationale outlined in the conceptual framework, and realizing its limitations, the general and sub-hypotheses for this thesis may be stated.
General Hypothesis 1: There will be a predictable relationship between military retirement anticipation and rank.

Sub-general hypothesis 1: Military retirement anticipation will vary positively as rank increases.

General Hypothesis 2: There will be a relationship between military retirement anticipation and health conditions.

Sub-general hypothesis 2: Military retirement anticipation will vary positively as health conditions are perceived as good.

General Hypothesis 3: There will be a predictable relationship between military retirement anticipation and job skills.

Sub-general hypothesis 3: Military retirement anticipation will vary positively as job skills become more technical and specialized.

General Hypothesis 4: There will be a predictable relationship between military retirement anticipation and education.

Sub-general hypothesis 4: Military retirement anticipation will vary positively as the educational level increases.

General Hypothesis 5: There will be a predictable relationship between military retirement anticipation and community participation.

Sub-general hypothesis 5: Military retirement anticipation will vary positively as community participation increases.

General Hypothesis 6: There will be a predictable relationship between military retirement anticipation and pre-retirement preparation.

Sub-general hypothesis 6: Military retirement anticipation will vary positively as pre-retirement preparation increases.
General Hypothesis 7: There will be a predictable relationship between military retirement anticipation and the number of years completed.

    Sub-general hypothesis 7: Military retirement anticipation will vary positively as the number of years service completed increases.

General Hypothesis 8: There will be a predictable relationship between military retirement anticipation and morale.

    Sub-general hypothesis 8: Military retirement anticipation will vary positively as morale increases.

General Hypothesis 9: There will be a predictable relationship between military retirement anticipation and career satisfaction.

    Sub-general hypothesis 9: Military retirement anticipation will vary positively as career satisfaction increases.

General Hypothesis 10: There will be a predictable relationship between military retirement anticipation and employment.

    Sub-general hypothesis 10: Military retirement anticipation will vary positively as the possibility for full-time employment increases.

General Hypothesis 11: There will be a predictable relationship between military retirement anticipation and age.

    Sub-general hypothesis 11: Military retirement anticipation will vary positively as age increases.

General Hypothesis 12: There will be a predictable relationship between military retirement anticipation and the number of dependents one has.

    Sub-general hypothesis 12: Military retirement anticipation will vary negatively as the number of dependents increases.
General Hypothesis 13: There will be a predictable relationship between military retirement anticipation and income.

Sub-general hypothesis 13: Military retirement anticipation will vary positively as current total income increases.

General Hypothesis 14: There will be a predictable relationship between military retirement anticipation and total expected retirement income.

Sub-general hypothesis 14: Military retirement anticipation will vary positively as the total expected retirement income increases.

General Hypothesis 15: There will be a predictable relationship between military retirement anticipation and amount of retirement orientation.

Sub-general hypothesis 15: Military retirement anticipation will vary positively as the amount of orientation toward retirement increases.

General Hypothesis 16: There will be a predictable relationship between military retirement anticipation and special training.

Sub-general hypothesis 16: Military retirement anticipation will vary positively as the amount of special training increases.

General Hypothesis 17: There will be a predictable relationship between military retirement anticipation and the number of breaks in service.

Sub-general hypothesis 17: Military retirement anticipation will vary positively as the number of breaks in service increase.

General Hypothesis 18: There will be a relationship between military retirement anticipation and missing the social life of the military.

Sub-general hypothesis 18: Military retirement anticipation will be low for those who miss the social life of the military.
General Hypothesis 19: There will be a relationship between military retirement anticipation and attitude toward retirement.

Sub-general hypothesis 19: Military retirement anticipation will be high for those who have favorable attitudes toward retirement.
CHAPTER V. DESIGN AND PROCEDURES

Introduction

This chapter is designed to describe the characteristics of the sample and the relevant procedures followed in the collection and analysis of the data. Included in this chapter is a discussion of attitude measurement and scaling and the empirical measures utilized to operationalize the theoretical concepts presented in the previous chapter. The final section of the chapter will be devoted to the presentation of the theoretical hypotheses.

Sampling and Field Procedures

The data used in this study were not collected on the basis of a completely randomized sample. Data selected for testing the hypotheses in this thesis are from the data collected by the author for the purpose of gaining insight into retirement anticipation of potential military retirees. The author has been involved with and directly responsible for this study since its conception.

The general objectives of this thesis are as follows:

1. To determine to what extent individuals in their middle or late middle years plan to start other careers after retirement.

2. To determine how much pre-retirement training relates to one's anticipation of retirement from the military.
3. To determine whether one's community participation will reflect favorably or unfavorably upon his anticipation of retirement from the military.

4. To determine the extent to which education and special training in the military relate to the potential retiree's anticipation of retirement.

5. To examine to what extent variables such as health, rank, attitude toward retirement, time in service, breaks in service, number of dependents and marital status affect the potential military retiree's favorable or unfavorable anticipation of retirement.

The sample consists of only army personnel. It was limited to exclusively army personnel because: (1) There are more people retiring from this particular service branch, on an annual basis, than any of the other branches; (2) it was felt that because of the larger number of potential retirees, it would be easier to get people with more varied backgrounds and anticipations for the future; (3) there is a wider distribution of enlisted and officer personnel when compared with the other branches of service; (4) job skills cover a wide and inclusive range, i.e., from relatively unskilled jobs to very highly technically skillful jobs; (5) to have included more than one branch would have required more time and money than was feasible; and (6) the author has more insight into and understanding of the army.

Personnel included in the sample were those who were retiring voluntarily. The term "voluntarily" should be further clarified.
At the end of twenty years of honorable active duty in the military, the individual can, on his own volition, submit an application for retirement. This is voluntarily retiring in the purest sense. However, there are persons who have twenty or more years of honorable active duty service, who because of "pass-overs" for promotion or other reasons have to terminate their army careers. This group of persons is also considered to be "voluntarily" retiring. Other categories of potential retirees were not included because of the inaccessibility of records and uncertainty of the outcome of the pending personnel action.

As was indicated earlier in this section, the sample was not completely randomly selected. The sample is considered to be representative of any group of army personnel retiring in any given year of this decade. Persons who would be retiring as of 1 November 1967 through 1 April 1968 were included.

The United States Army Separation and Retirement division of The Adjutant General's Office was the primary source of the sample. Both the officer and enlisted branches of the Separation and Retirement division were of valuable assistance in obtaining the sample. The necessary data for enlisted men were abstracted from AGPZ Form 706, STATUS SHEET - Disability, Retirement and Advancement Cases, and a letter form AGPZ FL 564 (1 August 67) was used to abstract the necessary data for contacting officer personnel.
Data Collection

The data for this study were obtained through the use of a mail questionnaire. The questionnaire was developed by the author with the assistance of Dr. Jon Doerflinger and Colonel Vern Joseph. Prior to sending the questionnaire out, it was pre-tested by the author on some of the ROTC cadre on the Iowa State University campus. Specific data obtained from the questionnaire will be discussed later in this chapter.

Personnel included in the sample were located all over the world; however, the majority of the potential respondents were in the continental United States. The original mailing totaled 1440 questionnaires which included 562 officers and 878 enlisted men. From the original 1440 questionnaires mailed, 154 were not received by the potential respondents which left a total of 1286 questionnaires actually received. A total of 629 questionnaires were returned by respondents as a result of the first mailing which means that 47 percent of the persons receiving questionnaires responded. The follow-up included 407 cases because some of the persons who would have been retiring during the first one or two months of the period covered by the sample had already retired. Of the 407 follow-ups sent out, 100 were returned which brings the total percent returned up to approximately 57 percent.
Attitudinal scales vary in type and method of construction; however, methodologists (Guttman, 1947) are in agreement that all attitudinal scales are measurement devices which assign individuals in a relative order or position along a continuum according to established rules. The primary objective is to determine the difference in the attitude being measured from the extreme of favoring to the extreme of disfavoring an object.

Attitude scaling is utilized in this study to assist in evaluating an individual's attitude toward retirement in comparison with the attitude of other individuals.

The Guttman scaling model proposes the ordering of qualitative data on the basis of a manifest, unidimensional continuum. Basically, an area of common content under investigation is scalable if it is possible to order the items of the scale such that "ideally, persons who answer a given question favorably all have higher ranks than persons who answer the same question unfavorably" (Good, 1952). Ideally, then, an individual's responses to each item are reproducible from the scale score or rank alone. Knowledge of the response to any item by an individual on the basis of his rank (scale score) provides a definition of the respondent's attitude.

Each item used for attitude scaling, in this study, has five possible categories and responses. The five categories provided are: strongly agree, agree, neutral, disagree and strongly disagree. Each respondent's score is computed by summing his responses to the various
items. Responses to favorably worded statements concerning retirement are scored as follows: 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree and 1 = strongly disagree. Other responses in this questionnaire which were unfavorably worded statements about retirement are scored in the reverse manner.

By means of systematic sampling, the Statistical Laboratory of Iowa State University selected and ranked according to scale score a sample of 104 cases from the population. On the first trial run, categories with scores of 5 and 4 and 2 and 1 were combined. This made possible new scores of 3 = agree, 2 = neutral and 1 = disagree. This was possible because Guttman indicates that replies of strongly agree and agree, and replies of strongly disagree and disagree have basically the same position on the continuum because there is not a consensus of verbal habits.

Before the second trial run, items 2, 3 and 5 were eliminated because of lower reproducibility and items 1, 4, 6, 7 and 8 were retained because of acceptable reproducibility. This is in accordance with the procedure suggested by Guttman. On further inspection, the category of 2 or neutral was found to intertwine very clearly with the other two categories. In item 1, the neutral category was combined with the agree scores and the neutral category in items 4, 6, 7 and 8 were combined with the disagree scores.

On the third run a coefficient of 92.5 was established for the scale which is beyond the minimum requirement for a unidimensional scale suggested by Guttman. The coefficient of reproducibility is a
measure to indicate the percent accuracy with which responses to the items can be reproduced from the total score. All items met the criteria of no category having more error than no-error.

