Spring 1990

Retirement and Re-Entry Decision-Making: A Faculty Perspective

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RETIREMENT AND RE-ENTRY DECISION-MAKING:

A FACULTY PERSPECTIVE

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A Dissertation Submitted to the Faculty of
Old Dominion University in Partial Fulfillment of the
Requirements for the Degree of

Doctor of Philosophy

Industrial/Organizational Psychology

Old Dominion University
May, 1990

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ACKNOWLEDGMENTS

It is finally over! I am finished with graduate school. What a wonderful feeling. Throughout the years, many people have told me that they thought it was quite an accomplishment that I persevered through the process. They gave me a great deal of credit. Admittedly, without a certain amount of perseverance, I probably would not have finished. However, I am not the only person who deserves credit. There are a number of people who, throughout the years, have touched my life and made the completion of this dissertation possible. At this time, I would like to acknowledge those people. This list is by no means complete. However, without the help, friendship and patience of these people, this dissertation would never have been completed.

To begin, I want to say "thank you" to my advisor, Dr. Albert S. Glickman. During my years at Old Dominion University, Dr. Glickman has become more than just a professor and dissertation advisor to me. I consider him a mentor and a friend. He has taught me what it means to be a scientist and a practitioner. He forced me to think critically, and during that process enabled me to realize my potential. I hope that he realizes that although "thanks" is a single word, it is full of other meanings.

The rest of my dissertation committee deserves an acknowledgment as well. Not only have they provided me with helpful input, they have been there as my friends. Drs. Bob McIntyre, Ray Kirby, and Bill Johnson spent a great deal of time providing me with feedback so that the final product would be something that I could be proud of. They

were able to calm my fears and reduce my anxieties, a feat not easily accomplished. I hope that we will continue to stay in touch.

So far, I have but scratched the surface in mentioning those people who helped make this possible. A very special thank you goes to Jackie, Evelyn, and Mary in the main office. They provided friendship, cheery faces, and assistance in dealing with the administration. I will miss them.

There is one faculty member who deserves special mention because of all the help he has given me. This person, Dr. Glynn Coates, is one of the finest people I have had the pleasure of meeting. I know that it took a great deal of patience on his part to put up with a short, left-handed northeasterner. Despite this, Dr. Coates never said no when I approached him for assistance. Although he tried many times to hide from me (often unsuccessfully), Dr. Coates spent whatever time was necessary to help. For this and his advice, I have the utmost of respect for him.

I have used the word "friend" numerous times up to this point. So far, it has referred to faculty and staff at the university. There are other friends that I wish to acknowledge and say thanks and I will miss you. This group of colleagues includes Donny, Rob (thanks for running all of the forms around), Craig, Gwen, Brain, Ann Marie, Kerrie, Coleen, and especially Roz. I have had the pleasure of working with those people on one or more projects and have learned something from each one. A word of advice for those who have not yet finished--get done! There is a real life outside of ODU.

There is one person missing from the list of friends. That person is Dr. Paula Guerette-DeRoche. I must single out Paula because of all the people I have met at school, she has touched my life the most. Paula, you are the best.

The people above are from my ODU years. There are several people in my post-ODU years that deserve an acknowledgment as well. The first is Dr. Carl Greenberg. Carl hired me before I completed my dissertation into a position in Personnel Research at Southwestern Bell Telephone Company. I suspect that this proved frustrating for him at times because there was so much that I did not know. Carl took the time and patience needed to get me on the right track. At the same time, he gave me the necessary prodding to finish the dissertation. Thanks for having faith in me.

Also at Southwestern Bell are several friends who provided encouragement and a listening forum where I could complain about that process. I am sure that when they saw me coming, their first inclination was to run the other way. Fortunately, they stayed. A special thanks to Jim, Tony, Pollie, and Renee.

Finally, but by no means least, come the two people who made all of this possible--my parents, Marilyn and Danny. You never gave up on me. You were always there with you support and love. You were always there to listen, to help, and to provide advice. This dissertation is as much yours as it is mine. Thank you for making this happen. I love you very much.

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ABSTRACT

RETIREMENT AND RE-ENTRY DECISION-MAKING:
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Universities are faced with an aging workforce and threatened with deficits in number and quality of replacements for retirees. New policies and programs affecting retirement and workforce re-entry are taking shape. This points to the need for research on the factors used by faculty members in the retirement decision-making process.

Faculty are somewhat unique in that their university roles and responsibilities often allow them to be professionally active simultaneously in other settings. The usual concept of retirement becomes somewhat blurred where faculty members are concerned.

The decision of when to retire and whether or not to re-enter the workforce must inevitably be confronted by all faculty. The sample in this study was the full-time tenured faculty at a university. Usable questionnaires were returned by 186 out of 361 people. Data consisted of self-report measures of six psychological factors, and a set of demographic items. The factors were: work values, nonwork values, financial security, institutional affiliation, work needs, and nonwork needs.

A Q-sort was used by faculty members to sort the items measuring the six psychological factors. The Q sort data were submitted to a

cluster analytic procedure in order to determine groups of faculty sharing similar response patterns. The demographic items were then used to further describe the clusters generated.

Implications of the results of this study will be discussed with regard to strategic planning by administrators for the university workforce and for enhancing the quality of decision-making and adjustment of professors before and after they retire.

CHAPTER 1

Issues of Retirement and Re-entry

Overview

The issue of retirement is growing in importance for university governing bodies, administrators, and faculty alike. Universities are faced with an aging workforce, a mandatory retirement age of 70 (ADEA, 1986), and the responsibility to provide the most qualified faculty to teach and conduct research. This project has two purposes. The first is to increase the understanding of the decision-making processes faculty members use in determining when to retire from the university and what to do afterwards. The second purpose is to show the utility of Q methodology as a technique for clustering individuals, in this case faculty members, who share similar characteristics on the topic of retirement and re-entry. Faculty refers to a corps of professional persons of substantial learning who are employed within American institutions of higher education (universities or colleges) and are engaged directly in teaching, research, related public service and institutional service, or some combinations of these. The issues to be addressed in the pages following will refer to faculty in the above context.

Faculty in our society are somewhat unique in that their university roles and responsibilities often allow them time to be professionally active in other settings. Indeed, for many, professional, social, and institutional pressures encourage such activities. In fact, the whole concept of retirement becomes somewhat blurred where faculty members are concerned. The popular stereotypes of retirees and retirement that are applied to most other occupational groups, often do not fit college and university professors in a number of important respects.

The first two chapters of this proposal discuss the issues of retirement as they apply to university faculty. It is relevant to make the distinction -- "as they apply to university faculty" -- because the differences between a university appointment and the general workforce are substantial. The first chapter concerns general issues of retirement and re-entry. That is, why this is an topic worthy of study and what factors need to be considered to increase understanding of the decision-making processes affecting retirement and re-entry to the workforce. A model of "life ethos" will be presented to provide the reader with a "map" of what is to follow. The seven components of the model will be explained. The second chapter deals with distinctive aspects of academic life. Namely, what are the differences in schedules, attitudes, and values that make this group unique? Chapter 3 will present an introduction to Q technique. Included in this chapter will be a discussion of the benefits of employing the technique in the present study. In particular, the question, "what is gained from using Q technique versus other techniques" will be addressed. In Chapter 4, the model of retirement and re-entry decision-making is presented as the frame of reference and source of propositions guiding the present study. The fifth chapter will describe the particulars of this study's research design and method. Chapter 6 will provide the results of this study. Finally, Chapter 7 will provide a discussion of the results from this study and provide suggestions for future research.

Why Study Retirement and Re-entry?

The world we live in is changing. A change whose impact is being felt daily is the increase in the proportion of older people in the population of this country. A major concern with the aging of the population centers

upon the private and public decisions regarding retirement. A key to understanding the important public policies and personal decisions affecting retirement is to view it as a process, rather than as an outcome. This is difficult for many people because retirement is often thought of as one of "those things" to be dealt with later. It is suggested that, at least in the field of industrial/organizational psychology, the reason for the lack of study is due, in part, to a process of denial. That is to say, researchers do not want to consider retirement in much depth because it may become part of their own reality. From the researcher's standpoint, ignoring the process somehow delays it, perhaps (Smith, 1988). Although many only are interested in the outcome, the impact of the retirement process has become increasingly salient as greater numbers of employees reach the age where they can exit from the workforce. As a result, there exist potential shortages of experienced employees in various occupations, because the retiring groups contain a lot of very able and experienced people. This potential is no less great in academe.

Retirement is a complex process that can be described in a systems perspective. In order to understand how the process works, it is necessary to include study of individual, environmental, and institutional variables (Kimmel, Price, & Walker, 1978). Taking a step back in reasoning, it is readily apparent that a single variable, such as pension income or health (except in extreme cases) cannot adequately explain what is involved in the decision to retire.

Many older workers are between a rock and a hard place. Mandatory retirement policies, work disincentives in many pension plans (pensions become worth less the longer one works), and other pressures to leave the

workforce require them to make critical decisions regarding their futures. What often occurs is that older workers are being enticed to leave the workforce while at the same time the necessity of being able to build resources for meeting anticipated needs during the period of retirement and aging requires them to remain active in the workforce.

These needs can be considered in three broad groups. First are economic needs. It may be the case that the decrease in disposable income will make it difficult for the retiree to meet financial obligations. Second are physical needs. Individuals may wish to continue to work but their health does not allow them to do so. Third are psychological needs. These needs concern the effects that retirement will have on the motivation and adjustment of an individual. Does <u>not</u> working violate some ethic the individual maintains? What about those people who do not want to "quit" because they enjoy what they are doing? Or, those who relish the opportunity that a retirement provides to pursue a new line of work; paid or unpaid. The third group of variables is often ignored in research that looks at retirement (Gamache, 1986).

The primary interest of the present research is on the psychological factors affecting the decision about retirement and re-entry. It has been shown repeatedly (e.g., Barfield & Morgan, 1979) that health and financial conditions are prime influences on the decision. The socioeconomic status of faculty retirees reduces the influence of financial factors because it can be expected that relatively few will face serious financial problems. Health factors are disposed of here by design; those who retire due to failing health are screened out of the sample.

The problems confronted by the aging society have caught many by surprise. An example of how the demographics are changing can be found in

a TIME magazine article (1988). It indicates that in 1950, individuals 65 and over made up 7.7% of the population, while at present, there are 12.0% who are 65 and over, and it is estimated that the number will reach 17.3% by 2020 -- overall, an increase of 225% during one lifetime. "Everyone" now knows that they will probably stay healthy and vigorous, and live a lot longer than their parents and grandparents. However, the 65 and over group is not the only one that has to contend with the issues of retirement. More and more large organizations, in their quest to downsize, are offering early retirement incentives to their employees, thus making retiring a salient issue for individuals in their mid 50s. On the one hand, these offers are great for those individuals just waiting to retire. However, for the group not in a hurry to retire, the incentive poses a dilemma. Should they retire and, if they want to continue to work, find another job (a potentially difficult task for an individual in his/her mid 50s), or continue to work and pass up a great financial offer? An organization can find itself losing a large number of experienced employees, some of whom they may bring back as part of a supplemental workforce. One way in which the individual can re-enter the workforce after retirement is as a rehired retiree. An organization may use the reemployment of retirees as a means of reducing problems accompanying the exodus of experienced employees. These are the types of situations that are becoming more common as the number of older people in the workforce increases.

Life Ethos Model

To reiterate a point made previously, it is psychological variables that have been largely ignored in the research on retirement (Gamache, 1986). Since those variables provide the focus for this research

endeavor, a model of "life ethos" is presented as a framework for what is to follow. Glickman, Reick, Nieva, and Romanczuk (1979) have used the term "life ethos" to span the domains of work and nonwork. The term "nonwork" was chosen rather than "leisure" because leisure commonly implies recreational activities such as golfing and watching television. Nonwork is a broader term used to include recreational leisure but also other activities such as writing and volunteering; those found outside of a university or office. Life ethos represents a complex of beliefs, attitudes, values, needs, and activities (behaviors) which define and underlie an individual's approach to work, nonwork, and life quality. The resultant model contains seven components, with each component being composed of several constituent parts. A description of each component will be given below. For the purposes of the present study, only a subset of factors will be directly applicable because the present study is restricted to situations involving retirement and re-entry, whereas the Glickman et al. model was originally developed to embrace factors affecting overall workforce participation.

Component One - Societal Context

The first factor set, societal context factors, does not impact directly on specific individuals being studied. Rather, their impact is at the societal level. These variables are external to the immediate experience of the respondent. However, they do have an indirect effect. The variables consist of factors such as the state of the economy, political trends, and major current events. Variables such as these can be particularly useful because they are of public record and can be introduced as needed.

Component Two - Beliefs and Expectations

The second set, general beliefs and expectations, consists of constructs such as self-image, beliefs relating to welfare, and expectations of future financial security, marriage, and retirement. Several of the constructs in this factor are multidimensional. For example, locus of control has been shown to be related to participation in the labor market (Andrisani & Nestel, 1974) and is one part of the self-image construct. Other related variables include such measures as self-esteem and alienation as indices of cultural and social estrangement and meaninglessness. Information regarding an individual's beliefs can be useful if one subscribes to Rokeach's (1972) proposition that all beliefs are predispositions to action. Thus, constructs like locus of control and self-esteem can be important in the retirement and re-entry decision-making process. These beliefs and expectations interact with and/or influence other components of the model, such as demographics and the life ethos component.

Component Three - Demographics

Demographic variables are included in the Life Ethos complex to describe target populations; e.g., age, sex, marital status, dependents, occupation, education, and income. With these variables, it becomes possible to isolate population segments that respond in different ways to different sets of influences upon workforce participation decisions. In the present study, basic demographic data will be collected to identify differences that may be associated with respondent gender, input of significant others, and one's academic discipline.

Component Four - Personal History

A fourth component of the Life Ethos model is made up of historical

variables, reflecting information and experiences from an individual's past. These events affect the way an individual's self and surroundings are perceived.

Component Five - Current Circumstances

The fifth component in the model consists of situational variables. These reflect the current conditions of the respondent's life. For example, perceptions of current financial status and health have been found to be related to decisions to remain in the workforce (Parnes & Meyer, 1972). That is, if an individual's retirement income is insufficient to maintain a desired lifestyle, that person would be less likely to leave the workforce. Health is of interest because it can be an overwhelming influence upon an individual; deciding his/her fate in the workforce. The desire to work can be strong, but if one's health is poor, participation is impossible. In this study, only those faculty whose health is not a factor will be surveyed; it being reasoned that those in poor health have the decision made for them.

Component Six - Workforce Participation

Workforce participation is the sixth component. This component contains occupational history items, both past and present, anticipated time of exit from the workforce, and an indication of whether or not the person thinks he/she will re-enter the workforce after retirement. The attribution of importance to variables such as these is based on evidence that past experiences and behaviors are often valid portents of future behaviors.

Component Seven - Life Ethos

The final component is labelled life ethos. This component is made up of subcomponents which relate to the above mentioned variables. Many

items found in the life ethos component reflect variables previously discussed, such as work ethic. Life ethos consists of items relating to orientations and activities during work and nonwork time. Work and nonwork time variables have been shown to be important in studying the workforce (Parnes & Meyer, 1972). These kinds of variables have often been treated as dichotomous. For example a work/nonwork ethic is typically measured. This study considers the work ethic and nonwork ethic variables separately, as well as how they interact in the decision-making process.

The life ethos portion of the model consists of four parts: attitudes, values, needs, and free-time or nonwork activities. These parts represent many of the social psychological variables thought to be important in the retirement and re-entry decision-making process. For example, job dissatisfaction, an attitude, has been shown to be related to dropping out of the workforce and with retiring (Barfield, 1970; Parnes & Nestel, 1974).

Values differ from attitudes by being more general; they are less situation bound and consequently less likely to fluctuate. Due to their relative stability, they are not the only determinants of behaviors, but determinants of attitudes as well. Of specific interest to this study are work and nonwork values; those predispositions of each, held by individuals, which impact the decision process.

Similarly, needs play a role in determining behavior. The motivational force behind many behaviors is an individual's needs. Like attitudes, needs are thought to be more situationally specific, as compared to values. The use of a concept of needs in the psychological literature is widespread. Needs can be related to work by measuring

whether or not an individual needs the rewards of working, either tangible or abstract, or by examining other needs such as achievement, power, affiliation, and autonomy. Although the domain of needs is rather wide, its relationship to satisfaction (i.e., satisfaction is a fulfillment of needs) is important to the study of workforce participation. Needs relate to this study insofar as they provide an indication of the importance of work and nonwork characteristics to the individual. For example, it is essential for a faculty member with a high work need to have an enriching and fulfilling job.

The final life ethos component is labelled free time or nonwork activities. Nonwork activities have been considered in previous research as means for deriving nonwork values in relation to value priorities (Gordon, Gaitz, & Scott, 1973). In other words, work and nonwork activities afford indicators of work and nonwork values through a measure of their frequency and importance.

The assessment of these types of variables makes it possible to identify and model the decision-making processes of individuals. With such a conceptual model, a strategy can be developed for making predictions of the behavior of groups of employees. The importance of such a schema is widespread because it can enable organizations, labor groups, and government policy makers to understand changes that are occurring and plan for those that will occur. Planning will assist individuals in their decision and transition processing by enabling them to recognize and obtain crucial information. These changes are inevitable. Providing means for reducing the uncertainty accompanying forecasted changes is consequently a desirable action.

Work and Nonwork Activities

For many, the decision to retire is one of the most important decisions to be made in their life time. There are some individuals, however, who cannot understand why this is such a problem. These individuals may have looked forward to retirement from the day they started to work, or feel that they deserve the rest that accompanies retirement. Alternatively, they may have interests or hobbies that they look forward to having time for once their presence at "the office" is no longer demanded. Coupled with this is a trend toward devoting a greater share of time to nonwork activities. Indications are that nonwork activities can be considered independent of the work realm, not solely as activities in which an individual engages in lieu of work activities. Therefore, as nonwork time activities gain in importance, they impact work activities. In fact, the nonwork time activities may be responsible for a shift in attitudes towards work; a shift from a work ethic to a "busy" nonwork ethic (Ekerdt, 1986). The nonwork ethic has been used to account for the smooth transition from work to nonwork because it views the transition process as continuous; not categorically distinct. As long as the retiree is kept busy with activity, the impact of not working and thus violating the work ethic is dampened. A changing pattern of nonwork time activities can potentially impact the desires and attitudes of those individuals reaching early and regular retirement ages to remain or leave the workforce. Glickman and Brown (1973) have noted that the goals an individual seeks to fulfill in the work and nonwork domains may be symbiotic and mutually reinforcing. Alternatively, they may be conflicting, or complementary in the sense that a satisfaction absent in one can be found in the other. Studies by Havighurst (1961) and Glickman et al. (1979) have concluded

that the meanings people ascribe to work are very similar to those they ascribe to nonwork. Thus, decisions regarding whether or not to leave, remain, or re-enter the workforce need to take into account the total realm of an individual's activity as well as the associated attitudes and beliefs.

The relationship of work to nonwork activities has been studied to see how the two aspects influence each other. Two models have been constructed to describe the relationship: the spillover model and the compensatory model (Wilensky, 1960). The spillover model suggests that experiences characterizing work will be positively related to nonwork experiences. So, for example, a person with challenging activities at work will seek out challenging nonwork activities. The compensatory model suggests that there is an offsetting relationship between work and nonwork. Thus, a person with boring routine work activities will strive for stimulating varied nonwork activities. Research has found greater support for the spillover model, except in those cases of extreme conditions. An example of an extreme condition is a highly stressful job, such as an air traffic controller (Rousseau, 1978; Staines, 1980). This relationship is particularly useful to the present study because, using the spillover model, a satisfying work life may be regarded as a precursor of a satisfying nonwork life. Taking this a step further, if a faculty member has a satisfying nonwork life, that person may be more likely to retire.