For purposes of analysis, respondents achieving a scale score of 8 through 10 were grouped as having a high positive retirement attitude score and those achieving a scale score of 5 through 7 were grouped as having a low (negative) retirement score.

Operational Procedures

This section deals with the operational measures for the theoretical concepts discussed previously. The questionnaire from which these measures were devised is in the appendix. In most instances, some explanation will be given for the way in which each concept is operationalized as an index.

In order to adequately test the theoretical hypotheses developed in the preceding chapter, measures must be constructed to fulfill two requirements. First, they must be empirically operational and must be measurements which can be made in the empirical world. Second and most important is that the measures must adequately measure the concepts they purport to measure. This will lead to more specific measures of the general concept.

As a result of the multi-dimensional nature of the theoretical concepts, each will be operationalized by measures which are logically related to the theoretical concept. A procedure such as this is necessary to allow for a higher degree of construct validity, i.e., the
degree to which the indicator corresponds to the theoretical definition (Zetterberg, 1965). The degree of correspondence between the theoretical concept and the empirical measure(s) of that concept has also been referred to as an epistemic correlation. "It joins unobservable entities and relations designated by concepts postulation to its directly inspected component denoted by a concept by intuition" (Zetterberg, 1965).

There are nineteen general concepts to consider for operationalization. They are: education, rank, health, job skills, marital status, community relationships, retirement preparation, years service completed, morale, satisfaction, degree of employment, age, number of dependents, income, pre-retirement planning, breaks in service, social life, expected income and anticipation.

**Anticipation toward retirement**

Anticipation toward retirement, as explained in the previous chapter, is used synonymously with expectation. Basically, anticipation is used to refer to what the potential military retiree feels his primary new role will be once his current military career is terminated. Anticipation toward retirement is operationalized by using two different measures. The first measure consists of four possible responses: 1 - Am really looking forward to it; 2 - Am somewhat looking forward to it; 3 - Am somewhat doubtful about it; and 4 - Dread the idea. The questions from which these measures are derived are in the appendix. Respondents were asked to verbally state why they feel the way they do and from these verbal statements an
anticipation score was developed. This measure is not in the appendix and was developed as follows: 1 - Positive feeling for positive reasons, wants to get out because chances look good; 2 - Positive feelings for negative reasons, wants to get out because he does not like being in; 3 - Neutral, individual is rather ambivalent; 4 - Negative feelings for positive reasons, wants to stay in because it is good; and 5 - Negative feelings for negative reasons, dislikes the idea of being out, it looks bad.

In addition to the two measures developed, one anticipation index was set up. The index is also based on the individual's statement of why he feels the way he does about his potential retirement. The index consists of ten possible response categories: 1 - The army has changed a lot and it is difficult to adjust to the changes; 2 - Time to return to school; 3 - Want to settle down with my family; 4 - Have had a rewarding career and will miss the service; 5 - Promotion policies are not altogether fair; 6 - Ready for a second career, good position waiting; 7 - Have obtained full proficiency in my field and look forward to using some of my experience in civilian life; 8 - The army has no more need for my specific skills or training; 9 - Uncertain of civilian life, due to competition, I am not properly trained; and 10 - Sick of the army, want a change.

On the basis of the previously introduced theoretical hypotheses and discussions and the above empirical measures introduced to operationalize the theoretical concepts, empirical hypotheses which show relationships between selected variables and the dependent variables can now be constructed.
Education

Education is operationalized by using the actual number of years of formal education completed. The education score was obtained by asking the respondents: "What is the highest year of formal education completed?" The question giving rise to this empirical measure may be found in the appendix.

From the previously introduced theoretical general hypotheses and discussion and from the empirical measures introduced to operationalize the theoretical concepts, the following empirical hypothesis is stated.

E. H. 1: The relationship between military retirement anticipation score and education score will vary positively.

Rank

The potential retiree's present rank was operationalized by first dividing rank into three general categories: enlisted, warrant officer and officer. Enlisted was divided into five groups representing E-1 through E-5 with each having numerical scores corresponding to the rank, i.e., E-1=1. Warrant officers were divided into four categories representing W-1 through W-4 with each having numerical scores corresponding to their rank, i.e., W-3=3. Officers were divided into five groups: Captain, Major, Lt. Colonel, Colonel and General. Scores for the officer personnel are derived by consecutively numbering the above ranks from 1 through 5. The question from which this index is derived is found in the appendix.
As a result of previous discussions, general theoretical hypotheses and the empirical index introduced above to operationalize the concept "rank," the following empirical hypothesis is stated:

E. H. 2: The relationship between military retirement anticipation score and rank score will vary positively as rank increases.

**Health**

Health as used in this study refers to the state of health of the individual as he views it. Health is operationalized by the health rating score. The health rating score is obtained by asking the respondent, "How would you rate your health at this time?". Possible responses to the question were: 1 - Poor, 2 - Fair, 3 - Good and 4 - Excellent. The responses were weighted as follows: 1=1, 2=2, 3=3 and 4=4. The question from which this empirical measure is derived is in the appendix.

From the preceding discussions and the theoretical hypotheses previously developed and the empirical measure introduced to operationalize the theoretical concept "health," the following hypothesis is stated:

E. H. 3: The relationship between military retirement anticipation score and health score will vary positively when one considers his health to be good.

**Job skills**

Job skills are operationalized by referring to the military occupational specialty index for enlisted, warrant officers and officers.
The listings are in alphabetical order and are coded. By using the original code in the officer index and substituting numbers for letters in the original enlisted and warrant officer codes, the occupational job skills were then coded for this study. Depending on the occupational specialty, the individual was then considered to have the following skills, weighted as: 1 - High, 2 - Medium, 3 - Low. The question from which this empirical index is derived is in the appendix.

From the discussion of theoretical general hypotheses which have been previously developed and the empirical index introduced to operationalize the theoretical concept "job skills," the following empirical hypothesis is stated:

E. H. 4: The relationship between military retirement anticipation score and job skill score will vary positively as job skills become more technical and specialized.

Community participation

Community participation is generally referred to as how much time one spends being involved in community affairs. The community participation score is obtained by asking the respondent: "Are you now or have you been active in any community problems or civic programs?". Possible responses were yes or no and were scored as 1 = yes and 2 = no. The question from which this empirical index is derived is in the appendix.

As a result of previous discussions and the theoretical general hypotheses which have been developed and the empirical index introduced to operationalize the theoretical concept "community participation,"
the following empirical hypothesis is stated:

E. H. 5: The relationship between military retirement anticipation score and community participation score will vary positively as community participation increases.

Retirement preparation

Retirement preparation as used in this study refers to the steps taken by the individual to get himself ready for another occupation. This concept is operationalized by asking the respondent, "In preparation for retirement have you been given the opportunity to: 1 - Take advantage of counseling service? 2 - Confer with supervisors? 3 - Take training classes that were helpful in making retirement plans? and 4 - Make contacts which will enable you to get resettled in civilian life?"

Possible responses for each of the above parts were yes or no and coded as 1 = yes and 2 = no. The question from which this empirical index is derived is in the appendix.

From earlier discussions and general theoretical hypotheses which have been previously developed and the empirical index introduced to operationalize the theoretical concept "retirement preparation," the following empirical hypothesis is stated:

E. H. 6: The relationship between military retirement anticipation score and retirement preparation score will vary positively as the amount of retirement preparation increases.
Years service completed

Years service completed refers to the number of years the potential military retiree has been on active duty. This does not necessarily mean consecutive years of service. Years service completed score is obtained by asking the respondent to record the actual number of years service he will have completed upon retirement. The question from which this empirical index is derived is in the appendix.

From previous discussions and theoretical hypotheses which have been developed and the empirical measure introduced to operationalize the theoretical concept "years service completed," the following empirical hypothesis is constructed:

E. H. 7: The relationship between military retirement anticipation score and years service completed score will vary positively as the number of years service completed increase.

Breaks in service

Breaks in service refer to the number of times the individual has temporarily terminated his career prior to accumulating the minimum number of years to retire. The score for breaks in service was obtained by asking the respondents, "Have there been breaks in service?". Possible responses were yes or no with yes = 1 and no = 2. The question from which this index was derived is in the appendix.

From prior discussion, general theoretical hypotheses which have been developed and the empirical index introduced to operationalize the
theoretical concept "breaks in service," the following empirical hypothesis is constructed:

E. H. 8: The relationship between military retirement anticipation score and breaks in service score will vary positively as the number of breaks in service increase.

Morale

Morale is being used to refer to the mood or spirit of the individual involved. Morale score is secured by asking the respondent, "At this point in your career, how do you feel things have worked out?". Possible responses were: 1 - Not well at all, 2 - Not very well, 3 - Fairly well and 4 - Very well. The question from which this empirical index is derived is in the appendix.

As a result of preceding discussion, general theoretical hypotheses which have been previously developed and the empirical index introduced to operationalize the theoretical concept "morale," the following empirical hypothesis is stated:

E. H. 9: The relationship between military retirement anticipation score and morale score will vary positively as morale increases.

Career satisfaction

Career satisfaction refers to the extent to which one's career has given him prestige, monetary rewards and means to certain ends. Career satisfaction scores were obtained by asking the respondent, "How much of the time were you satisfied with the military as a career?".
Possible responses were: 1 - Practically never, 2 - Occasionally, 3 - About half the time, 4 - A good deal of the time and 5 - All of the time. The question from which this empirical index is derived is found in the appendix.

From prior discussions, theoretical hypotheses which were previously developed and the empirical index introduced to operationalize the theoretical concept "career satisfaction," the following empirical hypothesis is constructed:

E. H. 10: The relationship between military retirement anticipation score and career satisfaction score will vary positively as career satisfaction increases.

Employment possibility

Employment possibility refers to the degree to which one feels he will be employed upon retirement. Employment possibility score was obtained by asking the respondent, "When you retire which category do you feel your employment will best fit?".

Possible responses were: 1 - Full-time permanent, 2 - Part-time permanent, 3 - Full-time temporary and 4 - Part-time temporary. The question from which this empirical index is derived is in the appendix.