Re-entry into the Workforce

An increasingly common occurrence in today's workforce is the re-entry of retired individuals. The American Association of Retired Persons (AARP, 1987) cites trends that point to an increasing number of retirees

going back to work after formal retirement. The reasons for this behavior are diverse. For example, a retiree may find that their pension and social security income is not sufficient for them to meet their financial obligations. Another side of this coin is the situation where financial obligations are met but there is insufficient disposable income to really enjoy life. Another group choosing to re-enter the workforce may do so simply because not working is foreign to them. These individuals may be set in their ways or have a strong work ethic; so that their felt satisfaction and quality of life declines when they are not part of the workforce. A final group may re-enter the workforce part or full-time because they are at a point in their lives where they can do what they want. They were waiting for retirement so they could teach a special interest course, teach at another university, do occasional consulting, write a book, devote all of their time to research, or to do things they could not risk doing in their earlier life. Re-entry is for them the beginning of a new life. This group of individuals may have available to them a set of options characterized by little risk. If their choice to re-enter the workforce is a mistake, or is followed by a disappointment or a failure, the cost to them may be low. This is especially the case if their retirement income provides a sufficient "cushion" to live on. The retirees' life and survival do not depend upon being successful in those activities.

Defining the Retirement Process

The problems of defining retirement and re-entry in the literature have imposed limits upon the comparisons that could be made between studies in the field and the generalization of inferences, principles, and policies. Atchley (1979) reports on the Issues in Retirement Research

conference where one of the main topics discussed by the attending scholars was the lack of a single definition of retirement. There have been several suggestions given as to what variables any definition of retirement should include. Among them are information on the reduction in hours of employment and weeks employed, income from pensions or self-initiated retirement plans, and subjective assessment of retirement status. The utility of collecting such data is that it allows for the definition of retirement to be modified depending on the theoretical and practical needs of a particular study. In addition to allowing for flexible operational definitions of retirement, it is important to realize that there are probably several distinct types of retirement. Atchley (1979) and his colleagues developed the following typology to distinguish between different retiree types. They are: a) strong preference for retirement as soon as financially feasible, b) compulsory retirement and willingness to take it, c) compulsory retirement and a reluctance to take it, d) retirement following unemployment, and e) retirement due to health problems. Beehr (1986), in one of the few retirement studies found in the industrial/organizational psychology literature, suggests that the prediction model developed should be definition specific because of the wide array of definitions and interpretations of retirement. He poses a model of retirement based on three common dichotomies. They are voluntary versus involuntary, early versus on-time, and partial versus complete. Although they are commonly viewed as dichotomous variables, it may be more accurate to conceive of them as continuous because that perspective more accurately represents the active process.

The decision-making process involved may differ for the different types of retirees. Therefore it is essential to define the meaning of

retirement as we use it here. For the purposes of this study, the definition of retirement will draw most largely from the model proposed by Beehr (1986). Specifically, retirement will be defined in terms of the degree of deliberate reduction in participation from full time university employment accompanied by the receipt of pension income. The target group deliberately will exclude those individuals who retire due to poor health, are employed as part-time faculty, or do not have tenure. Re-entry will be regarded as a deliberate act subsequent to retirement to increase paid participation in the workforce.

The Decision Process

The decision to retire is the pivotal act in the retirement process. Attention will be on decisions about retirement that are voluntarily made, rather than imposed -- as by legal or regulatory mandate or by reason of ill-health or injury. In essence, the individual may elect to retire or at least choose to believe that the decision to retire is made voluntarily. By adhering to the belief that retirement is voluntary, the individual perceives some degree of control over the retirement process (Kimmel, Price, & Walker, 1978). Although the distinction between voluntary and involuntary retirement is normally clear, it is often the case that a voluntary decision is clouded by some "decision-making realities." For example, if a faculty member is presented with an early retirement package that will provide the maximum pension benefits and lifetime health insurance, he/she may see no choice but to accept it. Another possibility is a sudden shift in enrollment or a phasing out of a department that occasions a choice to retire or lose your job. Perhaps the key to determining whether or not the choice is voluntary is to assess the individual's perception of control and voluntary choice. It may be

that some individuals perceive that they retired voluntarily even though they reached some mandatory age or other predetermined endpoint. To others, this event may not be perceived as voluntary at all. Thus, it becomes important to assess the individual's perception of this factor. Kingston (1982) affirms that more research needs to be done to determine who has "free-choice" in retiring. It may be that one must reexamine the retiree's perception of the decision as to whether or not he or she retired voluntarily is a continuous variable, rather than dichotomous, so as to capture the psychological nature of voluntary versus involuntary retirement -- terms that have been weakly defined in the literature (Sheppard, 1976). Such a "continuous" definition would allow for use of a measure of the commitment to the decision to retire.

Predictors of Retirement

A great number of studies have been conducted of variables that predict retirement (e.g., Palmore, George, & Fillenbaum, 1982). Many reviews of why people retire point out that most of the research has been limited to cross-sectional and retrospective data (e.g., Atchley, 1976; Sheppard, 1976). Twenty years of research investigating the decision to retire has consistently shown the importance of income and health status in predicting the decision to retire before age 65 (e.g., Barfield & Morgan, 1978, 1969; Eden & Jacobson, 1976; Palmore, 1971; Parnes & Nestel, 1975). Attempts to show relationship between other demographic variables and early retirement have not been as consistently successful. No relationship was found between occupational status and early retirement by Parnes & Nestel (1975), while the relationship of other demographic variables such as age, education, race, gender, or marital status to the intention to retire has varied from sample to sample (e.g., Ekerdt, Bosse,

& Mogey, 1980; Parnes & Nestel, 1975).

Only a few studies considering plans to retire have been done using longitudinal data and multivariate analysis (Barfield & Morgan, 1978; Morgan, 1980). Palmore et al. (1982) maintain that plans to retire are often quite different from actual retirement. This position should be interpreted with some degree of caution, given the limited number of longitudinal studies that exist.

A helpful component of the Palmore et al. (1982) study is the inclusion of a model made up of five groups of important predictors of retirement. They are ranked in importance so that some suggestion is given regarding the direction of causality. Unfortunately, the order is based on what the researchers feel to be logical. Although this procedure may make interpretation somewhat difficult, it does serve to distinguish between structural variables (demographic, socioeconomic) and subjective variables (self-rated health, attitudes). Bixby (1970) found that the subjective variables were better predictors of early retirement than were structural variables. In the same study, structural and subjective variables were equally important for those individual's retiring on-time.

Numerous other studies exist in the literature looking at the causes of employee's retirement decisions. Several studies (MacBride, 1976; Morrison, 1982; Sheppard, 1976) conclude that declining health, adequate financial post-retirement resources, and negative attitudes toward work or a specific job are the major predictors of retirement. McCune and Schmitt (1981) found that job related attitudes and financial variables predicted employees' decisions to retire. Beehr (1986) points out, however, that the data from these studies do not justify the use of the word "causes." This is because the nonexperimental designs used constrain inferences

regarding causation. However, experimental treatments designed to induce people to retire or not to retire would be extremely obtrusive. Thus, it is more relevant to discuss correlates than causes of retirement.

Effects of Retirement

Previously we focused upon retirement as a process. The term "retirement" is also applied to a state or period in an individual's life. This implies that retirement can be very much affected by the prevailing norms of the particular period in which it is being considered. Pifer and Bronte (1986) note that as life expectancy has increased, the popular norms defining middle-age and old age have shifted. They point out that it will not be long before centenarians will no longer be celebrated as rarities. Pifer uses the term "third quarter" (ages 50-75 in a hundred year life span) when discussing the group of individuals who only twenty years ago were considered "over the hill." Today, increasingly more individuals in that group are still working, are capable of working, and are requested to continue working because of their expertise and vigor.

One of the frustrating aspects of studying retirement is that it is difficult to isolate the retirement event to prevent contamination from other factors. Unfortunately, as time marches on, this problem becomes more formidable because there are fewer and fewer restrictions on when people retire. As recently as the early 80s, many occupations had mandatory retirement ages attached to them. Therefore, when an individual retired at the mandatory age, the major deciding factor was obvious. Today, there exists a multitude of retirement options, fewer mandates of age of retirement, and a new and improved outlook on the abilities of middle-aged and older Americans. This "new outlook" is due, at least in

part, to the increased life expectancy of Americans. As people live longer and healthier lives, there is an increased perception that they should continue to produce (put into the "pot") rather than be consumers of publicly supported services (take from the "pot").

The relationship of life span to retirement is a very basic one. If people die before retiring, there is no need to provide services or to study the event. When the concept of retirement benefits through a national social security system was first proposed in the late nineteenth century by Otto von Bismark, few lived to the eligibility age of 65. This was part of Bismark's reasoning for choosing age 65. If you died before that age, no benefits would have to be paid out (Woodruff-Pak, 1988).

As lifestyles and life-spans change, so do the reasons for making major life decisions. Thus, when discussing retirement and its effects, it is important to be careful when comparing research conducted at different chronological times because the guiding norms have shifted substantially over the last century; indeed, over the past generation.

The following paragraphs discuss several theories dealing with the effects of retirement on the lifestyles of retirees. Although most of the studies are fairly recent, it is important to point out that some of their conclusions are based on more than a single sample. What is often unclear is the period of time they cover. As a result, the research findings and theories serve best to provide clues rather than conclusions.

Some existing theories propose that retirement has little effect on the quality of life, while others indicate that it has a large effect, or that its effect depends on moderating factors (Beehr, 1986). McPherson and Guppy (1979) conducted a study that examined the relationship of pre-retirement lifestyle of adult men to both the degree of planning for

retirement and the decision to retire early. Analyses of the lifestyles among the retired have usually paid little, if any, attention to the activities and lifestyles of the years preceding retirement. Peppers (1976), for example, suggests that previous social conditioning may impact the involvement or noninvolvement in roles later in life. This finding supports Havighurst's (1968) contention that older individuals cope not only with a present biological and social state, but with the past as well.

Many of these ideas have been incorporated by Atchley (1988) into the continuity theory of aging. This theory posits that as individuals age, they are predisposed towards maintaining continuity in habits, associations, and preferences established in earlier years. Older individuals attempt to maintain a continuity in their lives. McPherson and Guppy (1979) argue that an individual's pre-retirement lifestyle, particularly in the nonwork domain, will influence plans and thoughts pertaining to retirement. Lifestyle was found to be influenced by demographic factors along with attitudinal and social participation variables.

Despite the plethora of research centering on nonwork activities in the pre-retirement years (e.g., McPherson & Guppy, 1979), very little is known about the influence of pre-retirement lifestyle on the decision to retire and post-retirement planning. This may be due, at least in part, to the nature of the research that has considered retirement decision-making. Much of it looks at just one or two variables at a time. Obviously lifestyle is a multifaceted variable.

Analysis of the data has indicated that those who have the experience, means, and interest to utilize constructively the increase in nonwork time

often are the individuals who are most likely to decide to retire early. To some extent, evidence exists to support the proposition of continuity theory that early and midlife experiences influence later decisions (Atchley, 1988; McPherson & Guppy, 1979).

A similar "little effects" theory, i.e., activity theory, proposes that retirees attempt to maintain the same activities they enjoyed in middle age (Havighurst, 1963). Interestingly, activity theory may become more plausible because individuals eligible for early retirement are retiring during their middle age years. Bell (1978) has proposed a crisis theory, which compared to the previous two theories, is a "large effect" theory. This theory assumes that retirement is followed by a negative effect on the quality of life. This is similar to disengagement theory which states that retirees withdraw from their roles as active members of society and that society aids this withdrawal process. Finally, Bell (1978) discusses consistency theory which maintains that the effects of retirement are moderated by the extent to which the individual's expectations are met. Thus, when a retiree's expectations are disconfirmed (through experiences), dissatisfaction with retired life will result.

Kasl (1980) points out that none of these theories were specifically developed to explain retirement decisions and life styles. Rather, they are theories of the general process of aging. In retirement research, the researcher is more specifically interested in the effects of the retirement process on retirees compared with people who have not retired. Kasl (1980) concludes that there is no single well articulated, logically organized, comprehensive theory of retirement which is sufficiently compelling to force an organization and interpretation of the evidence to

conform with it.

Expectancy Theory

Having established that the focus of this research is to examine the utility and effects social psychological variables have on the decisions to retire and re-enter the workforce, it may prove useful to consider these variables within an existing framework. One such framework is Vroom's (1964) expectancy theory model. Expectancy theory, also known as VIE theory, is a rational model of how individuals develop preferences and make choices. The theory demonstrates how affective (valence -- the affective or emotional orientations people hold with regards to outcomes) and cognitive (instrumentality -- the belief that an action will lead to other outcomes) components of an individual's environment combine to yield an index of the overall feeling about a course of action. The third component, expectancy, is the strength of a person's belief about whether a particular outcome is possible (Pinder, 1984). Expectancy theory assumes that "the choices made by a person among alternative courses of action are lawfully related to psychological events occurring contemporaneously with the behavior (Vroom, 1964)." This means that people's behavior results from conscious choices among alternatives, and these choices or behaviors are systematically related to psychological processes, particularly perception and the formation of beliefs and attitudes. The purpose of the choices is to maximize pleasure and minimize pain.

According to Vroom (1964), the theory suggests that a person's beliefs about expectancies, instrumentalities, and valences interact psychologically to create a motivational force to act in those ways most likely to bring pleasure. The force represents the strength of a person's

intention to act in a certain way.

Past research (Eden & Jacobson, 1976; Jacobson & Eran, 1980) has applied the expectancy theory model to predicting behavioral preferences when a dichotomous choice (retire or not retire) existed. Retirement was viewed as an either/or phenomenon. The present study considers retirement and re-entry as outcomes varying in degree. For example, a decrease in the number of hours worked in anticipation of full retirement.

Vroom (1964) originally distinguished between expectancy, which was an act-outcome relationship, and instrumentality, which he defined as an outcome-outcome relationship. Eden and Jacobson (1976) focused their study on the latter relationship. They used three of the theory's concepts: outcome, valence, and instrumentality. They were defined as follows: (1) an outcome is simply anything an individual might want to attain; (2) the valence of an outcome for an individual is defined conceptually as the strength of one's affective orientation towards it; and (3) instrumentality is defined as the degree to which the individual sees the outcome in question as leading to the attainment of other outcomes. For example, low instrumentality indicates that a first outcome is perceived as leading to not attaining a second outcome. High instrumentality indicates that the first outcome is perceived as leading to the attainment of the second outcome. A positively valent outcome is one which an individual would prefer having as the outcome to not having as the outcome.

In principle, the model can be used to predict the valence (i.e., desirability) of an outcome. Eden and Jacobson (1976) used this premise to extend the model to the situation where there was a choice of two alternative decisions (retire versus not retire) which were mutually

exclusive. They proposed that a person's choice to retire or not retire will be a function of that person's preference for certain specified outcomes and the instrumentality of each role (retired/not retired) for the attainment of those outcomes. Inherent in this reasoning is the assumption that at any one point in time, the preferences for the outcomes are fixed. For example, a person desires to attain some level of financial security or social status in their life. A difference exists in the way various situational contexts are perceived as instrumental for satisfactory attainment of the desired outcomes. This is the kind of consideration which would largely determine an older employee's attitudes towards retirement. Put simply, would continued employment or retirement be more instrumental to attaining a desired set of outcomes?

Eden and Jacobson (1976) found that valence and instrumentality concepts were useful in understanding the process of choice between work and retirement. The results suggest that it is relevant to systematically monitor the perceived valences and instrumentalities held by employees (faculty in the present study). If university administrators were to obtain accurate data on valent outcomes from those for whom continual employment is perceived as instrumental and from those for whom retirement is perceived as instrumental, they might find themselves in a better position to influence attitudes regarding retirement in a direction that benefits both the faculty member and the university.

Let us, for example, consider a university that is interested in retaining some older, more experienced faculty. If low employment instrumentalities and high retirement instrumentalities are misperceptions, the university can establish an information or education program for the faculty. On the other hand, if the perceptions are

accurate, the university could attempt the necessary changes to encourage those faculty who are needed to remain at work.

An additional desired outcome of this type of research is that universities can obtain knowledge of what types of outcomes are most highly valued and by whom in order to develop useful and meaningful retirement programs.

Behavioral Intention

Fishbein and Ajzen (1975) have developed a model of behavioral intention which can be applied to the conceptualization of the influence of the opinions of significant others in a worker's life and for examining their impact on retirement intentions. The model has been used successfully to predict activities such as product purchases, women's occupational choices, family planning, and voting behaviors (Hwalek, Firestone, & Hoffman, 1982). It has become a widely accepted model of behavioral intention prediction.

The assumptions of the model are straightforward. There are two composite variables: an attitudinal component and a component for prescribing norms. In the attitudinal component, an individual considers the probability of various outcomes occurring when making a behavioral choice and considers the value of each outcome. The normative component incorporates effects of social pressures that occur when an individual makes the decision to retire. It includes an individual's beliefs about what significant others think the person should do about retirement and the importance of each significant other to the individual making the decision. Taken together, these two components are used to predict behavioral intentions. Fishbein and Ajzen (1975) maintain that behavioral intentions are close predictors of actual behavior. This relates to the

present study insofar as attitudes, values, and norms are hypothesized to influence the retirement and re-entry decision- making process.

Hwalek et al. (1982) examined the usefulness of the Fishbein and Ajzen model in predicting intentions to take early retirement for a sample of male industrial workers. Additionally, they compared the importance of the two components (attitudinal and normative) of the model with more traditional predictors, specifically health and income. The criterion in the study was the response to a question on the employee's intention to retire. It was scored on a continuum, from "certain to retire" to "certain not to retire."

One set of predictors, specifically the perceived outcomes of retirement (expectancy) and the desirability of each outcome (valence), resemble aspects of expectancy theory. Hwalek et al. (1982) had subjects respond to the likelihood of 15 outcomes happening to them when they retire. In addition, subjects had to indicate the desirability of each of the 15 outcomes, indicating the direction (positive or negative) and the strength of their feeling, as well as the impact of significant others on their decision.

The Hwalek et al. (1982) study yielded some interesting findings. The analyses showed social pressures (normative component) to be a significant predictor of retirement intentions, while income and health variables did not predict retirement. They pointed out that the responses obtained reflected the perceptions of people who had not retired, while most studies which have found income and health to be significant predictors had currently retired individuals as subjects. In previous studies (e.g., Barfield, 1970), it was found that workers intending to retire did so within one or two years of when they expected, thus it is appropriate to

query individuals before they retire to assess their attitudes. Thus, as Fishbein and Ajzen's model suggests, knowledge of retirement and re-entry intentions can be good predictors of actual retirement and re-entry decisions.

Hwalek et al. (1982) did not find the attitudinal component significant in predicting retirement intention. This, they hypothesized, could be due to the fact that only one of the respondents had actually attended a pre-retirement planning session. This suggests the importance of developing a program to assist employees in separating out fact from fiction.

It is important to note that the role of significant others in the decision to retire has taken on new meaning as a result of the surge in the number of women participating in the workforce during the last thirty years and the corresponding importance of dual career considerations -- including factors affecting retirement decisions and post-retirement plans.

In this context, the implications of the findings of Hwalek et al. are substantial. It appears critical to include the influence of significant others in the retirement planning process. This can increase the quality of influence from others (that is, the influence will accurately reflect what retirement will entail because the significant others have a clearer picture of what retirement might be like). This may serve also to increase the satisfaction with retirement for all involved; a desirable outcome. Providing others with a realistic picture of what retirement will be like is analogous to providing job applicants with a realistic job preview. A realistic job preview gives applicants an accurate picture (i.e., both the positive and the negative aspects) of a particular

position. One of the results of providing realistic job previews has been an increase in job satisfaction (Wanous, 1977). Hwalek et al. (1982) suggests the same procedure for individuals affected by a decision to retire.

The utility of this model is that it may prove a useful tool in changing retirement intentions. By either decreasing the influence of social pressures or altering the cognitive aspects of the decision-making process, it is possible, theoretically, to change an employee's intention to retire.

Factors Affecting Participation in the Workforce

The focus of the discussion now will shift to the types of variables that enter into the decision-making processes affecting participation in the workforce, including retirement and re-entry.

It appears to be coming more common to find those who have "officially" retired not staying out of the workforce. For convenience of discussion, those people will be referred to as "re-entrants." An interesting question is what are the factors affecting participation in the workforce for this re-entrant group? Are they the same as for the non-retired workforce? Two commonly used groups of variables are economic factors (e.g., income, pension) and demographic factors (e.g., age, education). However, the utility of these is limited because they do not allow for description of the decision processes involved when determining whether or not to remain, retire, or re-enter the workforce.

Beliefs, Attitudes, and Values

Glickman et al. (1979) have pointed out that there is a trend toward more frequent consideration of beliefs, attitudes, and values in research on workforce participation. A belief is any simple proposition, conscious

or unconscious, inferred from what a person says or does, capable of being preceded by the phrase, "I believe that..." Regardless of whether or not the content of the belief is used to describe or evaluate, all beliefs are predispositions to action. That is, given information on an individual's attitudes, predictions can be made of the resultant behavior. An attitude is a relatively enduring organization of beliefs around an object or situation predisposing one to respond in some preferential manner. Values are abstract ideals, positive or negative, not tied to any specific attitude, object, or situation, representing a person's beliefs about ideal modes of conduct or terminal goals. They are determinants of behaviors and attitudes, and therefore more influential in determining behavior. It might be helpful to think of beliefs, attitudes, and values as a hierarchy. A person probably has tens of thousands of beliefs, thousands of attitudes, but only dozens of values (Rokeach, 1972).

Previous research with these types of variables has shown some socio-psychological factors to be related to the motivations of recently unemployed individuals and their subsequent success in obtaining employment (Sheppard & Belitsky, 1966). In the area of retirement, Barfield (1970) found that the beliefs and attitudes held by employees prior to retirement actually were predictive of when they would retire. Specifically, the employees who retired earlier were those who had said they would retire earlier, who felt they would be in good financial condition after retiring, who were less satisfied with their jobs, and who had declining health. Parnes and Nestel (1974) found that those who retired earlier were employees who had experienced a higher degree of job dissatisfaction and who had expressed a greater preference for leisure over work activities.

An individual's decision regarding the extent to which they choose to participate in the workforce is, in fact, a function of the affective, cognitive, and behavioral makeup of the person (Glickman et al., 1979). All of the relevant variables are combined by the individual to result in a decision as to what action to take. As research has shown, these decisions are not completely objective. Not every piece of information is considered in the most rational manner. Additionally, there is a limit to the amount of information that can be processed. Rather, the decisions are based on facts, predispositions, beliefs, attitudes, and values of the individual. It becomes necessary to consider each of these separately in order to develop a clear picture. For example, the concept of needs concerns what the individual expects to get out of the work experience. Possible needs include satisfaction and compensation. Using the aforementioned groups of variables, it then becomes possible to identify the process involved in the formation of attitudes and consequently their effects on behavior.

CHAPTER 2

The Academic Experience

The first chapter has established that based on an individual's attitudes, values, and beliefs, predictions about their future behavior can be made. Information regarding the reasons for choosing an academic career, the career options available having chosen an academic career, and the characteristics of an academic career, serve to provide insight into the attitudes, values, and beliefs held by university faculty. Understanding the reasons for choosing a particular career is important in understanding the reasons for leaving the career. This chapter will explore those aspects of academic life that distinguish the faculty workforce from the general workforce. Background will be reviewed regarding the special nature of an academic career.

Unlike most people found in the workforce, university faculty are afforded certain options that are unique to them. These options stem in large part from the process of preparing for an academic career, namely a Ph.D. or other professional degree and relevant experience. This training often prepares them for non-academic roles as well. In addition, there are many facets to the decision to enter or remain in a faculty position. For example, policies formulated by the governing bodies and administrative officials at universities can have marked effects on the appeal of an academic career in the beginning, and upon the length of time and qualities of those retained. The knowledge of what the composition of the faculty workforce will be is a crucial aspect of long range strategic planning.

The Academic Career

Quality versus Quantity

Bowen and Schuster (1986) indicate that fewer individuals, especially young graduates, are choosing academic careers. For a number of reasons to be presented later, academic careers are becoming less attractive. If the present trend continues, there may be shortages of qualified people to assume professorships. The problem may become one of quality rather than quantity. The decrease in interest among highly qualified and able individuals comes at a time when it is predicted that over the next ten years, increasing numbers of openings on faculties are likely to occur. Enrollments are expected to increase (due to baby boomer offspring) while faculty retirements increase. Universities may find themselves in a serious bind. They may have to settle for those individuals who are not yet "stars," or they may choose to leave the positions vacant. Either choice is far from optimal. It may be to the universities' advantage to encourage particular faculty members to delay the decision to retire. This may prove to be an increasingly frequent "quality control" expedient instituted to maintain the caliber of higher education.

Employment Options

Important differences that exist between faculty members and the majority of the workforce have been alluded to. Arguably, the most significant differences lie in the options available to each group. The genesis of some faculty options is the process of selection and preparation of those who are awarded the Ph.D. or other professional degree that produces a group of highly versatile individuals. For example, an individual with a Ph.D. in Chemistry could teach and conduct research at a university, or work for a pharmaceutical company researching

and developing new drugs. It is important to remember that the choice does not necessarily have to be made at the beginning of the professional's career. There is the ability to switch from academia to industry and vice-versa. Increasingly, it is more the exception than the rule that an individual cannot move from the academic life to life in business, industry, and government. While the transition may be more difficult for those in the humanities and social sciences, such as literature and history, it can not be said that no such options exist for them.

Another characteristic of an academic career is the chance for a mid-career change. Trow (1975) found that 68 percent of all faculty had worked outside the academic profession since obtaining their bachelor's degree. Freeman (1971) found that one-quarter of individuals with Ph.D.s had made the shift from academic to non-academic life or the reverse at least once in their lives. Using a sample of people listed in Who's Who, Toombs (1979) reported that 59 percent of the people engaged in academic pursuits had included non-academic work experience in their biographic entries and that 19 percent of the people who were in business or the professions had a previous or current association with academe.

Schedule Flexibility

The flexibility often found in a faculty member's schedule provides more opportunities to participate in outside work than exist in most other occupational areas. In the general population, most professions are more structured. That is, there is less time available outside the normal work day. For example, many professionals are required to be at the workplace from 9:00 to 5:00. Faculty are not usually required to be in their offices during the same hours every day. They have more control over

their schedule and place of doing work. Essentially, the only times they are required to be on campus is when their classes meet and when other meetings with students or for administrative purposes are scheduled. These features are found attractive by many and can be considered a lure to the profession (Ladd & Lipsett, 1975; Trow, 1975). In order for them to make time to conduct research or do writing, they may sequester themselves at the university or elsewhere to avoid interruptions. The number of hours at work in a specified location outside of the classroom is not closely monitored. Additionally, most faculty members have 9 or 10 month contracts. They may teach during the summer months, but it may be because they choose to rather than have to. Paid sabbatical leaves further extend the range of options; as does relative ease of obtaining leaves of absence to perform public service, research and consulting, and other professional activities for limited periods funded by outside sources.

Some of their work may be carried out during vacations and other periods, such as between semesters, that may be regarded as "overtime;" but much of it is fit into the regular weekly work schedule. The work week is often longer than for those outside the academic profession. However, the difference is that the faculty member generally has a lot more control over the scheduling of events. If an individual is a "night-person," much of her/his work can be done then, with the exception of teaching (unless she/he teaches evening classes). Faculty have a great deal of autonomy in determining how to do their work and meet their obligations. Faculty tend to be judged more than those in most other occupations in terms of personal performance outcomes -- the results of research, teaching, and community service.

Outside Work

Outside work is not meant to be a secret. Many institutions encourage faculty members to take part in a reasonable amount of remunerative outside activities on the grounds that these activities update and enhance the skills and knowledge the faculty members bring to their teaching and research, and that these activities also serve to enhance the prestige of the university and its social and economic contributions. Likewise, universities expect their faculty members to make community service contributions pro bono.

Financial options represent another difference between faculty and the general workforce. A change of career is not the only way a faculty member can receive income from a non-academic source. Many faculty engage in work for pay from sources outside of the university. The types of outside work are many. Earnings may result from publications, inventions, sales of works of art, and fees for professional services such as lecturing, consulting, summer or part-time teaching in other institutions, serving as an expert witness, and research. Those earnings supplement the regular salaries in academe.

Several studies have been conducted through the years looking at the amount of outside work. Dunham, Wright, and Chandler (1961) reported that over one-third of faculty on 9 to 10 month contracts and one half of those on 11 to 12 month contracts were engaged in work outside of their institution. Bayer (1973) found that 38 percent of all faculty engaged in paid consulting outside of their institution and that a substantial number of faculty were away from their institution for more than 10 days a year for professional activities. Minter (1981) conducted a study where he found that for four-year private institutions, 54.8 percent of the faculty

reported income from outside their home institutions with the additional income averaging 18.5 percent of their base salary. For four-year public institutions, the numbers were slightly lower, with 50.9 percent of the faculty reporting other income and the additional income averaging 13.0 percent of their base salary.

These figures clearly suggest that substantial numbers of faculty members are in demand in the outside world. Many see the importance and potential contributions of the "ivory-tower" crowd.

Faculty Attitudes Toward their Career

Professors, in general, are pleased with their choice of career. Bayer (1973) found that an overwhelming majority of faculty indicated that if they could retrace their steps, they again would choose the academic life. Only about 10 percent indicated that they would choose another profession. Interestingly, almost one-fifth of those surveyed who said they again would choose an academic life, would do so in another discipline. In addition, most faculty expressed satisfaction with the particular institutions to which they were attached. Over 50 percent responded that their institution was a very good or fairly good place to be. This can be construed as a measure of commitment. Only nine percent responded that their institution was not a good place to be.

Boberg and Blackbrun (1983) found that the major source of faculty satisfaction with their job is rooted in their concern for quality -- in their students, in their colleagues, and in their work environment. They are satisfied when their expectations are being met (or close to it). One of the consistently given causes of dissatisfaction is a perceived diminution in quality. A second source of discontent is working conditions. Bowen and Schuster more recently (1986) corroborated Boberg

and Blackburn's findings when they queried faculty about their working conditions. They add, however, that the past eight to 10 years of decreasing financial power has reduced the proportion of faculty who would claim to be "very satisfied" with their careers. In a survey conducted by the National Education Association (1979), faculty members were asked to list those things they thought would make working conditions better. Among them was improved due process in decisions affecting faculty and increased information about the affairs of their institution and the ability to participate in policy decisions. These sources of dissatisfaction can contribute to a professor's perception of alienation from the teaching profession and the university.

Values

As a group, most faculty share, to varying degrees, a set of basic values. These values are derived from a long academic tradition and tend to be conveyed from one generation to the next via the graduate schools and also through the socialization of young faculty members as they are inducted into their first academic positions (Drew, 1985). These values may be subsumed under three main categories: the pursuit of learning, academic freedom, and collegiality (Bowen & Schuster, 1986).

The pursuit of learning and its dissemination are regarded in the value system of faculties as the main functions of colleges and universities. The primary responsibility of each faculty member, therefore, is to be a learned person and convey this learning through discussion, teaching, and publication. Faculty members are expected to be loyal to the truth wherever it leads; even when the truth is inconvenient, unpopular, or contrary to widely accepted dogma.

Academic freedom includes the right of the faculty to substantial

autonomy in the conduct of their work, and to freedom of thought and expression as they discover knowledge and disseminate learning. This freedom is essential to the advancement of learning. To reinforce academic freedom, faculty members who are judged to meet established professional standards are given lifetime tenure subject to safeguards relating to a probationary period, dismissal for cause, and financial exigency suffered by the employing institution. To further reinforce this freedom, the employing institutions expect to be able to operate with a minimum of detailed supervision from outside sources.

The final category, collegiality, is multifaceted. It includes faculty participation, through committees and senates, in the affairs of the institution, and faculty appointments and promotions. Collegiality also refers to membership of faculty persons in a congenial and sympathetic company of scholars in which friendships, good conversation, and mutual aid can flourish. There is the ideal that knowledge within any one field is worth as much as knowledge in any other field.

To faculty, the ideal academic community is one where these three values are strongly held and defended. In practice, it is difficult to achieve each of these to full potential.

Faculty Workload and Time Use

In allocating their time and energy, faculty members have characteristically felt pulled in different directions. These time demands must be balanced with personal, family, and social time demands. Most faculty members learn how to cope with the pressures by establishing an allocation of time and effort that yields a tolerable total workload. When the demands of one area increase, allocations are shifted so that the overall time and effort balance does not drastically deviate. If pressure

to increase time comes from many directions at once, one alternative may be to decrease the quality of overall effort and output. Another alternative is to increase the amount of effort and the length of the work week (Patton, 1979). Faculty attitudes towards changes in workload have been found to be negative when the pressures require increased time and effort, as well as when they prevent self-determined optimal allocation of time and effort, even if the total is constant. This is not meant as a criticism because the same outcome is often found for people in the traditional workforce. Humans are often habit bound and reluctant to change.

The question arises as to whether or not the working hours have changed over the past 15 years. Minter and Bowen (1977, 1978, 1980a, 1980b, 1982), in a series of articles, found that faculty workload is definitely not decreasing. That conclusion was clear. On the question of whether or not workload was increasing, their conclusion was a definitive "maybe." In one sense, the answer is yes. This is due to the increase in academic programs and courses being offered. Teaching loads in terms of classroom hours, size of classes, and loads of student advising were rising. However, faculty commented at the same time that some elements of the workload, such as keeping up with their fields latest advances, or institutional service were suffering in terms of time. This kind of shift could indicate that the overall workload was remaining fairly stable.

The differences in terms of work schedules has been discussed previously, but fits into this section on workload as well. The flexibility of schedules is based on the reality that people cannot be forced to think or to be creative by controlling their hours of work. Inspirations for creativity differ from person to person. Creativity may be at its best over a cup of coffee. In the academic world, the

distinction between work and nonwork is inevitably fuzzy. The discretionary nature of academic work sometimes results in a shirking of responsibility and abuses related either to laziness and indifference or to excessive engagement in outside work. Unfortunately, it is the abuses that get attention and are remembered and become the points of criticism by non-academics. In reality, most faculty put in at least as much time as those with more enforced work schedules. The National Science Foundation (NSF) (1981) reported that during the academic year, the average number of hours worked was 50, while during the summer it fell back to 35. These figures, when averaged over the whole year, yield an average of 45.8 hours worked per week. This compares to 36 hours per week worked, on average, by all workers in nonagricultural settings. Almost two-thirds of faculty work time is spent either teaching or performing research. Only eight percent on the average is spent on remunerative outside work.

Some critics of higher education do not dispute the claim that faculty members work long hours, but maintain that some or much of the work is nonproductive. Specific examples of this that are cited include research, faculty and committee meetings, as well as outside activities with and without compensation. It is contended that these take place at the expense of the students. These critics are somehow under the impression that students are constantly at professors' doors.

Rewards and Perquisites

An important issue to consider regards the types of rewards received by those in the academic profession. To a large extent, the rewards for academics are intrinsic. That is, they come from the work itself (McKeachie, 1979). These intrinsic rewards include the satisfactions

derived from intellectual curiosity, interest in ideas, exercise of rationality, opportunity for achievement and self-expression, fascination with complexity, ability to solve different problems, the pleasure of expertness, and participation in decisions affecting one's life. The intrinsic rewards of the academic profession also have an interpersonal aspect. This includes membership in an academic community where there is friendship, the stimulation of and by colleagues, the recognition of work well done, and the association with promising young people and being instrumental in their growth and development. The participation in professional associations and societies provides additional opportunity for contact with colleagues and for recognition.

In the value system of many faculty members, the intrinsic rewards are of deep concern and the commitment to work for its own sake is immense. McKeachie (1979) found that in most cases, intrinsic satisfactions are reported to be much more important than extrinsic rewards. Toombs and Marlier (1981) also found strong commitment. Because of this, faculty members are very interested in the conditions within their work place. These conditions affect the quantity and quality of their work and the qualities of their lives as well. The importance placed on conditions is by no means meant to imply that monetary rewards are unimportant. Bowen and Schuster (1986) found that salary and benefits were of concern to faculty, especially junior faculty.

Academic institutions have traditionally relied on faculty members' sense of vocation, love of academic life, and need for security, rather than generous compensation, for motivating and retaining them. In return, employers have tried to create a favorable work environment, to provide numerous nonmonetary benefits and amenities, and to form meaningful

communities that would make the institution a good place for faculty to live and work. It is idealized that being a faculty member is more like being a member of an extended family than working for a corporation. The family/community concept is probably stronger in smaller institutions and in smaller cities than the opposite. It is commonplace for professors and their families to enjoy certain privileges and benefits that add to their real income, social status, or welfare. These include things such as free or reduced cost admission to campus events, use of recreational facilities, libraries and museums, tuition remission for family members for own and other universities, and subsidized housing. In many instances, institutions can offer these perquisites because they pose little additional cost. Additionally, the benefit to the university of providing a forum where the faculty can get together to discuss their ideas is invaluable.

Other Changes in the Work Environment

Anderson (1983) found that faculty are perceiving a decrease in the amount of autonomy they have. Examples include increased amounts of paperwork and course requirements. In addition, faculty members see their institutions as becoming less democratically governed. Administrators are making more of the decisions and involving students and faculty less and less. In a National Education Association (1979) survey, on items concerning internal communications and faculty participation in institutional affairs, between one-third and one-half of the respondents indicated that conditions were less than satisfactory. Some of these changes in autonomy reflect the state of the environment and are beyond the control of the administrators. For example, federal, state, and local governments have taken over certain aspects of the decision-making

process. In addition, as the environment becomes somewhat more turbulent, immediate action is often necessary. Immediate reaction is not always possible when faculty must be consulted and their opinion solicited.

The declining participation in academic decision-making has been a source of reduced morale. These changes have resulted in an academic life that is more bureaucratic and more rigid. Clark, Boyer, and Corcoran (1985, p.23) write:

> ... higher education seems to be undergoing a gradual paradigmatic shift, termed variously from faculty hegemony to student consumerism and from education community to economic industry.

A final major working condition that has changed over the past 15 to 20 years is status. During this period, there has been a perceived decline in social status of faculty members. In the past, a valued reward of the profession has been the high regard in which it was held by the general public. This probably reached its pinnacle in the 1960s when higher education was near the top of the list of social priorities. At that time, many faculty educators were members of councils of government and business. One reason for this changing perception has been the faculty decline in real earnings vis-a-vis other occupational groups.

Faculty Turnover

Their career stability sets faculty members apart from many other workers. Because they enjoy relatively better health and academic duties are not very demanding physically, age does not become a handicap until relatively late in life. Studies indicate that the mental faculties related to scientific research do not appear to be affected significantly by increasing age, not at least before 70 (Albrecht, 1977); scholars who were productive when they were young continue to be so later

in life (Nechles-Jansyn, 1983).