As a result of prior discussions and theoretical hypotheses which have been previously developed and the empirical index introduced to operationalize the theoretical concept "employment possibility," the following empirical hypothesis is stated:

E. H. 11: The relationship between military retirement anticipation score and employment possibility score will vary as the possibility for full-time employment increases.
Special training

Special training is differentiated from education. Of specific interest here is any training the individual might have completed in civilian life which would give them certain special skills. The special training score was obtained by asking the respondent to list any special training completed in civilian life. Those persons who had not completed any special training received a score of 1 and those who had, received a score of 2. The question from which this index was obtained is in the appendix.

From the preceding discussions, theoretical hypotheses and the empirical measure introduced to operationalize the theoretical concept "special training," the following empirical hypothesis is stated:

E. H. 12: The relationship between military retirement anticipation score and special training score will vary positively as special training increases.

Age

Age as referred to here means chronological age or the number of years lived. Age is operationalized by age categories. Age categories are secured by placing each respondent according to their chronological age in the following categories: 1 - 35-39, 2 - 40-44, 3 - 45-49, 4 - 50-54, 5 - 55-59 and 6 - 60+. The question from which this empirical index is derived is in the appendix.

On the basis of prior discussions and development of general hypotheses and empirical index introduced to operationalize the theoretical concept "age," the following empirical hypothesis is stated:
E. H. 13: The relationship between military retirement anticipation score and age score will vary positively as age increases.

**Number of dependents**

Number of dependents refers to the number of children or adults the potential retiree officially supports. Number of dependents score was obtained by asking the respondent, "How many dependents do you receive subsistence allowance for?". The actual number of dependents was recorded. The question from which this index was derived is found in the appendix.

On the basis of prior discussions and development of general hypotheses and empirical index introduced to operationalize the theoretical concept "number of dependents," the following empirical hypothesis is stated:

E. H. 14: The relationship between military retirement anticipation score and number of dependents score will vary negatively as the number of dependents increases.

**Income**

Income refers to the amount of current income, from all sources, for the potential retiree. Current total income score is secured by asking the respondent to check the category which would represent his total income from all sources including his family's contribution. The possible categories were: 1 - Over 4,000 but under 8,000, 2 - Over 8,000 but under 10,000, 3 - Over 10,000 but under 13,000, 4 - Over 13,000 but under 16,000, 5 - Over 16,000 but under 20,000, 6 -
Over 20,000 but under 25,000 and 7 - Over 25,000. The question from which this index was drawn is found in the appendix.

On the basis of previous discussion and theoretical hypotheses and the empirical measure introduced to operationalize the theoretical concept "income," the following empirical hypothesis is constructed:

E. H. 15: The relationship between military retirement anticipation score and income score will vary positively as current total income increases.

**Expected income**

Expected income refers to the amount the potential retiree plans to be earning upon retirement. Expected income score was obtained by asking the respondent, "Upon retirement and engaging in a civilian occupation do you expect your total income to be more, less, or the same?". For purposes of analysis, more = 1, less = 2 and same = 3. The question from which this index is derived is found in the appendix.

From previous discussion and theoretical hypotheses and the empirical measure introduced to operationalize the theoretical concept "expected income," the following empirical hypothesis is stated:

E. H. 16: The relationship between military retirement anticipation score and expected income score will vary positively as the total expected retirement income increases.

**Pre-retirement orientation**

Pre-retirement orientation refers to how much attention the potential retiree has given or has been given toward trying to get
some insight into what retirement will be like. The pre-retirement orientation score was obtained by asking the respondent, "How much preparation for retirement have you had while on active duty?". The possible responses were: 1 = none, 2 = very little, 3 = much and 4 = very much. The question from which this index is derived may be found in the appendix.

From prior discussion and theoretical hypotheses and empirical index introduced to operationalize the theoretical concept "pre-retirement orientation" the following empirical hypothesis is stated:

E. H. 17: The relationship between military retirement anticipation score and pre-retirement orientation score will vary positively as the amount of orientation toward retirement increases.

Social life

The social life score was obtained by asking the respondents, "Will you as an officer or noncommissioned officer miss the social life of the military?". The possible responses were: yes or no, and for analysis are weighted as, 1 = yes and 2 = no. The question from which this index is derived is found in the appendix.

From discussion and theoretical hypotheses and the empirical index introduced to operationalize the theoretical concept "social life," the following empirical hypothesis is stated:

E. H. 18: Military retirement anticipation score will be low for those who will miss the social life of the military.
Retirement attitude

Attitude toward retirement refers to a state of mind of the individual with regard to the possibility of retiring. Attitude is organized through experience and becomes a functional state of readiness to act. Attitude toward retirement score was derived by asking respondents to give one of the following responses to a series of questions concerning retirement; strongly agree, agree, neutral, disagree or strongly disagree. By using the Guttman (Guttman, 1947) scaling technique as explained in the preceding section, attitude toward retirement scores was obtained. The section from which the attitude measurement was developed is found in the appendix.

As a result of prior discussion and theoretical hypotheses and empirical index introduced to operationalize the theoretical concept "attitude toward retirement," the following empirical hypothesis is stated:

E. H. 19: Military anticipation score will be high when the attitude toward retirement score is high.

Analysis of Data

The analysis will be accomplished by simple correlation, partial correlation and chi-square, respectively.

Correlation

Analysis of the assumed relationship between dependent and independent variables used in this thesis is carried out by correlational analysis which was chosen on the basis of the following
discussion and generalizations. Describing the relationship between two variables has been one of the fundamental tasks of the social scientist. The correlational coefficient is a statistical measure which describes the degree of relationship between two or more variables.

This technique which permits precise quantification of the degree of relation in each set of data is necessary to compare such sets of data with confidence. Not only does a measure of the degree of relation between two variables quantify what otherwise must be left to subjective appraisal, but such quantification permits the comparison of the strength of one relationship to that of another.

The correlation coefficient is used in this thesis as the statistical measure of the relationship between variables, for reasons such as those given below:

1. The correlational coefficient is a general measure.
2. The correlational coefficient technique is a statistical measure not restricted to limited data.
3. The correlational coefficient technique is a statistical measurement having fixed reference points, indicating the extremes of little or strong association between variables.
4. The correlational coefficient technique is a statistical measurement whose size depends entirely on the extent to which two or more sets of data are related.
5. The correlational coefficient technique employs the full range of scores for each variable, rather than compress or group for analysis.
Three assumptions are made concerning the data that relate to the correlational coefficient as the statistical measurement for the data. These assumptions are:

1. Linearity of data is assumed.
2. Interval-scale measurement is assumed.
3. Normal distribution of data is assumed.

By way of brief explanation, partial correlation is the correlation between two variables in a multivariable problem under the restriction that common association with the remaining variables or some of them has been eliminated. Another means of explanation is to measure the correlation between a dependent variable and one particular independent variable when all other variables involved are kept constant, i.e., when the effects of all other variables are removed.

The statistical test used to test the empirical hypotheses was the "t" test. The level of probability which will be accepted as an indication of statistically significant relationship for zero order correlation is the .05 level of probability.

Significance at the .05 level for the sample is .067. The formula used for calculating the t-value was $t = \sqrt{N-2}/\sqrt{1-r^2}$ (Ostle, 1963).

The correlational coefficient computed between the variables is given. By comparison with the "t" value the significance of the calculated correlational coefficient is given. In order to test the statistical significance of the correlational data when direction of correlation is predicted, a "one-tailed," "t" value is given in the analysis.
Chi-square

Another statistical treatment applied is the chi-square ($X^2$) analysis to test for differences in anticipation patterns of those persons who are married and those who will miss the social life of the military.

Primarily, the test is used because it is a general test which aids in evaluating the problem that a set of observed frequencies differ significantly from assumed or theoretical frequencies. The assumptions underlying the test are that the two scales contain nominal data and the samples are independent and random.

The formula to be used for the chi-square test is:

$$
X^2 = \frac{N(ad-bc - N/2)^2}{(a+b)(c+d)(a+c)(b+d)}
$$

Partial correlation will be used as a means of analyzing additional related data. The level of probability which will be accepted as an indication of statistically significant relationship for the partial correlation is at the 5 percent level of significance. Partial correlation is used to see if there is further effect by controlling variables and does not prove more than that there is more than a random association of variables. The appropriate correlation coefficient has been interpolated from correlation coefficient table in Snedecor's Statistical Methods textbook (Snedecor, 1956). The significance level for the partial correlation is .0025.
CHAPTER VI. ANALYSIS AND INTERPRETATION OF DATA

In previous chapters, theoretical concepts and hypotheses were operationalized by using empirical measures. The empirical measures were subsequently synthesized into empirical hypotheses. In this chapter, the sub and empirical hypotheses will be restated in conjunction with a statement of the significance of the hypothesis. Succeeding the formally stated hypotheses and findings, there will be a discussion of pertinent additional analysis.

The analytical techniques used in this study are partial correlation, single correlation and chi-square. To assist the reader in systematically following the meaning and directions of each empirical hypothesis, the sub-hypothesis and empirical hypothesis will be restated.

A summary of the single correlation and partial correlation will be presented in Tables 4 and 5 at the end of this chapter.

Statement and Test of Hypotheses

Correlation

The procedure in this section will be to give the sub-hypothesis followed by the empirical hypothesis and the empirical hypothesis stated in the null form. Computed correlation coefficients followed by a statement of whether or not the hypothesis is refuted, will be given for each hypothesis.

Sub-hypothesis 1: Military retirement anticipation will vary positively as the educational level increases.
E. H. 1: The relationship between military retirement anticipation score and education score will vary positively. The hypothesis stated in the null form is: There will be no significant positive variation between the military retirement anticipation score and the education score. The computed correlation coefficient for education level is .106 which means there is a significant relationship. The null hypothesis is refuted. These data do support the original hypothesis.

Sub-hypothesis 2: Military retirement anticipation will vary positively as rank increases.

E. H. 2: The relationship between military retirement anticipation score and rank score will vary positively as rank increases. The hypothesis stated in the null form is: There will be no significant positive variation between the military retirement anticipation score and the rank score. The computed correlation coefficient for rank is .585 which indicates there is a significant relationship. The null hypothesis is refuted. These data do support the original hypothesis.

Sub-hypothesis 3: Military retirement anticipation will vary positively when health conditions are considered good.

E. H. 3: The relationship between military retirement anticipation score and health score will vary positively when one considers his health to be good. The hypothesis stated in the null form is: There will be no significant positive variation between the military retirement anticipation score and the health score. The computed correlation coefficient for health is -.304 which indicates that there
is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis.

Sub-hypothesis 4: Military retirement anticipation will vary positively as job skills become more technical and specialized.

E. H. 4: The relationship between military retirement anticipation score and job skill score will vary positively as job skills become more technical and specialized. The hypothesis stated in the null form is: There will be no significant positive variation between the military retirement anticipation score and the job skill score. The computed correlation coefficient for job skills is .198 which indicates that there is a significant positive variation. The null hypothesis is refuted; therefore, these data do support the original hypothesis.

Sub-hypothesis 5: Military retirement anticipation will vary positively as community participation increases.

E. H. 5: The relationship between military retirement anticipation score and community participation will vary positively as community participation increases. The null form of this hypothesis is: There will be no significant positive variation between the military retirement anticipation score and the community participation score. The computed correlation coefficient for community participation is -.122 which indicates that there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis; however, there is a significant negative relationship.
Sub-hypothesis 6: Military retirement anticipation will vary positively as pre-retirement preparation increases.

E. H. 6: The relationship between military retirement anticipation score and pre-retirement preparation score will vary positively as the amount of retirement preparation increases. The null form of this hypothesis is: There will be no significant positive variation between the military retirement anticipation score and the pre-retirement preparation score. The computed correlation coefficient for pre-retirement preparation is -.057 which indicates that there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis.

Sub-hypothesis 7: Military retirement anticipation will vary positively as the number of years service completed increase.

E. H. 7: The relationship between military retirement anticipation score and years service completed score will vary positively as the number of years service completed increase. The null form of this hypothesis is: There will be no significant positive variation between military retirement anticipation score and years service completed score. The computed correlation coefficient for years service completed -.006 which indicates that there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis.

Sub-hypothesis 8: Military retirement anticipation will vary positively as the number of breaks in service increase.
E. H. 8: The relationship between military retirement anticipation score and breaks in service score will vary positively as the number of breaks in service increase. The null form of this hypothesis is: There will be no significant positive variation between military retirement anticipation score and breaks in service score. The computed correlation coefficient for breaks in service is .009 which indicates that there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis.

Sub-hypothesis 9: Military retirement anticipation will vary positively as morale increases.

E. H. 9: The relationship between military retirement anticipation score and morale score will vary positively as morale increases. The null form of this hypothesis is stated as: There will be no significant positive variation between military retirement anticipation score and morale score. The computed correlation coefficient for morale is .146 which indicates that there is a significant positive relationship. The null hypothesis is refuted; therefore, these data do support the original hypothesis.

Sub-hypothesis 10: Military retirement anticipation will vary positively as career satisfaction increases.

E. H. 10: The relationship between military retirement anticipation score and career satisfaction score will vary positively as career satisfaction increases. The null form of this hypothesis is: There will be no significant positive variation between military
retirement anticipation score and career satisfaction score. The computed correlation coefficient for career satisfaction is -.182 which indicates that there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis; however, there is a significant negative relationship.

Sub-hypothesis 11: Military retirement anticipation will vary positively as the possibility for full-time employment increases.

E. H. 11: The relationship between military retirement anticipation score and employment possibility score will vary positively as the possibility for full-time employment increases. The null form of this hypothesis is: There will be no significant positive variation between military retirement anticipation score and the possibility for employment score. The computed correlation coefficient for possibility of employment is .263 which indicates that there is a significant positive relationship. The null hypothesis is refuted; therefore, these data do support the original hypothesis.

Sub-hypothesis 12: Military retirement anticipation will vary positively as the amount of special training increases.

E. H. 12: The relationship between military retirement anticipation score and special training score will vary positively as special training increases. The null form of this hypothesis is: There will be no significant positive variation between military retirement anticipation score and the special training score. The computed correlation coefficient for special training is .047 which indicates
that there is a significant positive relationship. The null hypothesis is refuted; therefore, these data do support the original hypothesis.

Sub-hypothesis 13: Military retirement anticipation will vary positively as age increases.

E. H. 13: The relationship between military retirement anticipation score and age score will vary positively as age increases. The null form of this hypothesis is: There will be no significant positive variation between the military retirement anticipation score and the age score. The computed correlation coefficient for age is -.177 which indicates that there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis; however, there is a significant negative relationship.

Sub-hypothesis 14: Military retirement anticipation will vary negatively as the number of dependents increases.

E. H. 14: The relationship between military retirement anticipation score and number of dependents score will vary negatively as the number of dependents increases. The null form of this hypothesis is: There will be no significant negative variation between the military retirement anticipation score and the number of dependents score. The computed correlation coefficient for number of dependents is .725 which indicates that there is no significant negative relationship. The null hypothesis is refuted; therefore, these data do not support the original hypothesis; however, there is a highly significant positive relationship.
Sub-hypothesis 15: Military retirement anticipation will vary positively as current total income increases.

E. H. 15: The relationship between military retirement anticipation score and income score will vary positively as current total income increases. The null form of this hypothesis is: There will be no significant positive variation between the military retirement anticipation score and the income score. The computed correlation coefficient is -.076 which indicates there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis; however, there is a significant negative relationship.

Sub-hypothesis 16: Military retirement anticipation will vary positively as total expected retirement income increases.

E. H. 16: The relationship between military retirement anticipation score will vary positively as the total expected retirement income increases. The null form of the hypothesis is: There will be no significant positive variation between the military retirement anticipation score and the expected income score. The computed correlation coefficient is .052 which indicates there is no significant positive relationship. The null hypothesis is refuted; therefore, these data do not support the original hypothesis.

Sub-hypothesis 17: Military retirement anticipation will vary positively as the amount of orientation toward retirement increases.

E. H. 17: The relationship between military retirement anticipation score and pre-retirement orientation score will vary positively
as the amount of orientation toward retirement increases. The null form of this hypothesis is: There will be no significant positive variation between the military retirement anticipation score and the orientation toward retirement. The computed correlation coefficient for orientation toward retirement is -.044 which indicates that there is no significant positive relationship. The null hypothesis is not refuted; therefore, these data do not support the original hypothesis.

Chi-square

This section of the findings chapter will be used to deal with those empirical hypotheses being tested by chi-square. Findings for each empirical hypothesis are presented in the form of tables. The sub-hypothesis is stated and is followed by the empirical hypothesis which is also stated in the null form. After completion of the above procedure, the chi-square values at the .05 level of significance are presented.

Sub-hypothesis 18: Military retirement anticipation will be high for those who have favorable attitudes toward retirement.

Table 1. Anticipation of military retirement score by retirement attitude score

<table>
<thead>
<tr>
<th>Anticipation of retirement score</th>
<th>Unfavorable attitude toward retirement</th>
<th>Favorable attitude toward retirement</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>455</td>
<td>195</td>
<td>650</td>
</tr>
<tr>
<td>Low</td>
<td>29</td>
<td>46</td>
<td>75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>484</strong></td>
<td><strong>241</strong></td>
<td><strong>725</strong></td>
</tr>
</tbody>
</table>

\[ \chi^2 = 29.748 \]
E. H. 18: Military retirement anticipation score will be high for those who have favorable attitudes toward retirement. This hypothesis stated in the null form is: Military retirement anticipation score will not be high for those who have favorable attitudes toward retirement. The data used to test this hypothesis are reported in Table 1. The computed chi-square value for Table 1 is 29.748 with 1 degree of freedom; whereas the critical value at the .05 level of significance is 6.63. The null hypothesis is not refuted. The data do not support the original general hypothesis.

Sub-hypothesis 19: Military retirement anticipation will be low for those who miss the social life of the military.

Table 2. Anticipation of military retirement score by social life score

<table>
<thead>
<tr>
<th>Anticipation of retirement score</th>
<th>Miss social life</th>
<th>Not miss social life</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>233</td>
<td>413</td>
<td>646</td>
</tr>
<tr>
<td>Low</td>
<td>44</td>
<td>31</td>
<td>75</td>
</tr>
<tr>
<td>Total</td>
<td>277</td>
<td>444</td>
<td>721</td>
</tr>
</tbody>
</table>

$X^2 = 13.968$

E. H. 19: Military retirement anticipation score will be low for those who miss the social life of the military. This hypothesis stated in the null form is: Military retirement anticipation score will not be low for those who miss the social life of the military. The data used to test this hypothesis are reported in Table 2.
The computed chi-square value at the .05 level of significance is 6.63. The null hypothesis is not refuted. The data do not support the original general hypothesis.

Additional Analysis

This section contains the analysis of data included in the study which is pertinent to the over-all picture of the study but was not considered by stating formal general hypothesis. This analysis will, however, include empirical data to support or nullify conceptual ideas presented earlier. The primary objective in an additional analysis section such as this is to present analysis of data from which inferences, speculations, implications and clarifications can be made; and the secondary objective is to provide exploratory analysis which may be used for future research.

Partial correlation

Partial correlation is one technique used to make further analysis. The dependent variable being observed is military retirement anticipation and the independent variables are: rank, health, present rank, marital status, education, education or training in the military, community participation, pre-retirement preparation opportunities, years service completed, satisfaction, category for employment, age, number of dependents, current total income, total expected retirement income, preparation for retirement while on active duty, special
training and breaks in service. Many of the concepts are asserted to be theoretically related to military retirement anticipation and these variables may be related to each other in such a manner that it may provide a better understanding of their relationship to military retirement anticipation.

The procedure for discussion of the partial correlations will be to state suggested hypotheses (S. H.) and give the partial correlation coefficient followed by a statement of whether or not the partial correlation is significant.

S. H. 1: There will be a significant relationship between military retirement anticipation and highest rank when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of .002 between military retirement anticipation and highest rank when other related independent variables are held constant. This correlation coefficient is significant at the .05 level of significance.

S. H. 2: There will be a significant relationship between military retirement anticipation and present rank when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of .015 between military retirement anticipation and present rank when other related independent variables are held constant. This correlation coefficient is significant at the .05 level of significance.