In interviews with a group of faculty that had elected to retire early, Bowen and Schuster (1986) found that faculty were being pressured to retire in more and more cases. This pressure was not always accompanied by a particularly attractive early retirement program. The pressure came often in the form of an indication of a need to open up spaces so that the universities could recruit some fresh blood.

It is important to note that early retirement for professors has a different referent point than for some in the general working population. The age that faculty can be forced to retire is 70. This does not mean, however, that professors will have to retire at that age. The university administration has the option of continuing their employment. States can change the mandatory age for professors at state institutions as long as they do not lower the cutoff. Virginia, for example, has abolished a mandatory retirement age for faculty at state institutions.

Other reasons for early retirement exist. Some faculty members in high demand fields have given into the temptation of higher salaries in the private sector. Interestingly, this is not a common occurrence. What continues to increase is the number of faculty members who are employed by a university and work part-time in related outside jobs. Reasons for this have been mentioned previously. Overall, genuine voluntary attrition, among tenured faculty, is almost nonexistent. The defections that do occur are perceived as being motivated by better pay and better working conditions.

It is safe to say that most faculty intend to stay where they are; in academe. Despite the many frustrations of academic life, most faculty members choose to accept the situation. No single finding stands out more

consistently than the unwillingness of faculty to abandon their academic careers. Bowen and Schuster (1986), in a survey of 38 campuses across the United States found this to be the case in all of them. Faculty like their work. In fact, approximately 90 percent stated that they would choose the same profession if they had to choose all over again.

Few faculty leave voluntarily. The choice to be a member of academe is a lifestyle decision. The flexibility, excitement, and intellectual stimulation that accompanies most university positions generally overcomes the negative aspects.

The supply of faculty is not static. People both enter and leave the campus continually. When they leave it is not always due to retirement (Waggaman, 1983). Exit may occur in the following ways:

1. Retirement
2. Death or illness
3. Voluntary departure to accept position in a non-academic organization
4. Involuntary separation
5. Dropping out of the labor force for personal reasons and/or travel and further education and/or boredom/burnout
6. Transfer to administrative or other non-faculty position in higher education
7. Transfer from full-time to part-time faculty position
8. Emigration

The above include all faculty departures except those involving transfer from one academic institution to another.

Attrition varies from time to time depending upon several factors. The age composition of the faculties affects the number of retirements,

departures due to illness or death, and the number of people dropping out from burnout. Factors that influence age of retirement affect the number retiring in any given year. Institutional policies designed to push people out -- policies relating to probation and tenure, dismissal for cause or occasioned by financial exigency, and early retirement will have an impact on the number of departures. Institutional practices regarding the transfer of faculty to administrative posts will make a difference. Finally, and perhaps most importantly, the attractiveness of academe as a place of employment relative to the attractiveness of other settings will affect the number of voluntary separations. It should be clear that attrition rates are not constant. Rather, they vary from year to year with the attractiveness and/or occurrence of various reasons differing from year to year. However, barring any major events, the combined attrition rates tend to be confined to fairly narrow limits and to change rather slowly. Bowen and Schuster (1986) summarized the literature and predicted for the period 1985-2010, the average faculty attrition rate would be about four percent a year. This breaks down to about 1.3 percent for retirement and death and 2.7 percent for departures due to other reasons. They admit that these are conservative estimates. Attrition rates will likely grow in the future if the faculties grow older, if the ratio of women to men increases, if universities begin to "strongly suggest" that redundant faculty members leave or retire, or if the gap widens between compensation and working conditions inside and outside of academe.

CHAPTER 3

Q Technique

Chapter 3 focuses on Q technique and its utility as a method for data collection for research questions centering on the role of attitudes, opinions, values, beliefs, and needs in the decision-making process dealing with retirement from the workforce and re-entry to the workforce.

A two-step process is involved in Q technique. First there is the Q sort. The Q sort is a rating or categorizing procedure in which the participants physically sort a series of items into a predetermined number of categories. The second step involves analyzing the data to derive meaningful clusters of participants. Each cluster contains participants who responded similarly to the set of items sorted and who, in addition, may be similar on other characteristics such as demographics. In Q technique, the variables of initial interest are the people performing the Q sorts, not the Q sample statements. Persons significantly associated with a given cluster or group are assumed to share a common perspective. Hence, when submitting the data to analysis, the emerging clusters consist of groups of **people** rather than groups of items or statements. This grouping of people into distinct categories reflects the existence of high intercorrelations or similarities among their Q sorts. In Q technique, the presence of several independent clusters is regarded as evidence of different points of view in the person-sample. An individual's membership in a cluster or group indicates his/her shared subjectivity with others of that cluster or group.

The following paragraphs describe the Q sort procedures employed here in more depth.

Q Samples

The selection of appropriate statements for inclusion in a Q sample that is of utmost importance remains as much an art as a science. There are, however, established principles that are used for guidance (Stephenson, 1953). To begin with, the investigator is confronted with a large pool of possible statements of attitudes, opinion, values, beliefs, or needs. This pool was originally called a "trait universe" (Stephenson, 1950), but more recently has been referred to as a "concourse" (Stephenson, 1987). All of these statements pertain to a given topic.

The representation of items to constitute a given topical concourse is arrived at empirically through a previous study. In the present instance these are items bearing upon retirement and re-entry decisions. Initially, representativeness is sought through the application of a rationale in which the statement population is modelled or conceptualized theoretically. While a specific topic is being considered, one must adhere to a principle of heterogeneity in the final selection of statements comprising the Q sort (Stephenson, 1953). This is because the selection of heterogeneous statements will serve to maximize the comprehensiveness that is desirable in the sample of items within the topical domain. Thus, the statements used come close to approximating the complexity of the phenomenon under investigation.

It is relevant, at this juncture, to talk about the nature of the Q items themselves. The raw material is statements that are freely given by the participants. They should be translated into the questionnaire item format with as little tampering and modification by the investigator as is practical. Thus, if a sample of statements is generated by interviews, they should be reworded as little as possible. If a sample is chosen from

preexisting research data and instruments, the statements used should be as close to the original form as possible. The goal, according to Denzin (1971), is to retain a certain naturalness and to minimize where possible the sociopsychological equivalent of Heisenberg's uncertainty principle, i.e., a situation in which the act of measurement overly affects the phenomenon being measured. Put simply, the researcher should attempt to affect his/her participants as little as a thermometer affects a hot day.

Respondent Selection

In R technique studies, large numbers of persons are sampled but relatively few tests. In Q, large numbers of participants are usually unnecessary. This fact has sometimes been a point of contention among those who are accustomed to thinking in larger-sample terms, prompting a question concerning how is it possible to generalize to the population when employing a sample that may be only 30 (the expected respondent sample here will be in the neighborhood of 180). In Q technique studies, the participants, not the items, have the status of variables. All that is required are enough participants to establish the existence of a cluster or group for purposes of comparing one cluster with another. In addition, the N should be large enough to ensure stable correlations. The utility of the clusters in the development of policy depends, in part, on the extent to which the sample represents the population. If the sample reflects the population, large numbers of participants are not necessary. Determining the proportion of the population that belongs in a particular cluster is matter about which Q technique is not primarily concerned. In this sense, Q technique attempts to be descriptive of the population under study. At the same time, opportunities are afforded the researcher to test hypothesized theory.

Data Collection

The Q sort technique is a categorization procedure in which stimuli are placed in categories or an order that is meaningful from the standpoint of the participant operating under specified conditions. An example may be useful. Take the situation of a university professor faced with the task of grading a stack of term papers. The term papers are the stimuli (Q sample). The implicit condition of instruction is to arrange the papers from excellent (grade=A) to failing (grade=F), with the grades A, B, C, D, and F being similar in function to the +5, +4, +3, +2, and +1 scoring scale used in a Q sort. In this example, the process of rating papers is analogous to Q sorting. Given a relatively large number of papers (e.g., 50), it can be expected that most papers would be judged average in quality (grade=C) and that only a few would be outstandingly good or outstandingly poor (grade=A and F, respectively). Therefore, the distribution would approach the shape of the normal curve.

A major distinction between Q technique and rating scales revolves around the objectivity presumed to be an issue in the latter compared to the subjectivity intrinsic for the former. Many rating scales have right answers stipulated a priori in an operational definition. Thus, a grade of A may be given if an individual correctly answers ninety percent of the questions. A Q sort is more similar to evaluating essays for which one set of right answers does not exist. Different content and structure of the composition may evoke the same judgement of quality. There can still be a set of common standards, but there is also some degree of unique, original subjectivity involved (Babbie, 1975).

A typical Q sorting exercise begins with the investigator presenting a participant with a deck of Q sample statements, each statement printed on

a separate slip of paper or card. To facilitate the sorting procedure, the participant is instructed to read through the statements in order to get an impression of their overall content. At the same time, the participant should sort the cards into three groupings in accord with the condition of instruction. For example, the cards in the first group represent statements the participants agree with. The cards in the second group represent statements the participants disagree with. Cards placed in the third group represent statements the participants are neutral about. This last group can include statements that the participant is unclear on or are meaningless to him/her. Thus, the dynamics of subjectivity begin to assert themselves from the very beginning of the sorting task (Brown, 1980).

After the initial breakdown into the above groups, the participant proceeds to more detailed distinctions. The participant selects those statements with which he/she most agrees and most disagrees, and then statements with which he/she next most agrees and next most disagrees. The process of instructing the participants to sort from the outside (extremes) to the inside facilitates the sorting procedure because it is usually easier for the participant to identify extreme attitudes about an item. When distinctions become less clear, following the instructions to sort to the extremes first, the participant is faced with fewer cards to sort.

Upon completion of the sort, the participant is asked to reexamine the entire array to confirm that it represents his/her view adequately and is at liberty to make any needed adjustments to the array. When the sorting task is finally completed, the statement scores are recorded, thereby preserving a record of the sort.

The major underlying dynamic of the Q sorting situation is "psychological significance." That is, statements at the extremes of the distribution are most salient for a person operating under a specific condition of instruction, while those toward the middle are less salient. This is important conceptually for phenomenological and statistical reasons. Phenomenologically, it mirrors the way most people appear to function. Those things that are uncharacteristic (i.e., most disagree) of us are just as important, in a negative sense, as those that apply to us in a positive sense. In Q, the neutral point is of importance as well. Stephenson (1974) claims that the neutral point provides the very foundation for "quantum measurement, for all subjectivity." He continues that statements assigned zero (neutral) on the Q sort scale are those that do not matter in the given situation. They contain no information. An example is the selection of a "neither agree nor disagree" response. A point of no information must be the same for all Q sorts. All Q sorts are anchored, therefore, to one and the same origin of meaning -- of no information (the neutral point), and this holds for all conditions of instruction, for all Q samples, all Q sorts, and all persons performing Q sorts.

Anticipated Advantages of Q

One feature of Q technique is that it approaches the research question from the standpoint that the items will be interpreted in terms of the participant's internal frame of reference; that is, the participant's reaction on a set of items. Here, the question can arise as to the way in which the data collected using a Q sort differs from the data collected using a paper and pencil rating scale. To answer this, both techniques would have to be used and evaluated. That is not the purpose of this

study. An attractive feature of the Q sort is that it allows the participant to compare very easily each response with every other response he/she makes. During the participant's interpretation process, he/she has the opportunity to rank each item according to its relative importance in comparison to each of the other items. To alter the composition of each response pile is easy -- you simply move the item in question. Paper and pencil rating scales do not lend themselves, as easily, to the comparison of one item to another. The difficulty of comparison using paper and pencil ratings increases as the number of items to be rated grows. The participant may find him/herself scanning 50 items to identify all those items given a rating of a "4" to check whether or not they are relatively the same. Manipulation, it can be argued, is easier with each item on a separate card that can be easily moved.

A second appealing feature of the Q sort is that it is a change from the usual rating scale. This may entice the participation of additional people, i.e., increase the response rate in the sample. This is an important concern in any mail-out survey. Respondents may perceive the sorting exercise as providing them with the ability to become active in shaping the rating process. Changing their mind is easy (moving the cards into different piles) and is encouraged. This is in contrast to the commonly used paper and pencil rating scale where items tend to be treated as standing alone rather than comparatively.

The final step in the Q technique is the analysis. The analysis of the Q sort data is undertaken with one major objective in mind -- to define groups of respondents sharing similar points-of-view over some subset of items. The two most commonly used statistical techniques to achieve this end are Q-type factor analysis and cluster analysis. The

choice of either technique appears to lie in the preference of the researcher. However, the essence of the techniques are similar. After submitting the Q sort data to these techniques, groups of respondents are generated. Once this has been done, similarities and differences between the groups can be identified. Depending upon the research questions being addressed, various action plans and interventions can be formulated based upon the results. Here, the choice has been made to adopt the cluster analysis alternative following the method used by Harrison, Stephen, and Pistolessi (1987).

Cluster Analysis

Cluster analysis refers to a wide variety of techniques used to group entities into homogeneous subgroups on the basis of their similarities. The end products of this type of analysis are called classes, types, groups, categories, or clusters. These techniques construct a classification scheme for unclassified data, with the general objective of subdividing a set of objects (or persons) into homogeneous subgroups (Aldenderfer & Blashfield, 1984; Lorr, 1983).

As mentioned above, cluster analysis refers to more than a single technique. What differs between the techniques is the manner in which the clusters are generated. The choice of techniques is complicated further because different techniques generate different solutions, much like the situation of using a particular extraction and rotation method in factor analysis. Presented with at least a dozen clustering techniques, the question becomes: what technique should be used? Unfortunately, not very many objective guidelines exist. Various books on cluster analysis recommended one or two techniques because the author had either developed the technique or used the technique extensively. Aldenderfer and

Blashfield (1984) suggested that a useful guideline was to attempt to identify whether or not one technique was more common in the discipline being studied. If this was the case, using that particular technique increased the probability that the results would be understood. Alternatively, or in addition, if other similar studies used a particular technique, support was provided for the technique being used again (see Harrison, Stephen, & Pistolessi, 1987).

In psychology, a commonly used technique of cluster analysis is Ward's method. Ward's method belongs to a series of techniques called hierarchical clustering techniques. In hierarchical classification, the data are not partitioned into classes in a single step. Rather, they are first separated into a few broad classes, each of which is further divided into smaller classes, and so on until terminal classes are generated which are not further subdivided.

Hierarchical techniques can be divided into two methods; agglomerative and divisive. Agglomerative methods proceed by a set of successive fusions of the N entities into groups. The divisive methods partition the set of N entities successively into finer partitions. Ward's method is an agglomerative method (Everitt, 1980).

Ward's method proposes that at any stage of analysis, the loss of information which results from the grouping of individuals into clusters can be measured by the total sum of the squared deviations of every point from the mean of the cluster to which it belongs. At each step in the analysis, the union of every possible pair of clusters is considered and the two clusters whose fusion results in the minimum increase in the error sum-of-squares are combined.

CHAPTER 4

A Model of Retirement and Re-entry Decision-Making

Overview

In Chapter 1, Glickman et al.'s life ethos model was presented to provide a framework for what was to follow. That model was designed to explain factors affecting participation in the general workforce. This study encompasses activity in a subsection of the general workforce picture; namely, the process of deciding to retire from the workforce and perhaps subsequently deciding to re-enter the workforce. Another defining difference is the segment of the workforce that is of interest. The focal group here is tenured university faculty. The characteristics of this group and the factors that set it apart from the general workforce were presented in Chapter 2. Chapter 3 presented the mechanics of Q technique to be used for the data collection to be undertaken here. This chapter will sort the pieces and bring them together in a model of retirement and re-entry decision-making.

A Model of Retirement and Re-entry Decision-Making

Selecting the variables to be measured when modelling the process of decision-making is a difficult task. Not only do different people consider different pieces of information when making a decision, often they determine the importance of those items in relation to the other choices available. Therefore, there is the need to identify the major dimensions considered by most when generating a decision. Based on the literature presented earlier, six major sets of variables are considered to be most prominent when a faculty member confronts a decision to retire and whether or not to re-enter the workforce -- work values, nonwork values, financial security, affiliation, work needs, and nonwork needs

(see Figure 1). They represent dimensions that have been shown in other situations to be related to participation in and withdrawal from the workforce. There follows a description of each dimension to be included in the present investigation. However, the proposed dimensions do not exist independently of other "life-experience" variables. The life-experience variables include a number of elements found in the Glickman et al. (1979) model. It is important to consider these types of variables because they directly relate to the attitudes, values, and needs being assessed in the retirement and re-entry decision-making process. Descriptions of the components of the life-experience portion can be found in Chapter 1 (pp. 5-9). For the purposes of the present study, information on life-experience can be used to explain and understand the relative importance, or lack thereof, of specific dimensions. For example, the demographic and situational components provide more detailed information on the subjects' income. This information can be related to the responses to the financial security dimension. In addition, the method to be used for data collection (Q sort) and data analysis (cluster analysis) results in the generation of groups of persons. The life-experience components will be used to develop profiles of these groups. So, for example, a group of participants characterized by high nonwork needs and the likelihood to retire at a younger age could be found to have more outside activities (a demographic item). The content and labels given to each dimension are similar to those used by Durbin et al. (1984) and Glickman et al. (1979).

A final note on the model is worth mentioning. Although the issue is not being measured directly, the influence of the life-experience variables and the six dimensions on retirement and re-entry

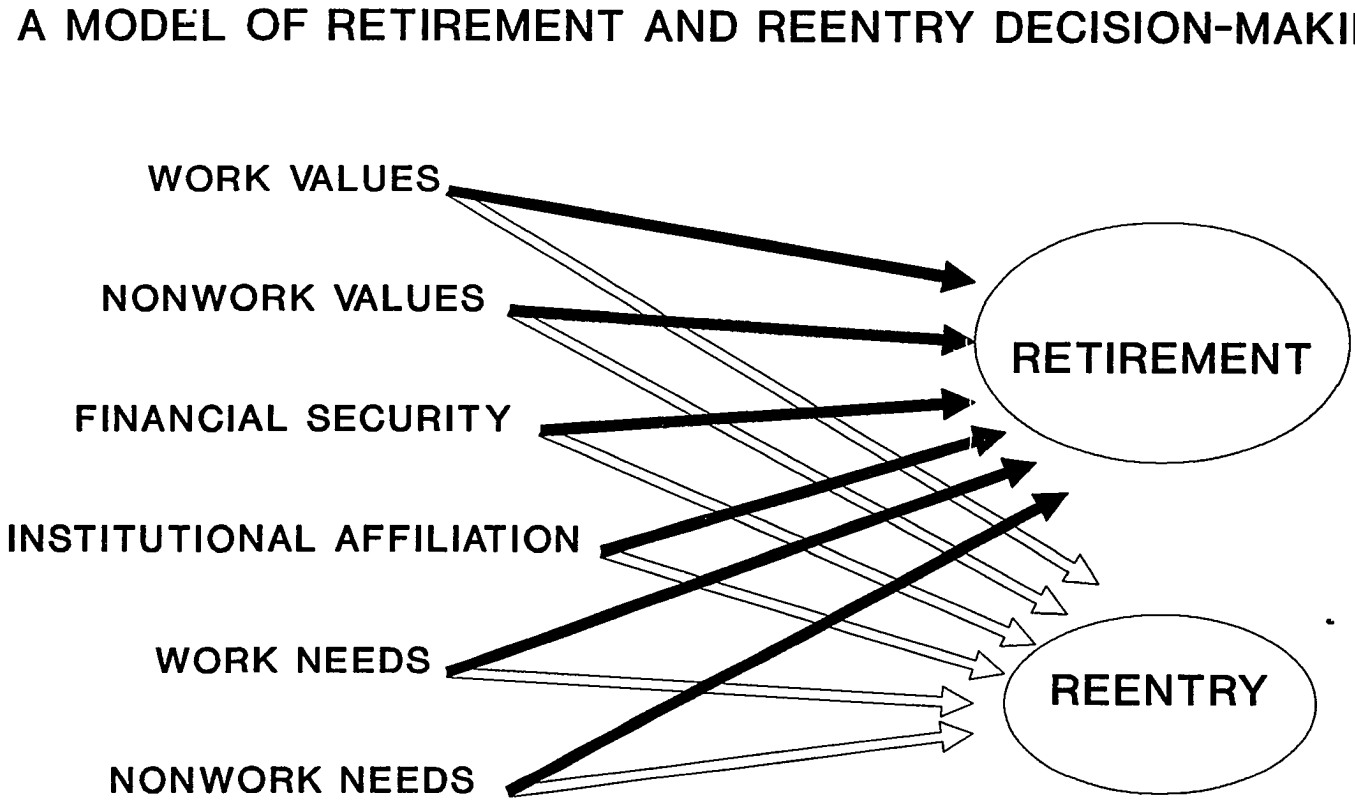

Figure 1: A model of retirement and re-entry decision-making

decision-making is not static. The relationship is a dynamic one, affected by changing environmental conditions. There are many examples of changes accompanying passage of time. Some changes may be quick, such as the perception of financial security changing upon being informed of winning $10 million in the lottery. Other changes are more gradual, such as the development of other interests. The point to be made is that the proposed model presents a snapshot of a process; a process that can be radically altered in a matter of hours, or over a period of many years.