S. H. 3: There will be a significant relationship between military retirement anticipation and age when other related independent variables are held constant.
The data reveal a computed partial correlation coefficient of .019 between military retirement anticipation and age when other related independent variables are held constant. This correlation coefficient is significant at the .05 level of significance.

S. H. 4: There will be a significant relationship between military retirement anticipation and amount of civilian education when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of -.029 between military retirement anticipation and amount of civilian education when other related independent variables are held constant. This correlation coefficient is significant at the .05 level of significance.

S. H. 5: There will be a significant relationship between military retirement anticipation and special training when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of -.031 between military retirement anticipation and special training when other related independent variables are held constant. This correlation coefficient is significant at the .05 level of significance.

S. H. 6: There will be a significant relationship between military retirement anticipation and amount of education or training in the military when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of .046 between military retirement anticipation and amount of education
or training in the military when other related independent variables are held constant. The correlation coefficient is significant at the .05 level of significance.

S. H. 7: There will be a significant relationship between military retirement anticipation and the number of years service completed when other related independent variables are held constant. The data reveal a computed partial correlation coefficient of .074 between military retirement anticipation and the number of years service completed when other related independent variables are held constant. This correlation coefficient is significant at the .05 level of significance.

S. H. 8: There will be a significant relationship between military retirement anticipation and the number of breaks in service when other related independent variables are held constant. The data reveal a computed partial correlation coefficient .038 between military retirement anticipation and the number of breaks in service when other related independent variables are held constant. This correlation coefficient is significant at the .05 level of significance.

S. H. 9: There will be a significant relationship between military retirement anticipation and marital status when other related independent variables are held constant. The data reveal a computed partial correlation coefficient of -.047 between military retirement anticipation and marital status when other related independent variables are held constant. This correlation
coefficient indicates that there is a significant relationship at the .05 level of significance.

S. H. 10: There will be a significant relationship between military retirement anticipation and number of dependents when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of .057 between military retirement anticipation and number of dependents when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.

S. H. 11: There will be a significant relationship between military retirement anticipation and career satisfaction when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of .117 between military retirement anticipation and career satisfaction when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.

S. H. 12: There will be a significant relationship between military retirement anticipation and community participation when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of .030 between military retirement anticipation and community participation when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.
S. H. 13: There will be a significant relationship between military retirement anticipation and current income when other related independent variables are held constant. The data reveal a computed partial correlation coefficient of -.024 between military retirement anticipation and current income when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.

S. H. 14: There will be a significant relationship between military retirement anticipation and expected income when other related independent variables are held constant. The data reveal a computed partial correlation coefficient of .111 between military retirement anticipation and expected income when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.

S. H. 15: There will be a significant relationship between military retirement anticipation and health when other related independent variables are held constant. The data reveal a computed partial correlation coefficient of -.146 between military retirement anticipation and health when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.
S. H. 16: There will be a significant relationship between military retirement anticipation and pre-retirement preparation opportunities when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of .113 between military retirement anticipation and pre-retirement preparation when other related independent variables (opportunities) are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.

S. H. 17: There will be a significant relationship between military retirement anticipation and potential employment status when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of -.088 between military retirement anticipation and potential employment status when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.

S. H. 18: There will be a significant relationship between military retirement anticipation and preparation for retirement while on active duty when other related independent variables are held constant.

The data reveal a computed partial correlation coefficient of -.130 between military retirement anticipation and preparation for retirement while on active duty when other related independent variables are held constant. The correlation coefficient indicates that there is a significant relationship at the .05 level of significance.
Discussion of Findings

The previous section of this chapter was utilized to determine the validity of the general hypotheses which was accomplished by using relevant statistical tests to accept or reject related empirical hypotheses. The purpose of this section will be to discuss the findings of the previous section from the standpoint of what was actually found to be true and what may have been expected to be true.

In most instances, where feasible, the present discussion will follow the sequence of the hypotheses as presented in the preceding section. The majority of the hypotheses predict a positive variation between retirement anticipation and other variables. Two hypotheses are set up to determine to what extent two frequencies differ significantly. The reader should keep in mind that although the dependent variable is military retirement anticipation, there is a dual connotation involved. That is, the persons included in this sample are being separated from the military with full intentions of starting a second career or at least accepting part-time employment. The discussion will therefore proceed in a manner such that the idea of what the potential military retiree's anticipation toward retirement is will also reflect indirectly on his expected second career status.

The first hypothesis expressed the idea that education and military retirement anticipation would vary positively. This notion was upheld as was expected. It appears that those who favorably
anticipate retirement are indeed those who are educationally prepared. By encouraging more and better education for all personnel, the army is able to compete with civilian institutions for the services of the personnel who have acquired a reasonable education. Potential retirees who have a good formal education can usually look forward to being able to successfully compete with their civilian cohorts who are vying for the same positions.

Through excellent educational programs, many potential retirees have been able to adequately prepare for more specific civilian careers. Many military personnel are given the opportunity to obtain both general education levels and education in special skills directly related to civilian occupations. The benefits of a substantial educational background and the possibility of getting started in a second career will without doubt, go a long ways in helping the potential retiree become integrated into the civilian society once again.

The hypothesis that military retirement anticipation will vary positively as rank increases was upheld when tested statistically. There is evidence in the literature to suggest that higher ranking officers and noncommissioned officers are the ones who, upon retirement obtain the better jobs. If the potential retiree is in a position to get a good job upon retirement, he is usually one who has had broad and extensive experience in a particular occupational area. It appears to be reasonable to suggest that high ranking potential military retirees would favorably anticipate retiring from the military.
They have proven that they can do a job and are not usually afraid to compete for desirable positions. It is a generally accepted fact that officers and non-commissioned officers of high rank usually obtain better jobs than their cohorts with less rank. Much of this is due to individual initiative. Very high ranking officers are often recruited to work in high level administrative positions which many times serves to enhance the prestige of the employing agency.

Another factor to consider is that individuals with high rank have usually had the opportunity to make contacts outside the military because of the nature of their work. Many high ranking officers may favorably anticipate retirement from the military in order to devote more time to other ongoing vested interest.

The state of health of the potential military retiree is generally considered to be one of the most important factors influencing his anticipation of retirement. The data do not show this to be the case. One reason for the negative relationship between health and military retirement anticipation is that those individuals who had poor health conditions have been separated for medical reasons. This does not mean that all potential military retirees are in good health. At best, we can say they are capable of performing their duties satisfactorily without extensive loss of duty hours due to illness. The fact that many people who are not ill or have not experience significant illnesses take being in good health for granted, could be a major factor contributing to the negative relationship between retirement anticipation and health. Soldiers also have to be active
for longer periods of time than the majority of their civilian cohorts. The mere concept of the military makes physical demands necessary and greater. Health may be a relatively neutral factor in the minds of potential military retirees because they are assured of medical assistance after retirement. On the other hand, the potential retiree's health would seem to have a great bearing on whether or not he favorably or unfavorably anticipates retirement because most military retirees look forward to assuming new roles or going back to familiar roles in the civilian community.

Since most persons being permanently separated from the military (retired) are not ending their work careers, the kind of job they can look forward to becomes very important. The more recent military establishment has found it necessary to move away from a system of simple division of labor. The data in this study substantiate the idea that there is a definite relationship between the level of job skills and retirement anticipation of potential retirees. The very fact that there is a greater relationship between military and civilian occupational structures makes retirement anticipation more pleasant. The correlation between job skills and retirement is not as high as was expected. It was expected that those persons with specific technical and specialized know-how would have high anticipation of retirement, due to their potential earning power in the civilian labor market. Janowitz and Little (Janowitz, 1965) point out that the skill structure is defined by actual technical requirements. This is to the potential retiree's
benefit if he is actually working in his special area. The transition from military to civilian employment should be made with great ease when the retiree continues working in the same general technical area.

Although most military personnel work on a military installation, they have some contact with the civilian community. It has previously been a foregone conclusion that military men find it difficult to become readjusted to civilian life. Therefore, the potential retiree who is actively involved in community activities will not have an adjustment problem as great as others. The data for this study somewhat disprove the above notion of community participation being positively related to retirement anticipation. One reason for the significant negative relationship may be that enough active military men live in the civilian community, and only work on the military installation, that they are not awed by the prospect of changing their place of work to the civilian community upon separation from the military. A second reason for the results is that the traditional soldier as compared to today's soldier was practically confined to the military installation. Another reason is that many soldiers worry about integrating in other communities and don't want uncertainty. It now appears that because of likeness in job skills, place of residence and individual mobility, what was once the "military community" is disintegrating and becoming more a part of the larger civilian community.

Closely related to the idea of community participation in relation to retirement anticipation are the ideas of pre-retirement preparation.
and orientation toward retirement. Increased participation in the community by the potential retiree will no doubt contribute to his over-all effort to prepare for retirement and orient himself toward retirement. The data analyzed in this study do not support the ideas that there is a positive relationship between pre-retirement preparation and retirement anticipation or orientation toward retirement and retirement anticipation. The negative correlation between retirement anticipation and the above factors indicates that a large percentage of the potential retirees have been very aware of the rapidly approaching retirement date and because of this vivid concern are not optimistic about retirement from the military. Odell (Odell, 1959) has proposed that potential civilian retirees engage in retirement preparation education and avail themselves for professional counseling. It appears that the military has the same type of responsibility to its employees. This does not mean that men should be given time off for this kind of activity but it does mean that more potential retirees should be made aware of proven successful approaches to retiring from the military. Persons should begin preparing for retirement at a very early age or whenever they decide that they are going to make the military a career.

Special training referred to in this study includes training above and beyond that received by all personnel in a particular occupational area. The data in this study do not support the hypothesis that special training and retirement anticipation are positively related. It appears logical to assume that persons
remaining in the military for a career would take advantage of any reasonable opportunity to participate in some of the many schools and training programs sponsored by the military. The majority of these programs are paralleled close enough to a related civilian program so that there would be no difficulty in pursuing the knowledge upon retirement. Consideration should also be given to the fact that military career people spend a tremendous amount of time becoming professionally qualified and do not always have the time to engage in programs not directly related to their career development.