Work Values

This dimension is intended to measure the traditional work ethic; i.e., the set of values that identifies what is good and affirms the ideals of conduct in the work place (Ekerdt, 1986). It takes into consideration the degree to which hard work is regarded as a virtue and how much success and satisfaction can be attributed to work. Representative items include "doing one's best no matter how much it is disliked" and the "importance of trying to succeed in one's work."

The work ethic is manifested among university faculty through their quest for quality and the pursuit of new knowledge. Through research and teaching, professors have the ability to see the results of their work, while at the same time, enhancing their professional development and reputation (trying to succeed). Additionally, this dimension reflects the amount of success attributed to one's efforts (doing one's best). Professors, it has been shown, value the autonomy that often accompanies their position. This ability to control what they do and when they do it enables professors to establish perceptual links between effort and performance that may be more salient than for those engaged in other occupations. For example, if they give greater effort to research, they

increase the chances that they will have more publications.

Nonwork Values

The nonwork values dimension assesses the significance of nonwork activities. Nonwork is a term used to include off-the-job activities. It can include recreational activities as well as activities such as writing and volunteering. They are activities for which pay is not received. In a manner similar to the work values dimension, this dimension is intended to reflect an adherence to a "nonwork" ethic. The "nonwork ethic" has been used to account for the smooth transition from work to nonwork because it views work and nonwork as falling within the same spectrum of activities. Emphasis is placed on keeping busy and active. Delegating one's self to a rocking chair is not a nonwork activity. Rather, it is a passive behavior.

A nonwork ethic is fostered among faculty because of the high caliber of skills they possess. These skills result from natural talents, from the advanced degree, and from the many years of experience, both inside and outside of the university. As has been shown, faculty members are often in great demand because of their skills. Adherence to this ethic (or value) can be measured through the degree of accomplishment derived from nonwork activities and the degree of importance that is attributed to these activities.

The essence of the meaning of the nonwork ethic is the same as for the work ethic, yet it is important to reemphasize that work ethic and nonwork ethic are not two ends of a continuum. The difference is that the nonwork ethic refers to those energies devoted to purposeful activities for which financial remuneration is not received or expected. "Working hard" and "keeping busy" are virtues displayed in both contexts. The nature of the

activity and rewards are what differ. A high work ethic does not necessarily imply a low nonwork ethic. The rationale for including both components is that there may be a change in the strength of the two sets of forces over time. As the point of retirement draws nearer, there is a supposed transformation in motivational prominence; a shift from the work ethic to the nonwork ethic as controlling (Ekerdt, 1986). For example, early in a professor's career, his/her work ethic may be prominent over his/her nonwork ethic. There are a number of reasons for this. Among them is the training process. Graduate schools stress the work ethic. Early in an academic's career it may be difficult to change one's behavior quickly. Additionally, demands for professional recognition and job security necessitate that a professor be very productive. It is somewhat irrelevant whether or not a particular activity (e.g., teaching) is enjoyed. In order to remain in academe, high levels of quality output are expected. This high work ethic may exist at the expense of an individual's nonwork ethic because of priorities that must be set and because of a limit on the time available.

The influences of the work and nonwork ethic also operate on a more global level. Their influences can be explained in terms of social and societal norms. For example, society expects younger individuals to work hard. Hard work is good for the person and good for society. If an individual possesses a specific skill or ability, he/she has a responsibility to share it with the community. In fact, faculty are expected to participate in pro bono community service. As a person ages, societal norms evolve so that it is acceptable to work less hard and increase one's participation in nonwork activities. This shift does not imply that society expects less from the individual. On the contrary the

range of expected contributions may be broadened. For example, community service is expected to continue, albeit with a possible change in the content of the activities. The experience and skills of this group make them targets as providers of valuable services.

Both of these ethics serve the purpose of providing a faculty member with a set of personal goals (Atchley, 1971). A goal that might result from a strong work ethic is the desire for professional recognition. Hard work will lead to this outcome. A perceived need that might be served by a strong nonwork ethic is illustrated by the desire to use one's skills to help those less fortunate. The exact goal is not what is important. What is important is that different levels of this value will impact the decision to retire from academe.

The next two dimensions, institutional affiliation and financial security, are environmental dimensions. In contrast to the work ethic and nonwork ethic dimensions which are more stable over time, the affiliation and financial security dimensions are influenced by the current state of affairs. That is, during periods of high inflation, for example, financial security will likely have a different meaning than during times of low inflation. In addition, the work and nonwork ethic can impact an individual's perception of the environmental dimensions.

Institutional Affiliation

This dimension reflects an individual's identification/association with fellow workers and the workplace. It is important to point out that, as used here, affiliation refers to the organization rather than the profession. In the same sense, it is important to note that one makes the decision to retire from an organization, not necessarily the profession. The re-entry decision may or may not involve continued affiliation with

the profession. For example, re-entry into the workforce may consist of taking a teaching position in a private school. The individual has disaffiliated with the university as a place of employment, but remains affiliated with the profession (education). Nonwork activities (e.g., volunteering) also may serve to keep an individual affiliated with the profession. An instance where this occurs is when a retired professor tutors students. An individual may be an accountant working for a large organization and love the company, but dislike being an accountant. This person would still exhibit high organizational or institutional affiliation. Likewise, a professor may highly identify with his/her university but not enjoy the duties of being a professor. The choice was made to consider institutional affiliation rather than professional affiliation because, as a group, faculty are pleased with their choice of professions and identify with other faculty as a group. Examples of items reflecting affiliation include perceptions of "being part of an academic family," "receiving recognition for work done," and "satisfaction with the way things have been done at the university."

At the other end of the continuum is disaffiliation. While affiliation is a perception of belonging, disaffiliation is a perception of not belonging. Examples of disaffiliation include perceptions of isolation and powerlessness, a lack of recognition for work, and heightened anxiety about the situation at the university.

Research that has been conducted (e.g., Quinn, 1978) supports the inclusion of environmental factors when investigating reasons that individuals retire. A clear inference from these studies is that individuals are more likely to retire from jobs with unfavorable working conditions. It may be useful to think of affiliation as a type of

satisfaction and disaffiliation as a type of dissatisfaction. A satisfied individual has fewer reasons to leave the organization providing the satisfaction. Dissatisfaction, by itself, has been found often to be an insufficient reason to decide to leave. March and Simon (1958), in examining the decision to leave an organization, claim that unless alternatives are available, a dissatisfied individual often will not leave. In the present setting, faculty affiliation may be weakened but they may choose not to act on the perception until other options become available to them. Outside activities as well as retirement, are sources of these options.

Financial Security

This dimension is defined as a faculty member's perception of what their financial concerns will be upon retirement from a university. It takes into account that financial security means different things to different people. For some, financial security might mean that there is no change in the amount of income being earned. To others, financial security might be perceived to be adequate even if income declines by some percentage. That is, the individual could live in a satisfying lifestyle and participate in activities desired without being overly concerned about his/her financial situation.

Numerous studies (e.g., Barfield, 1970; Durbin et al., 1986) have found that engaging in planning for retirement impacts an individual's attitude towards the action. This process is multidimensional. That is, it can include activities such as retirement counselling, attendance at seminars, and estimation of financial resources. Barfield (1970) and Durbin et al. (1986) found that those individuals who had formulated plans for their retirement were more likely to retire. Expectations of future

financial security has also been found to be related to the decision to retire (Durbin et al., 1986). Many studies have found that objective data on income, be it current income, retirement income, or some relationship between the two is important in deciding whether or not to retire. However, few researchers have looked at subjective measures, such as the alternative meanings income levels have for different individuals. When deciding whether or not to re-enter the workforce, the perception of financial security may be a driving force. However, the perception may not necessarily agree with the reality of the situation. At retirement, many of life's "larger expenses" are past. The car is in good shape (use often declines with age), the house mortgage is paid off, and the children are out of school. Although fewer dollars may be needed to achieve financial security (i.e., pay the bills, take part in desired activities), the individual might not realize this. For those faculty who do not wish to see changes in their lifestyle occur after retiring, a perception of greater financial security would be desired (Parnes & Meyer, 1972). Consequently, the faculty member worried about making ends meet would be less likely to retire and live on fewer dollars.

In a longitudinal study of Bell System managers, Howard (1988) found that financial considerations played a part in the managers' decision to retire early. Specifically, she found that those who had retired early had fewer financial worries and less of a need for a secure job. Speculating on why this was the case, Howard suspects that these individuals were more skillful in handling their financial assets. Interestingly, there appeared to be a trade-off between motivation to work and the desire to add to their financial resources. In other words, an individual might have wanted to increase his/her financial standing, but

the lack of motivation to work was a stronger force.

A word of caution is in order here. The subjects in Howard's (1988) study were managers, not university faculty. Thus, some of their experiences and opportunities differ. A significant similarity is the report that many of the retirees went back to work either full or part time in a related field because of their years of expertise; an expertise also found among university faculty.

The final two dimensions, work needs and nonwork needs, are situation specific dimensions. That is, they can differ depending upon the relevant environmental conditions. An individual's needs are the motivational force behind many actions. Thus, an individual's behavior is shaped by a specific need or set of needs. Relevant needs for an individual in the labor force are, for example, whether or not the individual must have the tangible rewards of labor to survive physically, and rewards relevant to the job itself (e.g., advancement and autonomy). Inclusion of needs is supported by the research on job satisfaction. It has been reported that satisfaction is the result of a fulfillment of needs which are seen as an integral part of the job context (Hackman & Oldham, 1975). Often, faculty have the opportunity and ability to find "professional" satisfaction from several sources. Thus, they would not be expected to remain in an environment where there satisfaction was low especially when they could find satisfaction elsewhere.

Work Needs

This set of variables measures the importance of work in fulfilling a faculty member's needs. Work needs can encompass many dimensions such as job enrichment, job advancement, and personal power (Glickman et al., 1979). For the purposes of this study, only the dimension of job

enrichment will be used. Job enrichment includes items such as "my job allows me to do new or original things at work, my job is full of variety, and my job gives me the chance to do some independent thinking." This is not meant to imply, however, that dimensions such as job advancement are not important. It is a fair statement to make that most faculty would like to see their careers progress positively, reaching full professor status. However, the needs satisfied by such advancement are often more long term than the needs satisfied by an enriching job. The periods of time between advancements, in terms of rank, often are seven to ten years. Due to this extended period of time, the full impact of advancement may be lost. Based on the reasons given for entering academe, presented in Chapter 2, it appears that the duties, responsibilities, and challenges accompanying the role of professor satisfy some needs of the individual. Given that needs motivate behavior (retire/not retire; re-enter/not re-enter), it is expected that the more personally enriching work is perceived to be, the less likely a faculty member is to retire. Examples include the ability or requirement to participate in research, the performance of several different types of activities (e.g., teaching and research), and the emphasis on creativity.

A second reason for choosing job enrichment is that professors have a certain degree of autonomy built into their positions that allows them to impact the degree of enrichment they achieve. For example, once they have earned tenure and the external pressure to generate a multitude of publications has lessened, they can choose a program of research that holds greater interest for them; allows them to be creative and increase their job satisfaction. This control is not as common in the general workforce. It has been said that the University is the last bastion of

individual enterprise.

Nonwork Needs

Nonwork needs operate in a fashion similar to work needs. This set of variables measures the importance of nonwork activities in fulfilling a faculty member's needs. That is, if a professor's nonwork needs are greater than his/her work needs, there is an increased likelihood that he/she will elect to retire. As with work needs, nonwork needs can encompass many dimensions. However, given the faculty's characteristics, particularly the desire to learn, grow as a person, and to participate in a variety of activities, a dimension labelled nonwork enrichment (Glickman et al., 1979) has been selected for inclusion into the decision-making model. This dimension closely parallels the job enrichment dimension discussed under work needs, particularly the nonwork oriented "intellectual stimulation" and "activity level" items.

Items representing nonwork needs include the ability to learn new things in nonwork time, ability to be creative in nonwork activities, and having a multitude of activities to become involved in.

Similar to the work ethic and the nonwork ethic, work needs and nonwork needs are essentially the same, yet not two ends of a continuum. The needs of variety, independence, activity, and intellectual stimulation are being fulfilled. The difference lies in where and how fulfillment is being sought. Together, job enrichment and nonwork enrichment can be thought of as life enrichment.

Summary

As a group, the six dimensions described are considered to be the most important dimensions in the decision to retire and re-enter the workforce. The nature of their relationship to the decision and to each

other will provide those retiring as well as the universities with information to make the transition as healthy and productive as possible.

As a final note, it is important to realize that although the dimensions in the model are presented separately, they should be conceptualized as working together as part of a process. For example, it is reasonable to state that the relationship between a faculty member's financial situation and the options that an individual is free to exercise is bidirectional because, depending upon the options exercised, financial security might increase. Whether exercising options affects financial security or financial security affects which options are exercised depends upon the situation. The point is that in the decision-making process, the individual weighs each dimension relative to other dimensions during the process of reaching a decision.

Objectives of the Study

Based on the research cited in the previous chapters, several general concepts and research propositions are considered at this point: 1) an individual utilizes a specific decision-making strategy in deciding when to retire and/or re-enter the workforce; 2) an individual's beliefs, values, and needs are useful predictors of future behavior; 3) the person's age and the options available to an individual will be useful in discriminating between groups of faculty members; and 4) Q method is a useful and appropriate data collection technique for identifying the importance of a set of dimensions used in retirement and re-entry decision-making.

These propositions are derived from the literature and the model proposed in this study, which considers the relationship and importance of a set of factors in determining when a tenured university faculty member

willretire and decide whether or not to re-enter the workforce. A guiding principle in the selection of the specific social psychological variables is the finding by Glickman et al. (1979) that social psychological variables are useful in describing influences affecting workforce participation. In addition, Fishbein and Ajzen (1975) found that behavioral intentions are good predictors of future behavior. Thus, the importance given to each of the dimensions in the proposed model, and the relationship of the dimensions to the intended age of retirement and other descriptive variables, can serve as guidelines for university administrators in the long-term strategic planning affecting the faculty workforce.

At the same time, the issue of the faculty experience is being examined and the way in which the characteristics of this group interact with certain variables when making the decisions to retire and to re-enter the workforce. For example, does the fact that faculty often have a number of options available to them increase the importance of nonwork needs? Very little research has been conducted considering faculty retirement because it has never been much of an issue. However, with the aging of the whole workforce, retirement is going to become more frequent in academe. It was reported in Science (1989) that by the year 2000, one-third of the current faculty will have to be replaced due to an accelerating pace of retirement. The proposed model, therefore, is an attempt to gain a clearer picture of this process so that the needs of the retiring faculty member and the needs of the university can be better met.

Finally, a nontraditional data collection technique is being used to address the research issues. This is significant because the data collection and data analysis techniques result in the identification of

distinct groups of individuals each sharing similar response patterns to a set of items. Based on the characteristics of each group (i.e., demographic description), university administrators can target interventions to better fulfill the needs and expectations of the faculty and the university as retirement approaches for larger numbers of faculty.

Propositions

The initial statistical technique to be used in the analysis of these data is cluster analysis. To some extent, the resultant clusters depend upon the number of participants used, the characteristics of the sample, and the type of clustering technique used. These issues are discussed in more depth in Chapter 5. Thus, the true meaning of the results can only be determined after interpretation of the clusters generated, rather than a priori. However, based upon the existing literature, specific a priori propositions can be advanced. The generated clusters can then be compared with the propositions to assess their degree of support. The following propositions are examples of what is expected to be found, along with a brief presentation of supporting rationales. Note that the use of the term "high" and "low" is relative. A cluster may contain participants characterized as high on a particular dimension when compared to participants in another cluster.

Proposition 1: Faculty responses to work value and nonwork value items will differ among the generated clusters. It is proposed that, for example, there will be a cluster characterized by high work ethic and another cluster characterized by a high nonwork ethic. In addition, where there is a high work ethic and low nonwork ethic, the age of the faculty will be lower and the expected age of retirement higher than in the reverse condition (low work ethic, high nonwork ethic).

Rationale: Values are global, thus less situationally bound. They are not likely to change rapidly or extensively in a short period of time. Their stability makes them useful determinants of behavior. For this reason, work and nonwork values are expected to strongly characterize the generated clusters. Age is a factor inasmuch as younger faculty often feel the push to produce so that they can continue to advance within the profession.

Proposition 2: In clusters containing a strong perception of institutional affiliation on the part of the faculty, their expected age of retirement will be higher than in clusters where institutional affiliation is lower.

Rationale: Institutional affiliation reflects a faculty member's perception of belonging with the university. This perception is generally satisfying, so it is predicted that professors experiencing high institutional affiliation would retire at a later age. However, the type and number of other options, both work and nonwork, available to the faculty member could decrease the influence of institutional affiliation on the expected age of retirement.

Proposition 3: Clusters characterized by faculty responses of high financial security and high nonwork needs will show an expectation to retire earlier than faculty reporting low financial security and low nonwork needs.

Rationale: These two dimensions are related inasmuch as a perception of financial security could make the realization of nonwork needs possible. In addition, if a faculty member can enjoy a desired lifestyle without the

income from full-time university work, there exists one less motivator to continue working. Similarly, for nonwork needs, a professor might be able to fulfill his/her enrichment needs through means other than university employment. Looking forward to a new repertoire of activities may prove more enriching than work activities which, after many years, might begin to become somewhat routine.

Proposition 4: Clusters containing faculty who agreed with the work needs items (i.e., high work needs) will be characterized by a higher expected age of retirement.

Rationale: Certain characteristics of the profession, such as autonomy and job variety, serve to satisfy a set of needs and to provide enrichment for professors. In fact, these may be some of the reasons for entering the profession. To the extent that continued university employment results in the fulfillment of a faculty member's work needs, their expected age of retirement will be higher.

Proposition 5: Clusters characterized by faculty responding with high work values and high work needs will exhibit a higher probability of re-entering the workforce and find their work activities generally satisfying.

Rationale: These professors enjoy work. At the extreme, they may be labelled "workaholics." Their strong adherence to the work ethic (value) may cause them to suffer discomfort if they were to retire and not re-enter the workforce. These people may be tired of some of the activities and responsibilities associated with being a professor and so decide to retire from the university. Re-entry into the workforce might

consist of opening a consulting firm.

Proposition 6: Faculty perceiving a high financial security condition will be less likely to re-enter the workforce.

Rationale: Work is a means of achieving financial security. For those professors who can maintain financial security without university employment and find their nonwork activities satisfying, the probability that they will re-enter the workforce is diminished.

CHAPTER 5

Method

Sample

Participants consisted of 186 full-time, tenured faculty members at Old Dominion University. Participation was voluntary. The decision not to participate resulted in a failure to complete and return the data collection instruments. Participants were able to terminate their participation at any point in time.

Procedure

Preparation

Initial contact was made with the Vice-President for Academic Affairs of Old Dominion University in order to enlist the support of the administration and increase the perceived legitimacy of this endeavor for participants. He expressed interest and support for the study. However, the responsibility for the design of the research and the interpretation of the findings resides wholly with its author.

Retiree Interviews

Given the paucity of research on faculty retirement, it was decided, after the model was developed, to interview a group of faculty retirees from the university. The thought behind this was to investigate whether any major dimensions of retirement were being missed. The earlier research studies reviewed had used samples of individuals who had not yet retired. It can be difficult for an individual to fully envision the retirement decision-making process when the actual event of retirement is still some years away. Therefore, interviews were conducted with actual retirees in an effort to fill such gaps (see Appendix A for interview questions).

The participants in this portion of the study were a small sample of emeritus faculty members at Old Dominion University. The sampling procedure was as follows. A copy of the 1988-1989 Old Dominion University Faculty and Staff directory was obtained. In that publication, there was a separate listing of emeritus faculty. Several conditions were set before sampling from those listed. First, they had to have a Ph.D. or similar professional degree. This was decided because most of the research reported has used faculty with advanced degrees. The second condition was that the emeritus faculty member had to live in the Tidewater area so that face-to-face interviews could be conducted.

There was a total of 79 emeritus faculty. Of the total, 41 did not possess a Ph.D. or similar professional degree and nine of those possessing a Ph.D. lived outside of the Tidewater area. This left 29 faculty eligible to be interviewed. A stratified sampling procedure was used in order to represent equally each of the six colleges of the university. Each of the remaining 29 emeritus faculty was placed in an appropriate college. Then, two were randomly selected from each college. A letter was sent out to those faculty explaining the purpose of the project. They were also told that the researcher would contact them in a couple of days. Upon contacting these individuals, nine agreed to participate, two refused, and one could not be reached. For those colleges where two individuals were not initially interviewed, additional names were randomly selected. This procedure netted an additional three respondents.

Retiree interview results.

Overall, the results from the interviews with the faculty retirees supported the original choice of dimensions. The comments made by the

retirees raised no questions about the appropriateness of the dimensions discussed in Chapter 4. The following will present a brief summary of the results.

The mean age of the retirees interviewed was 63.7 years (s.d.=3.46). This was slightly lower than the expected age of retirement of the faculty who later responded to the survey, 64.9, but close enough so that age difference does not become an issue. Sixty percent had taught all of their professional lives, most of them at a single university. The reasons given for entering the profession were varied, yet they can be placed in several broad categories. Among the reasons were the desire to continue learning and spread knowledge, the love of academe, the desire for independence, the need to be creative, and the enjoyment of interacting with students. These reasons for entering academe were similar to those listed in Chapter 2.

Administrative changes were discussed as having had a significant impact on the decision to retire. The particular change noted was the trend of lessened faculty input to the decision-making process. Over three-quarters of the retirees indicated that this problem had reached a pinnacle during the previous president's administration. The problem had been severe enough to induce several of these faculty members to retire. They indicated that they were in a position where they did not have to or want to deal with it anymore.

The interview went on to ask retirees why they had selected the age they did to retire. Fifty percent of the interviewees responded that it was the age at which they were supposed to retire. Several appeared to be very much influenced by the magical age of 65. One of the faculty interviewed worked as long as he could but at age 70 was forced to retire

under provisions of regulations in effect at the time. About one-third had retired for health reasons, both objectively and subjectively assessed. The subjective attribution of health reasons was reflected by the retirees who said that they had felt that continuing university employment would be detrimental to their health, but whose suspicions of health problems were not confirmed by a physician. Perhaps this was one method of rationalizing the decision to retire.

By far, the most common reason for deciding to retire at a particular age was the desire to do other things. Most of the other things were nonwork activities. All of the retirees had hobbies or activities that they wished to spend more time enjoying. Among the more prevalent nonwork activities were travel, reading, church work, or other volunteer work, and time for others, be they spouse, children, relatives, or friends. Very few of those interviewed had any desire to go back to work--especially teaching. Two interviewees expressed an interest in teaching part-time, as long as they could teach the courses they wanted when they wanted. Unfortunately, they indicated that the university both actively and passively discouraged this. Only one interviewee was involved in a part-time work activity. He indicated that this role would be ending soon because he saw himself becoming too immersed in the work.

Finally, as a summing up question, the interviewees were asked whether or not they were pleased with their decision. One hundred percent said "yes," with several adding that they should have done it earlier.

Form Distribution and Data Collection Procedure: Main Survey

For the main survey sample, a list of tenured faculty members was obtained from the Personnel Office at Old Dominion University. From the names on this list, a set of mailing labels was generated so that the data

collection instruments could be sent through campus mail to each eligible faculty member.

The campus mail envelope contained:(a) a letter explaining the project (i.e., purpose and potential benefits), guaranteeing participant anonymity, pointing out that participation was voluntary and should take no more than half an hour, a date to return the forms by, and a phone number where the researcher could be reached if questions arose (see Appendix B); (b) a response card to be returned separately indicating that they had returned the completed instruments; (c) a set of instructions for completion of the Information Form (see Appendix C); (d) the Information Form containing demographic information and expectations regarding university retirement and workforce re-entry (see Appendix D); (e) two pre-addressed return envelopes; and (f) a white envelope labelled "Part Two, Card Sort." Inside the white envelope, there was; (a) a set of instructions for the completion of the card sort (see Appendix E); (b) a set of 25 labelled yellow 3" X 5" cards (see Appendix F), and (c) a set of five white envelopes with the labels "strongly agree," "agree," "neither agree nor disagree," "disagree," and "strongly disagree" placed on the front, into which the 25 cards covering the six dimensions described in Chapter 4 were to be sorted. The procedure for sorting the cards will be found later in the chapter in a section titled "Q Sort."

Participants were given two weeks to complete the forms and return them in one of the pre-addressed envelopes. To insure anonymity, participants were asked to return separately in the other pre-addressed envelope, a card indicating that they had completed and returned the data collection instruments. These cards had the participants' names on them, but were not attached to the data collection instruments. Participants

were informed that if they did not return a card, a follow-up letter and a second set of data collection instruments would be sent.

As an incentive to participate in the research, respondents were told that they were eligible to win two tickets for a dinner harbor cruise on the Spirit of Norfolk. Participants were told that they would be entered in the drawing when they returned the card indicating that they had sent in the completed data collection instruments.

Follow-Up Procedure

A follow up letter and set of data collection forms were sent to those faculty not returning the 3" X 5" card by the due date. Most of the materials sent out were identical, except for the following. First, the cover letter was changed to reflect an increase in the incentive for participation. Instead of the two tickets for a dinner cruise, the new incentive announced, which also applied to those responding to the original mailing, was a drawing for a check of $175; the annual cost of a faculty parking tag. The new letter also gave the new due date for the survey material (see Appendix G). A second difference was a change in the color of the cards used for the Q sort and for entry into the drawing. The color used for the follow up Q sort was blue, and the color used for entry into the drawing was yellow. This made it easier to distinguish between those who responded to the initial mailing and those who responded to the follow-up.

Finally, a date of one week after the surveys were due was specified as the drawing date. The winning card was randomly drawn and the person was notified by telephone in order to arrange a time for the presentation of the check.

Instruments

Information Form

There were two data collection instruments for the participants to complete in this study. The first instrument was a 34-item Information Form (see Appendix D). This form asked the participants basic demographic questions such as age and gender. In addition, participants were asked questions about their satisfaction with work activities, nonwork activities, and life in general. Many of these items were similar to those used by Glickman et al. (1979) in their study of factors affecting labor force participation. Some wording was altered to reflect changing trends in the workforce and to fit the relatively homogeneous sample used (as compared to the general workforce).

The next section on the form asked participants about their expectations regarding retirement and re-entry. Matters of health and financial condition were dealt with here. For the foregoing items, with the exception of those requiring write-in inputs of age at present and at expected retirement, the participants were instructed to make their response by placing an X in the blank to the left of the response alternative they selected.

The final items on the Information Form asked the participants questions about the options and activities they thought were available to them, both at present and upon retirement. In order to complete this, the participants were requested to write down each option or activity they seriously considered. At the very end, the participants were given the opportunity to include any other information or comments they felt would be useful for the purposes of the study. These items were generated especially for this study.

Q Sort

Upon completion of the Information Form, the participants were instructed to proceed to Part Two, the card sort (see Appendix F). The participants found one set of cards, and a set of five white envelopes. On these envelopes were the category headings "strongly agree," "agree," "neither agree nor disagree," "disagree," and "strongly disagree." These were the categories that the participants used to sort the Q sample items into. The set of cards consisted of 25 yellow (or blue) 3" X 5" index cards. There was one item on each of the yellow (or blue) cards. These items, which measured the six dimensions discussed in Chapter 4, came from existing surveys used by Glickman et al. (1979) and Durbin et al. (1986). Items that reflected the dimensions of interest were chosen and evaluated for suitability to this project and sample. Several of the items were reworded so that they would apply more directly to the faculty being surveyed, and to make them compatible with the Q sort format (The Glickman et al. and Durbin et al. studies used a rating scale format.)

The accompanying instructions told the participants to place the envelopes in front of them in the above stated order. Next, they were instructed to read all of the items on the yellow (or blue) cards. Once they had completed this, they were to sort the cards in the following manner. Starting at the extremes, the participants were told to place in the appropriate piles those statements with which they "strongly agree" or "strongly disagree." They should then place those statements they "agree" and "disagree" with into the respective piles. Finally, the statements remaining should be placed in the remaining pile, "neither agree nor disagree."

Upon completion of the sort, the participants were asked to review

what they had done and encouraged to make any adjustments they thought were needed. When they were satisfied with their decision, the piles of cards were to be placed in the appropriately labelled envelope. The five envelopes and the Information Form were then to be placed in the large return pre-addressed envelope, the response card in the small return pre-addressed envelope, and both envelopes were to be placed in campus mail.

CHAPTER 6

Results

Overview

This chapter will present the results of the data analysis. It will be partitioned into several sections, concluding with a presentation on how the data relate to the propositions set forth in Chapter 4.

The first section will present basic descriptive data for the whole sample. Topics such as return rates, mean age, expected age of retirement, and probability of returning to the workforce after retirement will be covered. Section Two will consist of a factor analysis of the 25 Q sort items to determine the extent to which faculty respondents perceived the items to relate to underlying factorial dimensions. The factor analysis also provides an opportunity for replication of previous research by Glickman et al. (1979). In that study, a large number of survey items were factor analyzed to generate factors of attitudes, beliefs, and needs. Since many of the items used in the present study came from the Glickman et al. study, the factor analysis will allow for comparisons of factor structure across the studies.

The final section will be titled "Proposition Testing." This is where the results of the cluster analysis will be discussed, as well as a description of the characteristics of the groups (clusters) of faculty respondents that it generated. A subsection will continue on to identify those items that discriminate between the groups. Finally, those results will be examined to determine the extent to which they provide support for the propositions.

Here it should be remembered that the purpose of this study is to consider retirement and re-entry decision-making. While the individual

item and factor results are important by themselves, particular attention will be centered on how they relate to retirement and re-entry decisions.

Section One -- Descriptive Data

Return Rate

Survey instruments were sent out to 361 full-time tenured faculty. A cover letter requested that all materials be completed and returned within two weeks of the date on the letter. Those faculty not returning their surveys by the due date were sent follow-up surveys and given an additional two weeks to complete the instruments. At the final cutoff date, 211 surveys had been returned. This translated into a 58.4% return rate. However, of those returned, only 186 were usable. Thus the usable return rate was 51.5%. Of the 25 surveys that could not be used, almost half were accounted for by the failure of the respondent to follow directions. Most often, the defect was that the Q sort cards and the Information Form were returned separately. Because all responses were anonymous, it was impossible to match the separate submissions. Other reasons for not being able to use returned surveys were refusal to participate, respondent already retired, respondent had left the university, or respondent was on sabbatical.

Most of the usable surveys were returned after the initial mailing. Of the 186 respondents, 137 (73.7%) returned the initial surveys, while 49 (29.3%) returned the follow-up forms. An examination of the age and department affiliation of these two groups showed no appreciable differences. It should be kept in mind that the incentive was increased between the initial and follow-up mailing from two tickets for the Spirit of Norfolk (approximate value $60) to a check for the cost of a faculty parking tag ($175). We can only speculate about whether or not this

increase had any effect on the response rate. Indeed, the question remains as to the overall effect of offering an incentive. Several respondents asked not to be included in the drawing for the tickets on the Spirit of Norfolk (they were included in the drawing for the follow-up incentive). It is thought that the incentive was not strong enough to induce these individuals to respond. It is thought most likely that the incentive was the reason for responding by some, while others found the topic and task sufficiently intriguing to elicit participation.

Sample Characteristics

It was pointed out in Chapter 3 that an important concern in use of a Q sort is the representativeness of the sample. That is, are the characteristics of those responding the same as the characteristics of those to whom the results are being generalized? In the present study, this was somewhat difficult to establish because the characteristics of those not responding were not known. However, fortuitously, one indicator of representativeness did exist. In generating address labels for all eligible faculty, the department to which they belonged became available. Department membership was also one of the items obtained on the Information Form. As a result, the percentage responding from each department could be calculated and compared to the overall response rate. However, this percentage proved to be somewhat unstable because of the small number of eligible faculty members in some of the smaller departments. Therefore, it was decided to compare the response rate of each of the university's six colleges (Arts and Letters, Business, Education, Engineering, Health Sciences, and Sciences) to the overall proportion of eligibles. The individual college response rates (48% to 55%) were close to the overall 51.5% usable response rate. It can be said

that, in at least one respect, those responding were representative of all eligible faculty. There was no reason to believe that responding faculty's other characteristics were likely to differ from those of nonrespondents.

Demographics

In order to give a fuller understanding of the results of the cluster analysis, it is useful to describe the characteristics of the sample.

There was a wide range of respondent ages in the study (item #1). The youngest was 31 years old while the oldest respondent was 69. In between, the distribution of ages appeared normal in shape. The mean age of the sample was 49.5 years, with a standard deviation of 8.0 years. Of this group, an overwhelming proportion were male (82.2%) (item #2) and married (78.0%). About 10% were single or divorced (item #3).

The number of dependents (defined as those individuals for whom substantial financial support was provided) consisted almost exclusively of spouses or significant others, and children (item #4). Only three faculty listed older individuals (perhaps their parents) as dependents. The largest portion of the sample had no dependents (25.8%, n=48), followed by faculty with a single dependent (24.7%, n=46), with two dependents (19.4%, n=36), with three dependents (16.7%, n=31), four dependents (10.2%, n=19), and five dependents (3.2%, n=6). No one listed more than five dependents.

As expected, over three-quarters of those responding (76.3%) held Ph.D.s or similar degrees such as DBAs or Ed.D.s (item #5). Most of these degrees were Ph.D.s, therefore that label will be used to categorize all doctorates here. The remaining one-quarter consisted mainly of those who had earned master of science (MS) or master of arts (MA) degrees. This

distribution was hardly surprising given the predominance of Ph.D.s and similar degrees found in research institutions. The mean length of time that the respondents had held their highest degree was 19 years (item #6). When faculty with other degrees besides Ph.D.s were sorted out, the results showed that faculty with the Ph.D. degree have held it for six months less (18.5 years).

With respect to experience, the faculty completing the Information Form had a mean of 17.5 years as an assistant, associate, or full professor (item #7). Most of the years (M=14.8) had been spent at ODU (item #8). It appears that for many, academe was the professional domain of first choice. The item (#10) asking about the number of years worked in a full-time non-university position since receiving the highest degree produced a mean of 1.7 years. This number was so low because almost three-quarters (73.7%) of those responding had never worked full-time outside of a university.

Work and Nonwork Activities

Overall, the full-time tenured faculty was a group that was satisfied with its work and nonwork activities (see Figure 2). On a scale of 1 to 5, with 1 indicating "very dissatisfied" and 5 indicating "very satisfied," those responding had a mean score of 4.2 for satisfaction with their work activities (item #11). Their mean response score on the item about satisfaction with their nonwork activities (item #12) was just about the same (M=4.1) (see Figure 2). In like fashion, when asked whether work activities or nonwork activities were more satisfying, or both were equally satisfying (item #13), over half responded (58.7%) that work and nonwork activities were equally satisfying. About one quarter (27.7%) said their work activities were more satisfying, while 13.6% preferred

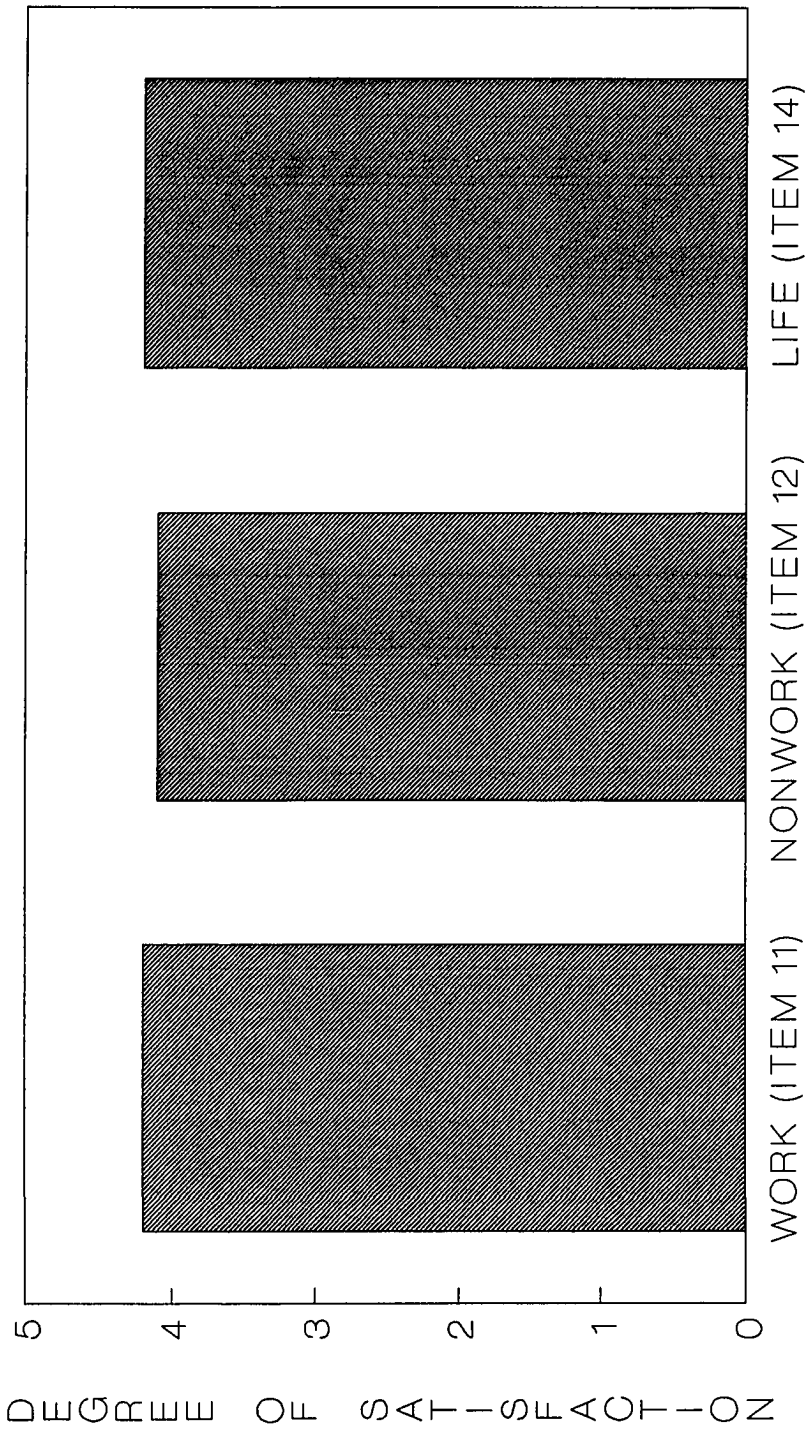

Figure 2: Satisfaction items

their nonwork activities. It is not surprising then, that on the 1 to 5 scale, there was also a high level of satisfaction (M=4.2) with life in general (item #14) (see Figure 2).