Knowledge of the individual's total years service in conjunction with the number of breaks or interruptions in those years should give some indication of one's retirement anticipation. It is more helpful to know when an individual left the service and, if possible, for what reasons. Numerous persons have spent a total of at least twenty years in the army, but not because this was their original plan. They were probably drafted or volunteered in World War II and recalled during the Korean conflict and the Berlin crisis. These people are victims of circumstance and would appear to want to retire as soon as possible. Included in this study are persons who on the other hand have spent more than twenty years in military service and started out with full intentions of remaining in the military. A possible reason for the data not supporting the hypothesis pertaining to the positive relationship between retirement anticipation and number of years service and breaks in service is that many of the soldiers involved are somewhat unstable persons. They may be uncertain as to what their life's goals are.
Whether a man remains in the military for a period longer than necessary for minimum retirement benefits usually depends on two factors: 1) the state of his morale and 2) the degree to which he has been satisfied and is currently satisfied with the military. The data of this study do support the notion that retirement anticipation is positively related to morale and career satisfaction. There are one or two ways of explaining these relationships. Potential retirees who are satisfied with their progress and accomplishments in the military are probably the same ones who look forward to the challenge of a career as a civilian. Since morale refers to the mood or spirit of the party concerned (Guion, 1958), a significant number of persons in this sample have a state of morale which will possibly carry over into their civilian work after being separated from the military. Another possible explanation is that those potential retirees with high morale and favorable career satisfaction have gotten maximum fulfillment from their military careers and are now ready to try something else. A very simple explanation not to be overlooked is that those persons who had very low morale and were generally dissatisfied opted to return to civilian life very early.

When the subject of retirement is discussed, the immediate reaction of those involved is to classify the potential retirees in the fifty-five plus age category. If the discussion is about probable military retirees, the age group is likely to be somewhat lower; i.e., between thirty-five and fifty on an average. Most civilians look forward to retirement to enjoy themselves as they see fit. The military man
usually faces a somewhat different situation. He is usually too young to retire in the conventional sense of the word.

It was hypothesized that age and retirement anticipation would be positively related but this was not the case. There was a significant negative correlation. The connotation here is that potential military retirees do not favorably anticipate retirement as they get older. The primary reason probably is that they do not have grand illusions about their worth in the labor market at their age. In essence the data from this study indicate that the older military men are when they retire the more dubious they are about entering into "second careers."

Many military men, unlike some of their civilian cohorts, do not get married until they are at least in their mid-twenties. This means that their families are relatively young when retirement age occurs. The majority of these still have a tremendous responsibility to their families. The data presented in this study do support the notion that the more dependents the potential military retiree has the less likely he is to want to retire. Some of the reasons that could be advanced are: 1) the family is assured of medical care which is usually a considerable expense with a growing family; 2) the family can take advantage of some of the educational benefits; 3) there is no doubt about reliable employment while on active duty; and 4) there are fringe benefits such as extensive travel which could most likely not be enjoyed by a large family outside the military.
Mention has been made of the fact that military retirement is really usually a break in career patterns. How one anticipates military retirement was thought to be partially based upon employment plans after leaving the military. The individual has several alternatives regarding the work schedule he would like to follow. The most desirable choice of arrangements is to work full time on a permanent basis. This was found to be true in the study under consideration. Full-time employment serves the purpose of keeping the newly separated military man busy; it provides a regular income; it helps to compensate for the sudden drop in military pay and it provides the kind of security to which the newly separated has been accustomed.

Highly related to one's expected employment status is expected income. Military retirement anticipation did vary positively as the expected income increased; on the other hand there was no positive relationship between military retirement anticipation and increase in current total income. The primary reason for the difference may be that an increase in current total income is only temporary and offers no future security where an increase in expected total income does have the added attraction of future security.

The following paragraphs are included in order to give the reader some idea of how retired pay is computed. Retired pay is generally computed either on length of service or on percentage of disability.

The usual formulas for computing retired pay are given in the Retired Army Personnel Handbook (USDA, 1965) as follows:
Retired pay based on length of service (officers and warrant officers): basic monthly pay multiplied by 2 1/2 percent times years of active service plus, if not included as active service, years of service creditable for basic pay before 1 June 1913 and years of service is used in computing retired pay for reservists.

Retired pay based on length of service (enlisted persons) is: basic monthly pay multiplied by 2 1/2 percent times years of active service.

Retired pay based on disability (officers, warrant officers and enlisted persons) is: basic monthly pay multiplied by the percentage of disability or by 2 1/2 percent times years of active service, except if an officer or warrant officer is qualified for retirement on length of service, he may compute his retired pay as stated above for length of service.

"Basic monthly pay" is the base pay of the grade and rank in which the member was retired or to which he was later advanced on the retired list.

Retired pay may never exceed 75 percent of the basic monthly pay.

Retired members, except those recalled to active duty and entitled to active duty pay and allowances and those who elect to waive all their retired pay in favor of Veterans Administration compensation will be paid on a monthly basis.

Table 3 represents the army pay scale for 1968 from which the retired pay is computed.
Table 3. Pay scale of the army

<table>
<thead>
<tr>
<th>Pay grade</th>
<th>Rank or pay grade</th>
<th>Over 20 years</th>
<th>Over 22 years</th>
<th>Over 26 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>O-6</td>
<td>Colonel</td>
<td>$1,060</td>
<td>$1,121</td>
<td>$1,216</td>
</tr>
<tr>
<td>O-5</td>
<td>Lieutenant Colonel</td>
<td>959</td>
<td>992</td>
<td>992</td>
</tr>
<tr>
<td>O-4</td>
<td>Major</td>
<td>830</td>
<td>830</td>
<td>830</td>
</tr>
</tbody>
</table>

Commissioned officers with less than 4 years of active service as an enlisted member

| O-3       | Captain                 | 718           | 718           | 718           |
| O-2       | First Lieutenant        | 523           | 523           | 523           |
| O-1       | Second Lieutenant       | 420           | 420           | 420           |

Commissioned officers with over 4 years of active service as an enlisted member

| O-3       | Captain                 | 729           | 729           | 729           |
| O-2       | First Lieutenant        | 617           | 617           | 617           |
| O-1       | Second Lieutenant       | 521           | 521           | 521           |
| W-4       | Chief Warrant           | 689           | 712           | 768           |
| W-3       | Chief Warrant           | 606           | 628           | 650           |
| W-2       | Chief Warrant           | 544           | 566           | 566           |
| W-1       | Warrant Officer         | 505           | 505           | 505           |
| E-9       | Sergeant Major          | 569           | 599           | 657           |
| E-8       | Master Sergeant         | 499           | 529           | 587           |
| E-7       | Sergeant First Class    | 440           | 470           | 529           |
| E-6       | Staff Sergeant          | 388           | 388           | 388           |
| E-5       | Sergeant                | 229           | 329           | 329           |
| E-4       | Corporal                | 253           | 253           | 253           |

*Pay scale for 1968 is given only for those grades held by persons included in this sample. Years service starts at twenty because the study includes only persons retiring after twenty plus years.*
Contrary to common belief, those persons who said they would miss the social life of the military did not necessarily unfavorably anticipate retiring from the military. Social life has traditionally been an important aspect of the military community. The most apparent reason for the results shown in this study is that the military community is not as cohesive as it traditionally was. Not as many people depend upon the military facilities for entertainment as they once did. More people now live off the military installation and as a result find it inconvenient to frequent functions sponsored by the military. Persons who have good social life in the military will probably be the type of person who can achieve a good social life anywhere.

The ideas discussed thus far in this section help to paint a somewhat vague picture of what the potential military retiree's attitude toward retirement might be. The notion that retirement anticipation would be high for those with favorable attitudes toward retirement was found to be erroneous. A possible explanation for this is that the expressed favorable attitude toward retirement may not have been for the individuals concerned. They may be indicating that they favor these ideas of military retirement in a general manner but not necessarily for themselves.

One question which has not been answered to this point is, how many potential retirees plan to continue work after being separated from the military. The data show that all of the individuals in the sample do plan some type of employment upon separation. There are relatively few who do plan to work but do not know exactly what they will be doing.
Table 4. Zero order correlation coefficients

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Retirement anticipation</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Rank</td>
<td>.93083*</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Health</td>
<td>-.30411</td>
<td>-.33228</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Present rank</td>
<td>.58536*</td>
<td>.55999*</td>
<td>-.16793</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Morale</td>
<td>.14593*</td>
<td>.12801*</td>
<td>-.06004</td>
<td>.17600*</td>
<td>1.00000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Education</td>
<td>.10567*</td>
<td>.10061*</td>
<td>.03519</td>
<td>-.01476</td>
<td>.12783*</td>
<td>1.00000</td>
<td></td>
</tr>
<tr>
<td>7. Job skills</td>
<td>.19849*</td>
<td>.17839*</td>
<td>-.08299</td>
<td>.13237*</td>
<td>.00059</td>
<td>-.00756</td>
<td>1.00000</td>
</tr>
<tr>
<td>8. Community participation</td>
<td>-.12197</td>
<td>-.10639</td>
<td>.03547</td>
<td>-.09121</td>
<td>-.11539</td>
<td>.01329</td>
<td>.08189*</td>
</tr>
<tr>
<td>9. Pre-retirement orientation</td>
<td>-.04409</td>
<td>-.02354</td>
<td>.08639*</td>
<td>.00825</td>
<td>.01467</td>
<td>-.04322</td>
<td>-.01603</td>
</tr>
<tr>
<td>10. Years service completed</td>
<td>-.00639</td>
<td>.00118</td>
<td>-.00939</td>
<td>-.06649</td>
<td>-.05411</td>
<td>.02693</td>
<td>.09529*</td>
</tr>
</tbody>
</table>

*aThe zero order correlations show the degree of association between variables.