The final item in the work and nonwork activities section asked respondents how they spent their work time: teaching, administration, unfunded research, outside funded research, funded research, service, and other (item #15) (see Figure 3). As expected, all faculty spend at least part of their time teaching. What was particularly interesting was the wide variation found in the time devoted to teaching. The range was from 10% to 90%, with a mean time spent teaching of 44.9%. So, for the full-time faculty as a group, almost one-half of their time was spent teaching or in the preparation for teaching. The second most time consuming activities were the administrative duties required of faculty. The overall mean percentage of time spent on administrative duties was 16.0%. Removing those faculty who reported spending no time on administrative activities (41.0%, n=76) from the sample, the mean percentage of time spent on these activities increased to 27.7% (see Figure 3). Thus, for 59.0% of those responding, over one-quarter of their work time activities consisted of administrative duties.

A third activity that consumed a substantial portion of the faculty's time was research. That activity was divided into three types based upon the existence of funding and where the funding originated. The first category was unfunded research, i.e., conducted by the faculty without any special funding. These faculty members may have at their disposal some resources in the form of clerical workers and/or research assistants, and existing equipment, supplies, and space. Among those responding, 68.8% were involved in unfunded research. When only those faculty conducting

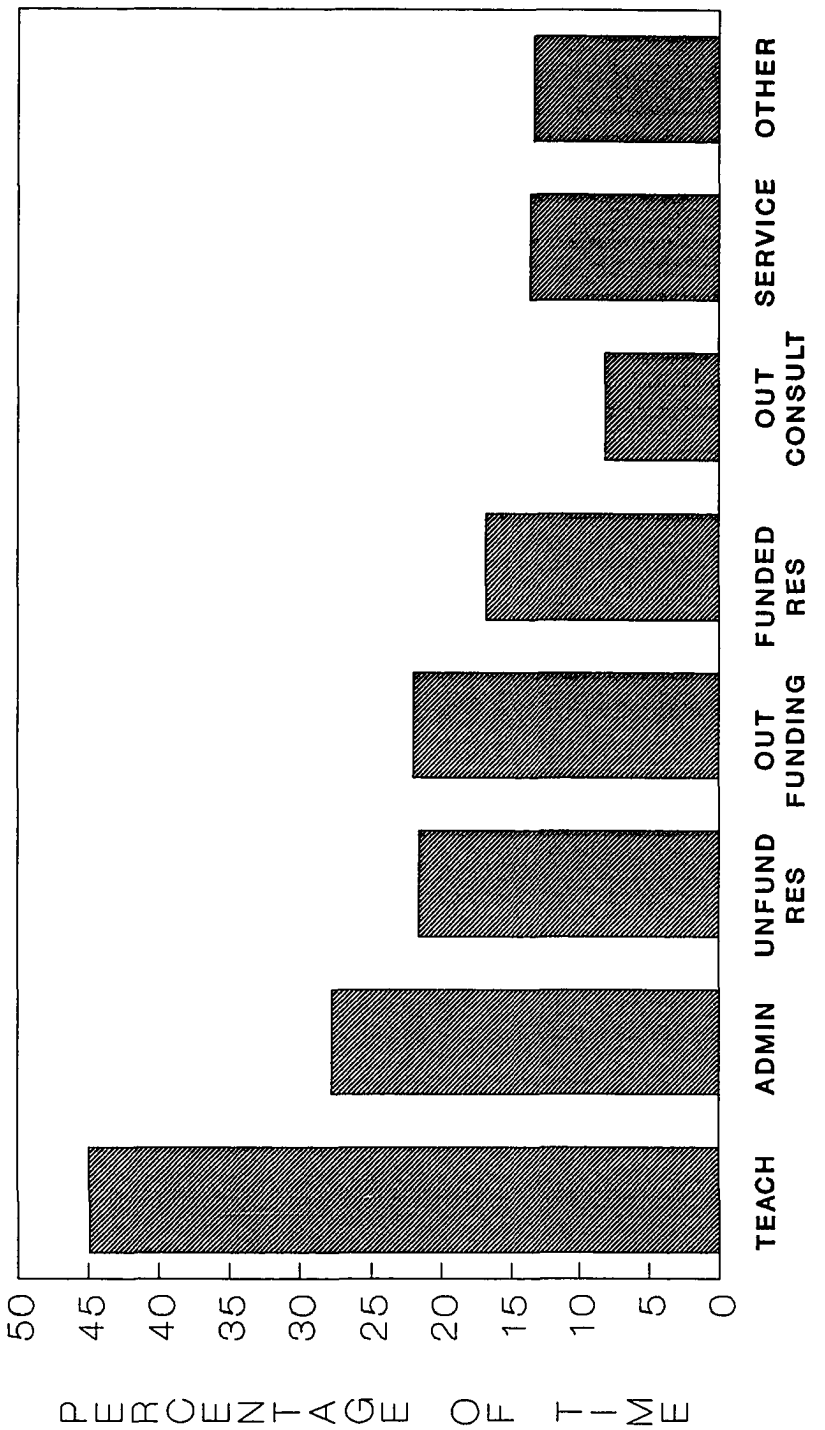

Figure 3: Breakdown of work time

unfunded research were included, the percentage of time spent conducting unfunded research accounted for 21.6% of their work time (see Figure 3).

The second type of research considered was outside funded research. This research is conducted by the faculty members with funding from sources outside of the university, independent of university management. That is, the money is not subject to the overhead charges by the university research foundation. Far fewer faculty were involved in this type of research. Only 53 (28.5%) of the respondents indicated that any portion of their work time was devoted to this type of activity. Those with outside funded research averaged 22.0% of their work time spent on this activity (see Figure 3).

The third type of research was funded research. This can be distinguished from outside funded research by explaining that the funding for this research was either from the university, such as a university summer grant, or was funneled through the university research foundation. The involvement of the university required that certain procedures be followed. Even less faculty (19.4%, n=36) were involved in funded research. The average percentage of work time spent by those involved was 16.8% (see Figure 3).

About one in four respondents (23.1%, n=43) indicated that a portion of their work time was spent on outside funded consulting. Their mean percentage of time spent on this activity was 8.1% (see Figure 3). A smaller number of faculty (14.0%, n=26) included the "other" category in the distribution of their work time. For those using this category, the mean percentage of time was 13.3% (see Figure 3).

Professional, university, and community service are other activities that occupied the work time of many tenured faculty. In the present

sample, 77.0% indicated that some part of their work time was occupied by service activities. Including all respondents, an average of 10.4% of work time was spent on service activities. When a mean percentage of time is calculated only for those involved in service activities, the mean increases to 13.6% (see Figure 3).

In summary, the data from this section of the Information Form indicated that the respondents found a great deal of satisfaction in both their work and nonwork activities. While at work, major portions of their time were spent on teaching, administrative, and research activities. It should be noted, however, that there was a great deal of variability in the percentage of time spent on each activity.

Retirement and Re-entry

Of particular interest to this study was the age at which faculty planned to retire (item #16). In Chapter 4, it was indicated that the predicted age was expected to vary across groups of faculty having different attitudes, values, and needs concerning work and nonwork. It was mentioned that being able to predict age of retirement could prove useful to the university administration in planning for future staffing. For those responding, the mean expected age of retirement was 64.9 years. This is very close to the "magical" age of 65, but somewhat high given the trend toward a decreasing retirement age in the population as a whole; reported to average 59.9 years at present (TIME, 1988). There was also a significant correlation between current age and expected age of retirement (r=.28, p<.0001), i.e., the older people expected to work longer.

The next several questions were concerned with the effects of health on the decision to retire. The first question (item #17) asked the respondents whether they knew of any health problems that might require

them to reduce their workload before they retire. An overwhelming portion (93.0%, n=172) knew of no health reasons that would require them to reduce their workload. There was the concern that some health problems could still allow for continued participation in university activities, but impact post-retirement activities (item #18). To this question, 94.1% (n=172) responded that they did not know of any personal health problems that would limit their post-retirement activities. Also of interest was the impact the health of significant others might have on the faculty member's decision to retire (item #19). Practically all of the respondents (96.8%, n=179) did not know of any health problems of significant others that might cause them to retire earlier.

The last set of questions in this section centered more specifically on activities related to retirement and re-entry. Item #20 asked for an indication whether the current faculty position would be the last full-time job held by respondents. Four out of five (79.9%, n=143) indicated it would be. Item 21 dealt with the amount of planning for retirement undertaken by respondents. The scale for this item was anchored at one end with "a great deal" and at the other end with "not at all." The distribution of responses was almost symmetrical with about 15% selecting each of the two relatively extreme responses ("a great deal," 14.6%, n=27; "not at all," 16.2%, n=30) and about 34% selecting the more moderate choices ("some," 33.5%, n=62; "a little," 35.7%, n=66) (see Figure 4). Related to planning for retirement was the respondent's expectations of what the period of retirement would be like (item #22). Over three-quarters of the sample (77.2%, n=142) expected that retirement would be pleasant, while 20.7% were not really sure of what retirement would be like. Only a very small number (2.2%, n=4) predicted that retirement

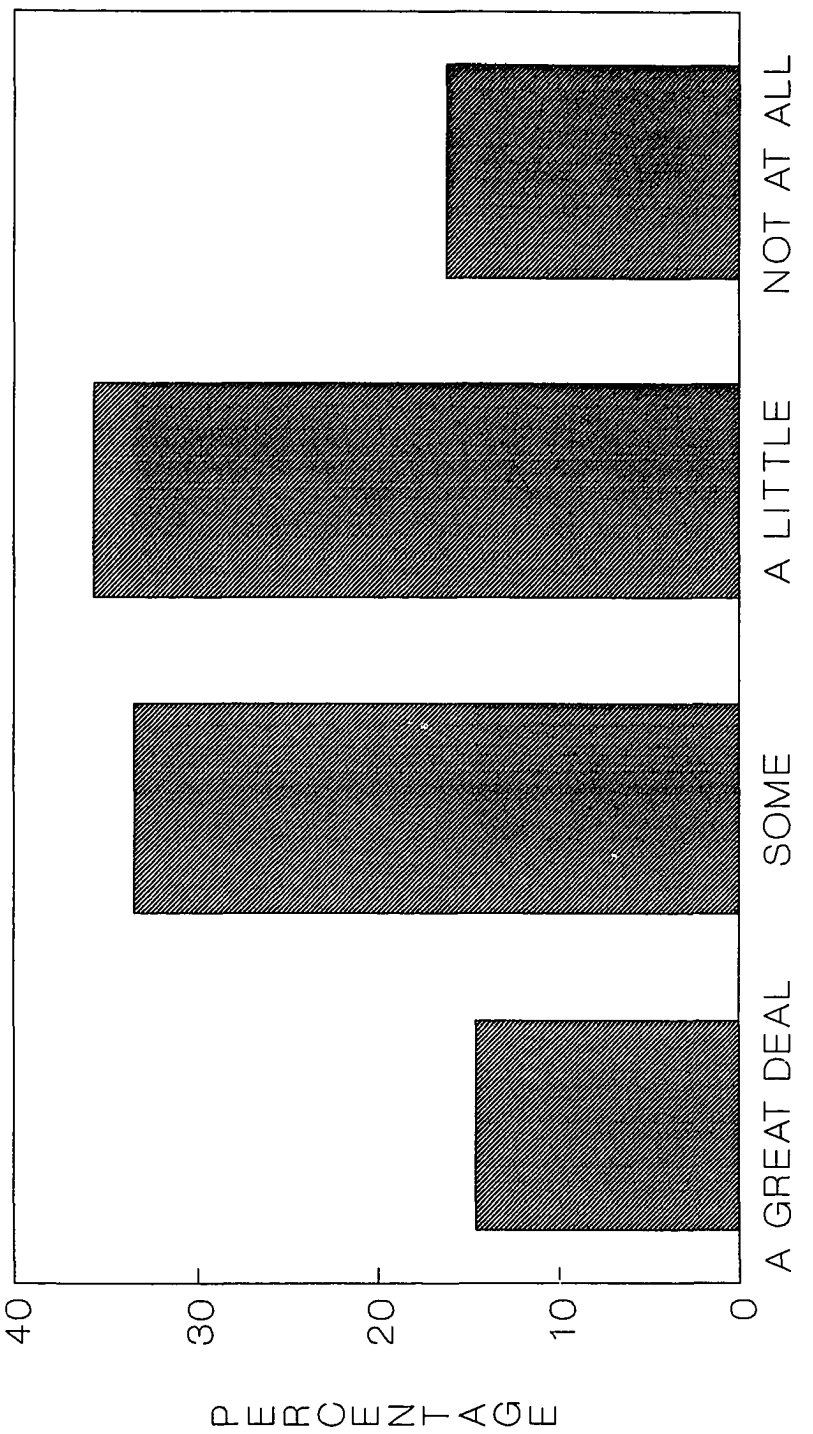

Figure 4: Retirement planning

would not be a pleasant time in life.

Finally, the faculty was asked to indicate, on a scale of 0 to 100, what the probability was that they would return to the workforce full-time and/or part-time after they retire (item #23). For the full-time part of the question, 62.9% (n=117) replied that the probability was zero. For those indicating there was some probability of returning to work full-time (n=69, 37.1%), the mean probability of returning was .29. However, there were several extremely high probabilities given so that the mean may be somewhat misleading. The median probability of returning to work full-time was .20.

Substantially more faculty expected to return to the workforce in a part-time capacity (78.0%, n=145). The mean probability of returning to the workforce part-time was .57. Once again, there was a group of faculty indicating high probabilities. The median probability was .50.

In other words, relatively few members of the faculty (22.0%) expect to completely withdraw from the workforce after they retire from the university.

Financial Situation

The next set of items dealt with different aspects of a respondent's financial situation. To begin with, faculty were asked to respond to a question asking whether or not they expected their financial resources to be sufficient, so that they would not have to work for pay if they did not want to (item #24). Eighty three percent (n=152) expected to have sufficient financial resources upon retirement. Another factor that could make it necessary for a person to work longer than desired is the financial need of others who are close (item #25). When presented with this question, 87.1% (n=162) of the respondents did not anticipate this to

be the case.

Item 26 presented the faculty with a "what if" scenario. Specifically, they were asked if they would continue working even if they did not have to, because they expected to have sufficient financial resources after they began to draw a university pension. Close to two-thirds (62.0%, n=114) indicated that they would continue to work part-time. Only 7.1% (n=13) indicated that they would continue to work full-time. A sizable group (31.0%, n=57) said that they would not work if they had sufficient financial resources.

For many people, the decision to retire is influenced, at least in part, by the amount and starting date of their retirement benefits (item #27). There were two major sources of retirement benefits for this sample, Social Security and University pension benefits. An "other" category was included for those individuals who, at one time, had other sources of benefits from employment, such as civil or military service. The faculty indicated that they expected to apply for Social Security benefits at a mean age of 65.2 years. According to Social Security regulations, a recipient is eligible to collect 100% of their benefits at age 65 and earn a specified amount without any penalties. A lesser proportion may be obtained beginning at age 62. Not surprisingly, the expected collection age of Social Security benefits and the expected age of retirement were correlated moderately highly (r=.60, p<.0001). For the expected collection age of university pension benefits, the mean age was slightly lower (M=64.4 years). This difference may reflect a point of 30 years of service needed for full pension benefits at the university. The correlation between the expected collection age of university pension benefits and expected age of retirement was high (r=.74, p<.0001), thus

providing some support to the 30 years of service idea. Far fewer faculty (n=108) indicated retirement funds from other sources. The expected collection age of these benefits was 64.1. There was a moderate correlation (r=.52, p<.0001) between expected collection age of these benefits and the expected age of retirement.

Pension benefits are only one potential source of income. Another source can come from spouses or individuals with whom a joint household is maintained (item #28). Whether or not additional income is available can be an important factor in the decision to retire. Of those responding, 44.6% (n=82) had spouses or others employed full-time for income, 12.5% (n=45) had spouses or others employed part-time for income, and 24.5% (n=45) replied that their spouse or significant other was not employed for income. Almost one-fifth (18.5%, n=34) indicated that this item was not applicable. Overall, we see that in the majority of cases (57.1%), two sources of earned income were found in the household.

The final two items in this section asked faculty questions about their income (items #29a and #29b). Specifically, they were asked for their 1988 salary from the university and their total household income from all sources. Due to the fact that responses were listed in a categorical format (i.e., $30,000-$39,999, $40,000- $49,999), calculation of a precise mean value is not possible. The mean response was in the $40,000 to $49,999 category. Over one-half (57.7%, n=105) had salaries between $30,000 and $49,999, while 36.2% (n=66) had salaries between $50,000 and $69,999. Only 6.0% (n=11) had university salaries greater than $70,000.

The picture changed somewhat when faculty responded to the total household income item (item #29b). Total household income included, in

addition to university salary, the salaries of others in the household, pensions, and any investment income. The mean response was in the $60,000 to $69,999 category--$20,000 more than the single salary figure above. Only 18.7% (n=32) of the respondents had total household incomes less than $50,000. There were close to one-third (29.3%, n=50) with total incomes between $50,000 and $69,999. However, over one-half (52.1%, n=89) had total household incomes at or above $70,000, with over two-thirds of that group reporting combined incomes of than $80,000 or more.

Paid Employment Options and Nonwork Activities

The final page of the Information Form asked the respondents to write down a list of work and nonwork activities in response to four questions (items #30, #31, #32, and #33). The first question (item #30) asked the respondents to indicate what paid employment options they would seriously consider if they left academe now. The next question (item #31) changed the time frame to what paid employment options they saw when they retired. As can be imagined, the responses to both items were quite varied and numerous. In all, over 60 different options were listed. In order to reduce this number to something more manageable and meaningful, the paid employment options were placed into eight categories. The categories were: research, consulting, civil service, teaching, writing, craft work, self-employment, and sales. Items 32 and 33 asked faculty to list those nonwork activities they would like to engage in presently and once they retired. These two items generated over 75 activities. The nine categories generated were arts, travel, sports, hobbies, home activities, volunteer work, speaking engagements, consulting, and taking courses. For the present nonwork activities question, the following was the breakdown by category of faculty listing these activities: arts,

14.5%; travel, 23.1%; sports, 27.9%; hobbies, 16.7%; home activities, 18.3%; volunteer work, 26.8%; speaking engagements, 2.2%; and consulting, 2.1%. The percentages changed somewhat when the faculty were asked to indicate what their nonwork activities would be when they retired. The breakdown was as follows: arts, 17.8%; travel, 47.3%; sports, 25.2%; hobbies, 34.4%; home activities, 10.2%; volunteer work, 22.6%; speaking engagements, 2.7%; consulting, 6.4%; and taking courses, 2.7%.