*Represents those correlation coefficients which are significant in the direction indicated; .067 represents significance at the .05 level.
<table>
<thead>
<tr>
<th>Community participation</th>
<th>Pre-retirement orientation</th>
<th>Years service completed</th>
<th>Career satisfaction</th>
<th>Possibilities for employment</th>
<th>Age</th>
<th>Number of dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>1.00000</td>
<td>-.03849</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>.04121</td>
<td>-.08177</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current total income (15)</td>
<td>Total expected retirement income (16)</td>
<td>Preparation for retirement while on active duty (17)</td>
<td>Special training (18)</td>
<td>Breaks in service (19)</td>
<td>Attitude toward retirement (20)</td>
<td></td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------------------------------------</td>
<td>-----------------------------------------------</td>
<td>----------------------</td>
<td>-----------------------</td>
<td>-------------------------------</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10. Years service completed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 4. (Continued)

<table>
<thead>
<tr>
<th>Retirement anticipation</th>
<th>Rank</th>
<th>Health</th>
<th>Present rank</th>
<th>Morale</th>
<th>Education</th>
<th>Job skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Possibilities for employment</td>
<td>.26319*</td>
<td>.26642*</td>
<td>- .12303</td>
<td>.15931*</td>
<td>- .01803</td>
<td>.00641</td>
</tr>
<tr>
<td>13. Age</td>
<td>- .17683</td>
<td>- .15034</td>
<td>- .00215</td>
<td>- .24024</td>
<td>- .04763</td>
<td>- .05181</td>
</tr>
<tr>
<td>14. Numbers of dependents</td>
<td>.72461*</td>
<td>.73779*</td>
<td>- .24801</td>
<td>.48505*</td>
<td>.11213*</td>
<td>.07682*</td>
</tr>
<tr>
<td>15. Current total income</td>
<td>- .07622</td>
<td>- .05034</td>
<td>.06749*</td>
<td>- .13292</td>
<td>- .02146</td>
<td>- .07345</td>
</tr>
<tr>
<td>16. Total expected retirement income</td>
<td>.05151*</td>
<td>.04925</td>
<td>.00856</td>
<td>.02101</td>
<td>- .02882</td>
<td>.09896*</td>
</tr>
<tr>
<td>17. Preparation for retirement while on active duty</td>
<td>- .05744</td>
<td>- .05688</td>
<td>- .00827</td>
<td>- .08589</td>
<td>- .05154</td>
<td>.01854</td>
</tr>
<tr>
<td>18. Special training</td>
<td>.04737</td>
<td>.04639</td>
<td>.09746*</td>
<td>- .01184</td>
<td>.06222</td>
<td>- .02188</td>
</tr>
<tr>
<td>20. Attitude toward retirement</td>
<td>.85603*</td>
<td>.72461*</td>
<td>.07615*</td>
<td>- .40683</td>
<td>.12907*</td>
<td>.37811</td>
</tr>
</tbody>
</table>

*Significant at the .05 level.
Table 4. (Continued)

<table>
<thead>
<tr>
<th>Community participation</th>
<th>Pre-retirement orientation</th>
<th>Years service completed</th>
<th>Career satisfaction</th>
<th>Possibilities for employment</th>
<th>Age</th>
<th>Number of dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. Career satisfaction</td>
<td>.05711</td>
<td>-.19841</td>
<td>.06162</td>
<td>1.00000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Possibilities for employment</td>
<td>.03440</td>
<td>.00481</td>
<td>.08728*</td>
<td>-.02667</td>
<td>1.00000</td>
<td></td>
</tr>
<tr>
<td>13. Age</td>
<td>-.03874</td>
<td>.09435*</td>
<td>.06714*</td>
<td>-.04853</td>
<td>-.06441</td>
<td>1.00000</td>
</tr>
<tr>
<td>14. Numbers of dependents</td>
<td>-.05374</td>
<td>-.09898</td>
<td>-.01017</td>
<td>-.12657</td>
<td>.25571*</td>
<td>-.16675</td>
</tr>
<tr>
<td>15. Current total income</td>
<td>.01189*</td>
<td>-.04843</td>
<td>.14077*</td>
<td>-.00605</td>
<td>.01403</td>
<td>.13895*</td>
</tr>
<tr>
<td>16. Total expected retirement income</td>
<td>.06966*</td>
<td>.00791</td>
<td>-.13209</td>
<td>.03155</td>
<td>.11368*</td>
<td>-.01122</td>
</tr>
<tr>
<td>17. Preparation for retirement while on active duty</td>
<td>-.04732</td>
<td>-.03599</td>
<td>.11868*</td>
<td>-.02051</td>
<td>-.09754</td>
<td>.08405*</td>
</tr>
<tr>
<td>18. Special training</td>
<td>-.01007</td>
<td>.15212*</td>
<td>-.05728</td>
<td>-.10425</td>
<td>.01040</td>
<td>.05768</td>
</tr>
<tr>
<td>19. Breaks in service</td>
<td>.01263</td>
<td>.01126</td>
<td>-.17609</td>
<td>.01970</td>
<td>.07652*</td>
<td>-.20713</td>
</tr>
<tr>
<td>20. Attitude toward retirement</td>
<td>-.32114</td>
<td>.05628</td>
<td>-.00844</td>
<td>-.16342</td>
<td>.37403*</td>
<td>-.76812</td>
</tr>
<tr>
<td></td>
<td>Current total income</td>
<td>Total expected retirement income</td>
<td>Preparation for retirement while on active duty</td>
<td>Special training</td>
<td>Breaks in service</td>
<td>Attitude toward retirement</td>
</tr>
<tr>
<td>------------------</td>
<td>----------------------</td>
<td>----------------------------------</td>
<td>-----------------------------------------------</td>
<td>------------------</td>
<td>-------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>11. Career satisfaction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Possibilities for employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Numbers of dependents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Current total income</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Total expected retirement income</td>
<td>-.07110</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Preparation for retirement while on active duty</td>
<td>-.03921</td>
<td>.02524</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Special training</td>
<td>.09474*</td>
<td>-.09862</td>
<td>.04818</td>
<td>1.00000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Breaks in service</td>
<td>-.09531</td>
<td>.09659*</td>
<td>-.13787</td>
<td>-.02707</td>
<td>1.00000</td>
<td></td>
</tr>
<tr>
<td>20. Attitude toward retirement</td>
<td>-.50034</td>
<td>.07891*</td>
<td>.74003*</td>
<td>.00988</td>
<td>.85016*</td>
<td>1.00000</td>
</tr>
<tr>
<td>Variables(^a)</td>
<td>Correlation coefficients(^b)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------</td>
<td>--------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Retirement anticipation</td>
<td>1.00000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Highest rank</td>
<td>0.00264</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Health</td>
<td>-0.146071</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Present rank</td>
<td>0.01568</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Marital status</td>
<td>-0.04757</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Education</td>
<td>-0.02998</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Education or training in the military</td>
<td>0.04612</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Community participation</td>
<td>0.03069</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Pre-retirement preparation opportunities</td>
<td>0.11396</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Years service completed</td>
<td>0.07477</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Career satisfaction</td>
<td>0.11708</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Category for employment (Potential employment status)</td>
<td>-0.08804</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Age</td>
<td>0.01962</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Number of dependents</td>
<td>0.05760</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Current total income</td>
<td>-0.02467</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Total expected retirement income</td>
<td>0.11173</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Preparation for retirement while on active duty</td>
<td>-0.13001</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Special training</td>
<td>-0.03173</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Breaks in service</td>
<td>0.03816</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^a\)The variables listed in the left column represent variables correlated with military retirement anticipation when each of the other variables in the matrix is held constant.

\(^b\)All partial correlation coefficients are significant.
CHAPTER VII. SUMMARY AND RECOMMENDATIONS

Retirement is a social phenomena which is relatively new but at the same time is an area which is justifiably causing great concern. Not only are there more people retiring, they are retiring at earlier and earlier ages. The focus of this study is on early retirement of a particular nature. There are persons in our society who engage in careers which are designed to last a very short while because of the purely physical demands, i.e., policemen, professional athletes, firemen and military men. The average retirement ages for some of these people are 42-50.

The particular group being dealt with is military men because of their more unique set of circumstances pertaining to retirement. They are, on the average, younger than other early retirees and are not ready and in most cases cannot afford to stop work because of financial obligations. This presents a different kind of problem; they must find employment to supplement their retirement pay in order to meet their financial obligations as they did prior to being separated from the military.

The foregoing discussion indicates that potential military retirees anticipate retirement in a sense different from most civilian cohorts; they are in most instances involved in finding other types of employment in which they may engage upon being separated from the military. Other types of employment refer to "second careers."

In essence, this study is more than a study of retirement; it is a study of a group of people who, for all practical purposes, are
anticipating being separated from the army and beginning other careers or at least part-time employment. Military retirement anticipation is the primary dependent variable with rank, health, job skills, educational level, community participation, pre-retirement training, number of years service, financial status, morale, career satisfaction, degree of employment, number of dependents, age, income, preparation for retirement, special training, breaks in service, permanence of work and social life as the independent variables.

The review of literature reveals that there are many and varied explanations of retirement. Donahue, Orbach and Pollak (Donahue, 1960) most adequately express the views of the author when they expressed their awareness of the technical adequacy of their delineation of retirement which says that in everyday usage, retirement generally refers to separation from paid employment which has had the character of an occupation or a career over a period of time. The above authors were also careful to note that their definition emphasizes only the change in a formal economic relationship which may or may not be of a permanent nature. Of major importance is the fact that they pointed out that many categories of persons who are actually in the process of only changing from one occupational line to another are included in a more conventional definition of retirement. A primary example of changing from one occupational line to another as illustrated by Donahue, Orbach and Pollak is the professional military man who may be "retiring from service" in middle age and planning a new career.
Basically, the conceptual framework was an attempt to construct a framework from which military retirement anticipation could be more adequately analyzed in relation to other selected variables listed previously. Role was chosen as the primary unifying concept in the conceptual framework. Role was used in a fashion similar to that of Hartley and Hartley. Social role is an organized pattern of expectancies that relate to the task, demeanors, attitudes, values and reciprocal relationships to be maintained by persons occupying specific membership positions and fulfilling definable functions in any group. When viewed in light of the preceding discussion, retirement can be considered a role change which involves resocialization from a world of work to one of non-work or, as in this study, concluding one career and embarking upon another.

Data used to operationalize the theoretical concepts and test the hypotheses in this study were from data collected from active duty army personnel who would be voluntarily retiring approximately six months from the time they were contacted. The instrument used for data collection was a mail questionnaire.

Analysis of data was accomplished by use of simple correlation, partial correlation and chi-square. The zero order correlations were used as an index to describe the relationship between variables. This technique allows for more precise quantification of the degree of relation in each set of data. The "t" test was used to test for differences between military retirement anticipation and several selected independent variables.
A summary of the hypothesized findings in Table 8 at the end of this chapter shows that more than half of the hypotheses were not significant at the .05 level in the direction indicated.

In a study of this nature there are several possible approaches to design. The design used in this study no doubt could be vastly improved upon. The first suggestion would be to control for attitude toward retirement as each of the other central variables is introduced. By doing this, more chi-squares could be used to determine the critical level of some of the expected relationships.

More consideration should be given to the validity of the military retirement anticipation scale utilized. The real question is does it get at the roots of what the potential military retiree feels when he is thinking about retirement or more accurately, in most cases, a second career. It may be more scientifically useful to develop a Guttman (Guttman, 1947) type scale to look at military retirement anticipation.

A more basic consideration is the constituency of the sample used. First, it would be helpful to include members from all branches of the service because there are differences in career patterns of the different branches. From the different branches it would probably be beneficial to select men who are not as close to retirement as those in this sample. If the persons chosen had a varied number of years completed in service, the researcher would be able to better assess when and to what degree military career men began thinking about what comes after the military.
Table 6. Summary of findings

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Correlation coefficient</th>
<th>Significant at .05 level in the direction indicated</th>
</tr>
</thead>
<tbody>
<tr>
<td>E. H. 1: The relationship between military retirement anticipation score and education score will vary positively</td>
<td>.106</td>
<td>yes</td>
</tr>
<tr>
<td>E. H. 2: The relationship between military retirement anticipation score and rank score will vary positively as rank increases</td>
<td>.585</td>
<td>yes</td>
</tr>
<tr>
<td>E. H. 3: The relationship between military retirement anticipation score and health score will vary positively when one considers his health to be good</td>
<td>-.304</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 4: The relationship between military retirement anticipation score and job skill score will vary positively as job skills become more technical and specialized</td>
<td>.198</td>
<td>yes</td>
</tr>
<tr>
<td>E. H. 5: The relationship between military retirement anticipation score and community participation score will vary positively as community participation increases</td>
<td>-.122</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 6: The relationship between military retirement anticipation score and retirement preparation score will vary positively as the amount of retirement preparation increases</td>
<td>-.057</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 7: The relationship between military retirement anticipation score and years service completed score will vary positively as the number of years service completed increases</td>
<td>-.006</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 8: The relationship between military retirement anticipation score and breaks in service score will vary positively as the number of breaks in service increases</td>
<td>.009</td>
<td>yes</td>
</tr>
</tbody>
</table>
Table 6. (Continued)

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Correlation coefficient</th>
<th>Significant at .05 level in the direction indicated</th>
</tr>
</thead>
<tbody>
<tr>
<td>E. H. 9: The relationship between military retirement anticipation score and morale score will vary positively as morale increases</td>
<td>.146</td>
<td>yes</td>
</tr>
<tr>
<td>E. H. 10: The relationship between military retirement anticipation score and career satisfaction score will vary positively as career satisfaction increases</td>
<td>-.182</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 11: The relationship between military retirement anticipation score and employment possibility score will vary positively as the possibility for full-time employment increases</td>
<td>.263</td>
<td>yes</td>
</tr>
<tr>
<td>E. H. 12: The relationship between military retirement anticipation score and special training score will vary positively as special training increases</td>
<td>.047</td>
<td>yes</td>
</tr>
<tr>
<td>E. H. 13: The relationship between military retirement anticipation score and age score will vary positively as age increases</td>
<td>-.177</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 14: The relationship between military retirement anticipation score and number of dependents will vary negatively as the number of dependents increases</td>
<td>.725</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 15: The relationship between military retirement anticipation score and income score will vary positively as current total income increases</td>
<td>-.176</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 16: The relationship between military retirement anticipation score and expected income score will vary positively as the total expected retirement income increases</td>
<td>.052</td>
<td>yes</td>
</tr>
</tbody>
</table>
Table 6. (Continued)

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Correlation coefficient</th>
<th>Significant at .05 level in the direction indicated</th>
</tr>
</thead>
<tbody>
<tr>
<td>E. H. 17: The relationship between military retirement anticipation score and pre-retirement orientation score will vary positively as the amount of orientation toward retirement increases</td>
<td>- .044</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 18: Military retirement anticipation score will be low for those who miss the social life of the military</td>
<td>13.967</td>
<td>no</td>
</tr>
<tr>
<td>E. H. 19: Military retirement anticipation score will be high for those who have favorable attitudes toward retirement</td>
<td>29.748</td>
<td>no</td>
</tr>
</tbody>
</table>
LITERATURE CITED


ACKNOWLEDGEMENTS

The author sincerely thanks Doctor Jon Doerflinger for his assistance, encouragement and guidance given in developing and carrying out the research project upon which this study is based and for assistance in the formulation of the various stages of the study. In the same vein, the Kansas City Community Studies Inc. is recognized for providing the major portion of the funds for this study.

Acknowledgement and appreciation are also extended to Doctor Walter A. Lunden who willingly filled in as the chairman of the program committee and offered assistance whenever needed, and to Doctors Ray J. Bryan, Harry Cohen, Charles W. Wiggins and Richard P. Manatt for their willingness to assist in any way possible.

Recognition and appreciation are respectfully given to my wife, Gwendolyn, and Motoko Lee for their suggestions and assistance on various tasks.
APPENDIX

Questions from Schedule upon
Which the Empirical Measures Have Been Derived
DIRECTIONS:

Please do not write your name on the questionnaire. We prefer not to know who is responding. Please read each question carefully and check or write answers as requested.

1. Highest grade held _____. Present rank _____.

2. A. Primary MOS; Write out exactly what you are qualified to do.

B. Write out what you actually do.

3. What year were you born? _____.

4. What is the highest year of formal education completed? _____.

A. List any special training completed in civilian life.

B. List education completed while in the military (or any special training).

5. Years service completed _____.

6. Have there been breaks in service?

Yes _____. No _____. If yes, when _____. How long _____.

7. Have you always been in the army _____.

8. Are you married ____ single ____ divorced ____?

9. In looking forward to retirement from the military my feelings are best expressed by saying that I:

A. 1. am really looking forward to it. ____
2. am somewhat looking forward to it. ____
3. am somewhat doubtful about it. ____
4. dread the idea. ____
9. (cont.)
   B. Briefly state why you feel the way you do.

   ________________________________
   ________________________________

10. Do you plan to return to your home of record? Yes ___ No ___

11. Will you be living near a military installation? Yes ___ No ___

12. How many dependents do you receive subsistence allowance for? ___.
   List their ages ____, ____, ____, ____, ____.

13. At this point in your career, how do you feel things have worked out?

   Check One
   1. Not well at all ____.
   2. Not very well ____.
   3. Fairly well ____.
   4. Very well ____.

14. How much of the time were you satisfied with the military as a career?

   1. Practically never ____.
   2. Occasionally ____.
   3. About half of the time ____.
   4. A good deal of the time ____.
   5. All of the time ____.

15. Are you now or have you been active in any community problems or civic programs? Yes ____ No ____.

16. How much of your time do your spend with civilians when not on the job?

   1. None ____.
   2. Very little ____.
   3. About half ____.
   4. A good deal of the time ____.
   5. Nearly all ____.

17. In what category would you place your current total income from all sources, including your family if you have one.

   1. Over 4,000 but under 8,000 ____.
   2. Over 8,000 but under 10,000 ____.
   3. Over 10,000 but under 13,000 ____.
   4. Over 13,000 but under 16,000 ____.
   5. Over 16,000 but under 20,000 ____.
   6. Over 20,000 but under 25,000 ____.
   7. Over 25,000 ____.

18. Upon retirement and engaging in a civilian occupation do you expect your
18. (cont.)

Total income to be more ____, less ____, the same ____.

19. How would you rate your health at this time?

1. Poor ____?
2. Fair ____?
3. Good ____?
4. Excellent ____?

20. Here are some statements people agree with or disagree with regarding retirement, not necessarily from the military.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement is fine for relatively inactive men but not active men.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
<tr>
<td>Many people view retirement as an opportunity to do things they have always wanted to do but never had time to do.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
<tr>
<td>Most people are willing to sacrifice and work hard for retirement.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
<tr>
<td>Retirement should be avoided as long as possible.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
<tr>
<td>Retired folks are looked down on by some younger people.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
<tr>
<td>It is better not to think about retirement.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
<tr>
<td>When a person retires he has one foot in the grave.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
<tr>
<td>Those who retire should consider themselves lucky.</td>
<td>____</td>
<td>____</td>
<td>____</td>
<td>____</td>
</tr>
</tbody>
</table>

21. In preparation for retirement have you been given the opportunity to:

Yes | No
---|---
1. Take advantage of counselling services? | ____ | ____ |
2. Confer with supervisors? | ____ | ____ |
3. Take training classes that were helpful in making retirement plans? | ____ | ____ |
4. Make contacts which will enable you to get resettled in civilian life? | ____ | ____ |

22. Upon retirement do you look forward to changing jobs? Yes ____ No ____

23. How much will the loss of your military rank affect you?

1. Not much at all ____
23. (cont.)
   2. Not very much ____.
   3. Considerably ____.
   4. Very much ____.

24. If you plan to work after retirement what do you plan to do?

25. When you retire which category do you feel your employment will best fit?
   1. Full time-permanent ____.
   2. Part time-permanent ____.
   3. Full time-temporary ____.
   4. Part time-temporary ____.

26. How much preparation for retirement have you had while on active duty?
   1. None ____.
   2. Very little ____.
   3. Much ____.
   4. Very much ____.

27. Will you as an officer or noncommissioned officer miss the social life of the military?
   Yes ____  No ____

NOTE: If you desire a summary of the results of the study please enclose your name and forwarding address.