Summary

The preceding descriptive statistics have served to characterize the faculty who responded to this study. These characteristics will become more meaningful later in this chapter when the faculty are grouped according to the similarities of their responses on a set of items measuring attitudes, beliefs, and needs.

Section Two -- Factor Analysis

In the process of searching through the myriad of attitudes, values, and needs that could have affected the retirement and re-entry decision-making process, ultimately the decision was made to limit the number of dimensions to six. The reasoning behind the choice of the number six was described in full in Chapter 4. It was pointed out, in addition, that most of the items came from questionnaires that were used in slightly different data collection situations. Consequently, it was important to examine whether or not those in the present sample perceived the Q sort items to fall on the same dimensions as the researcher did. In fact, one of the foci of Q technique is the respondent's point of view. It would be difficult to draw conclusions if researcher-respondent agreement was low on the item membership of the proposed dimensions. Therefore, the Q sort items were submitted to a principal axis factor analysis procedure with a

varimax rotation. Although only six dimensions were proposed for the model, the first factor analysis performed did not place a limit on the number of factors that could be generated. Ideally, the number of factors to result from the procedure would have been six. The results were close to what was expected. There were seven factors generated.

Close inspection of the seven factors yielded supportive findings. To begin with, the items loading on the first six factors all had loadings of .40 or greater. These six factors accounted for 49.8% of the total variance. Factor seven, accounting for an additional 2.5% of the total variance, was represented primarily by a single item with a loading of only .39. These results were very encouraging because, with the exception of factor seven (item 11), the items loaded on the six factors in the expected manner. It is not very often that 24 of 25 items proposed to load on particular factors actually load that way.

Actually, these findings were not that surprising, given that the same factors were found in the Glickman et al. (1979) study. This replication addresses the stability of the factors for use across different samples and lends support to the factors being used to help explain aspects of workforce behavior.

Given the encouraging results found when a factor analysis was run placing no limit on the number of factors extracted, it was decided that since only six dimensions were proposed, the number of factors generated should be limited to six. The results from the six factor solution therefore become the solution to be discussed.

Once again, the Q sort items were submitted to a principal axis factor analysis and a varimax rotation with a limit of six placed on the number of factors to be generated. The factor structure was identical to that

generated in the previous factor analysis with one exception. Item 11, which loaded on Factor Seven in the first factor analysis, now loaded on Factor One. Table 1 presents the item loadings on each factor. Because all of the items loaded as expected, an in-depth explanation is not necessary. However, each factor will be briefly described.

Factor One - Work Needs

Factor One, labelled "work needs," is comprised of Q sort items 14, 12, 8, 13, 9, 10, and 11 (note that the order in which the items are listed reflects the decreasing magnitude of the item loadings). This factor accounted for 18.7% of the total variance and had a coefficient alpha equal to .85. All of the items, with the exception of item 11, had a loading greater than .40. Item 11 was the one item factor in the initial factor analysis, with a loading of .39. In the six factor solution, the loading of item 11 dropped slightly to .36. The wording of the item was: "I have plenty of work to do most of the time." Interestingly, the mean agreement response was highest for this item and the variance the lowest (M=4.7, s.d.=0.66), limiting its sensitivity and correlation with other variables or factor loadings. The response categories ranged from "strongly agree (5)" to "strongly disagree (1)." Close to three-quarters of the respondents (73.1%, n=136) sorted this item into the "strongly agree" category. Another 23.1% (n=43) sorted the item into the "agree" pile. Thus, 96.2% agreed with the statement. This extremely high level of agreement was not found on other items. It appears that nearly all faculty agree that they have plenty of work to do.

It is interesting to consider, for a moment, the three items with the highest loadings, that were within 0.02 of each other. The items are 14, 12, and 8. Item 14 concerned the chance to do creative work, item 12

Table 1

Factor Loadings for the Six Dimensions

FACTOR ONE -- WORK NEEDS

ITEM	LOADING	
14.	.81	I have the chance to do creative work.
12.	.80	I have the chance to do some independent thinking at work.
8.	.79	I have the chance to do new or original things at work.
13.	.58	I can find new ways to carry out my duties at work.
9.	.58	I have a job with variety.
10.	.58	I have a lot going on at work to get involved in.
11.	.36	I have plenty of work to do most of the time.

FACTOR TWO -- INSTITUTIONAL AFFILIATION

ITEM	LOADING	
16.	.77	Overall, I am satisfied with the way things have gone at the university.
18.	-.72	I feel isolated and powerless at the university.
15.	.66	I feel part of an academic family here.
17.	.60	I receive appropriate recognition for the work I do.

FACTOR THREE -- NONWORK NEEDS

ITEM	LOADING	
4.	.70	I can be creative in my nonwork activities.
6.	.70	I experience a satisfying amount of personal growth from my nonwork activities.
3.	.61	I am able to learn new things in my nonwork time.
7.	.60	I have lots of different things that I could get involved in my nonwork time.
5.	.52	I usually have something to do in my nonwork time.

FACTOR FOUR -- WORK VALUES

ITEM	LOADING	
20.	.82	I think that one of the most important things in life is to keep trying to succeed in your work.
22.	.52	It is very important to me to see the results of my work in my job.
21.	.48	I think that work is great for character building.
23.	.45	To me, being respected by family, friends, and/or colleagues is a very important reward of succeeding in a job.
19.	.41	No matter how much I dislike it, I should always do my best at work.

Table 1 (continued)

FACTOR FIVE -- NONWORK VALUES

ITEM	LOADING	
24.	.87	Many of my free time activities are similar to those things I do at work.
25.	.86	Many of my free time activities are job related.

FACTOR SIX -- FINANCIAL SECURITY

ITEM	LOADING	
2.	-.70	I have enough money to do the things I want.
1.	.64	I have many financial concerns.

concerned the chance to do independent thinking, and item 8 concerned the chance to do new or original things at work. All of these items, in the factor that accounts for the largest proportion of variance, reflect aspects of creativity and independence perceived as prominent in academe. As was noted earlier, these were reasons given for entering the profession.

Factor Two - Institutional Affiliation

Factor Two accounted for 9.0% of the total variance and was labelled "institutional affiliation." The coefficient alpha for this factor was .82. These items reflected the respondents' perception of affiliation with the university. It was comprised of items 16, 18, 15, and 17, with item 18 having a high negative loading. As stated, item 18 reads "I feel isolated and powerless at the university." This item should be interpreted cautiously because it contained two separate perceptions -- isolation and powerlessness. It was possible to perceive one while not perceiving the other.

Factor Three - Nonwork Needs

Factor Three was labelled "nonwork needs" and accounted for 7.2% of the total variance. The coefficient alpha for this factor equalled .76. These items were concerned with the respondents' nonwork activities. The factor was made up of items 4, 6, 3, 7, and 5. It is worthy of note that the high loading (.70) of item 4 which, in nonwork activities, reflects the creativity theme that was also prominent in Factor One--Work needs. This lends support to the idea that those in academe have certain predispositions, with creative activities figuring prominently in their lists of preferences.

Factor Four - Work Values

"Work values" was the label given to Factor Four. It accounted for 6.0% of the total variance, had a coefficient alpha equal to .67, and was comprised of items 20, 22, 21, 23, and 19. By far, item 20 had the highest loading (.82). With this item, respondents had to agree or disagree that one of the most important things in life was to keep trying to succeed in one's work. The work value particularly involved in this factor was the work ethic, as best exemplified by item 20.

Factor Five - Nonwork Values

Factor Five was labelled "nonwork values." It accounted for 5.0% of the total variance and contained items 24 (many of my free time activities are similar to those things I do at work) and 25 (many of my free time activities are job related). The coefficient alpha was .87. The loadings on both items were very high (.87 and .86 respectively). Essentially, these items were used to measure the nonwork ethic. Of particular note is the fact that the variability in the responses was the largest for these two items. The standard deviations were 1.38 and 1.40. With five categories for sorting, this indicated that the sample had a wide range of responses to these items and hence may be able to discriminate well among certain subgroups.

Factor Six - Financial Security

The last factor, Factor Six, was labelled "financial security." This factor contained items 2 and 1, had a coefficient alpha equal to .71, and accounted for 3.3% of the total variance. This factor measured the degree of financial security the respondents perceived themselves to have.

Summary

The results from the factor analysis were very encouraging because

they validated the choice of items for the Q sort. They indicated that the items selected to measure a particular factor did indeed measure that factor. This made interpretation of the analyses that follow easier because we could proceed with the confidence that the frame of reference used in the development of the research propositions was the same as the frame of reference used by the faculty who responded. Taken together with the life ethos study (Glickman et al., 1979), the results of this factor analysis indicate the generality of factor structure and utility for measurement and research purposes.

Section Three -- Proposition Testing

The last part of Chapter 4 presented a list of six propositions that were expected to be confirmed. These propositions were based on the literature, on the sample used, and on the Q sort dimensions chosen. They were built upon the assumption that differences exist in attitudes, values, and needs of subgroups of tenured faculty. In addition to the proposed differences in the six dimensions used for the Q sort, differences were expected for the variables found on the Information Form.

It was previously pointed out (see Chapter 3) that the central object in a Q sort is the person. One of the features that distinguishes Q technique from R technique is that the goal of the Q sort is the generation of groups or clusters of respondents instead of items. The membership of the clusters consist of respondents sharing a common frame of reference over a particular set of items. What follows is a description of the procedure used to generate these clusters, a description of the clusters in terms of the Q sort dimensions, other demographic information on the clusters, and finally of those items the responses to which are statistically different between the clusters.

Cluster Analysis

Having decided to use Ward's method as the clustering technique, the question still remains regarding the determination of the number of clusters. Since cluster analysis was designed to create homogeneous groups, it is bothersome to some that the fundamental step of determining the number of clusters is an unsolved problem. Put more concisely, the question is, "what is the appropriate number of clusters?" (Everitt, 1979). The reasons for this question are rather involved and beyond the scope of this research. However, in the social sciences there are two basic approaches to determining the number of clusters present--heuristic procedures and formal tests (Aldenderfer & Blashfield, 1984). A heuristic approach was used in the present study. Specifically, the dendrogram, the tree diagram, constructed by the Ward's method was examined for flattening. This test is analogous to the scree test in factor analysis. A "flattening" suggests that no new information is portrayed by additional mergers of clusters. The "flattening" occurred in these data at the four cluster solution.

Analysis of the Q Sort Data

The Q sort responses were cluster analyzed using Ward's method with squared euclidean distances. This procedure yielded four distinct groups composed of full-time faculty whose responses on the 25 Q sort items could be characterized as more similar to those within their groups than to those within any other group. Group 1 was composed of 41 members, Group 2 had 56, Group 3 had 41, and Group 4 had 48 faculty members.

The purpose of the cluster analysis was to group the respondents based on the similarity of their responses to the Q sort items. This is the type of information that organizations seek. This is what management

does. Management policies and administrative procedures are defined in terms of characteristics of the groups of people to whom they are applicable. Specific rules apply to specific groups. Cluster analysis enables the generation of target groups to which interventions can be applied. Once the groups were generated, it was possible to identify the specific Q sort dimensions and Information Form items that discriminated between the four groups. The following pages will be divided into two subsections. The first subsection will consider the significant differences on the dimensions between the four groups. The second subsection will spell out the significant differences indicated by the Information Form items across the four groups. In this way, it was possible to relate such differences to the retirement and re-entry decision-making process by determining how each group of faculty, distinguished by certain profiles (i.e., dimension and Information Form item responses), weight certain variables differently when projecting their future behavior.

Finally, when all of the individual differences are arranged, the profiles for each group will be put in place. Those significant differences among dimensions form the basis of the retirement and re-entry decision-making process.

Q Sort

It came as no surprise that differences existed in the patterns of responses on the Q sort dimensions. In the following presentation, significant differences on the dimensions across the four groups will be discussed. Dimension differences, as identified using a multiple analysis of variance (MANOVA) approach, are of interest rather than individual items because the retirement and re-entry decisions proposed were based

upon differences on those dimensions. Figure 5 illustrates the differences between the dimensions.

Financial security.

The financial security dimension was composed of items 1 and 2. Table 2 presents the mean response scores for these items, as well as the remainder of the items in the Q sort.

A multiple analysis of variance (MANOVA) was computed to determine which dimensions discriminated between the groups. The results of the MANOVA for the financial security dimension were statistically significant (Pillai's Trace ($F(6, 364)=3.00$, $p<.007$)). Univariate analyses of variance identified significant differences between groups for both item 1 ($F(3, 182)=7.35$, $p<.0001$) and item 2 ($F(3, 182)= 3.20$, $p<.02$).

Nonwork needs.

Items 3, 4, 5, 6, and 7 made up the nonwork needs dimension. For this dimension, there was a statistically significant difference in the response patterns across the four groups (Pillai's Trace ($F(15, 540)=6.16$, $p<.0001$)).

Univariate F-tests were performed for each of the five items in the dimension to determine where the differences existed. Statistically significant differences existed for each individual item across the four groups. The Fs were as follows: item 3 ($F(3, 182) =10.17$, $p<.0001$); item 4, ($F(3, 182)=16.18$, $p<.0001$); item 5, ($F(3, 182)=8.71$, $p<.0001$); item 6, ($F(3, 182)=18.97$, $p<.0001$); and item 7, ($F(3, 182)= 33.36$, $p<.0001$).

Work needs.

The third dimension was work needs and consisted of items 8, 9, 10, 11, 12, 13, and 14. A significant difference was found for this dimension across the four groups (Pillai's Trace ($F(21, 534)=3.92$, $p<.0001$). All of

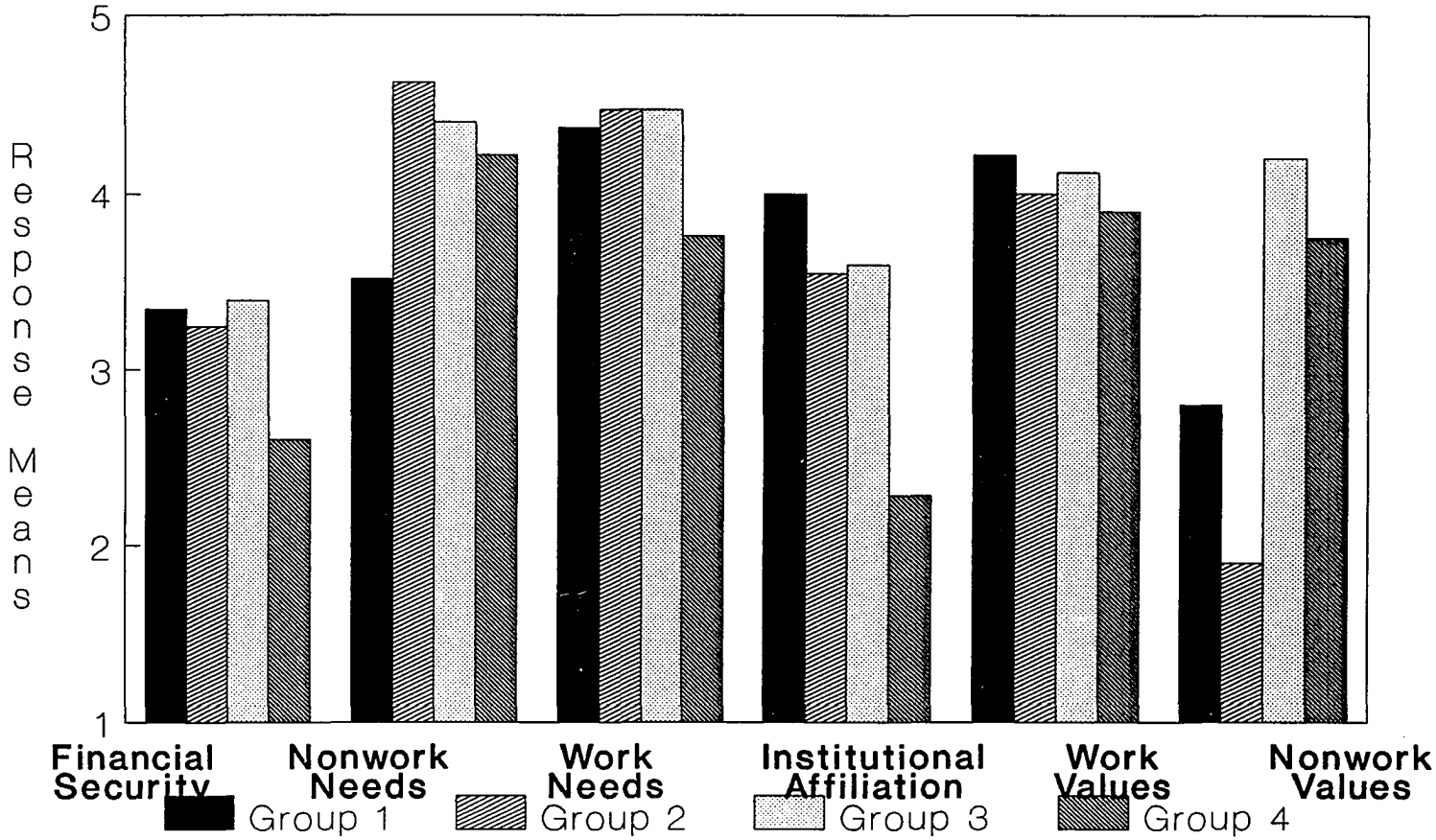

Figure 5: Group profiles

Table 2

Mean Response Scores for the Q sort items

Item #	Group 1 (n=41)	Group 2 (n=56)	Group 3 (n=41)	Group 4 (n=48)
		Financial Security		
1	2.6	2.8	2.5	3.5
2	3.3	3.3	3.3	2.7
		Nonwork Needs		
3	3.6	4.5	4.2	4.2
4	3.6	4.7	4.3	4.2
5	4.0	4.7	4.7	4.4
6	3.3	4.6	4.2	3.9
7	3.1	4.6	4.6	4.4
		Work Needs		
8	4.3	4.5	4.4	3.5
9	4.5	4.6	4.6	3.8
10	4.4	4.4	4.6	3.8
11	4.6	4.7	4.8	4.5
12	4.5	4.6	4.5	3.8
13	3.9	4.0	4.0	3.4
14	4.4	4.5	4.4	3.5
		Institutional Affiliation		
15	4.0	3.3	3.8	2.2
16	3.9	3.4	3.4	2.0
17	3.9	3.6	3.3	2.1
18	1.8	2.1	2.1	3.2
		Work Values		
19	4.0	3.6	4.0	3.7
20	4.3	4.1	4.1	3.9
21	4.0	3.7	3.8	3.6
22	4.4	4.3	4.3	4.1
23	4.4	4.3	4.4	4.2
		Nonwork Values		
24	3.0	4.2	1.8	2.1
25	3.4	4.0	1.8	2.4

the items, with the exception of item 11, showed significant differences between the four groups. Item 11, it should be pointed out, was the only item with a loading of less than .40 on this factor.

The univariate F-tests for the significant items were as follows: item 8, ($F(3, 182)=17.90$, $p<.0001$); item 9, ($F(3, 182)=12.55$, $p<.0001$); item 10, ($F(3, 182)=10.93$, $p<.0001$); item 12, ($F(3,182)=10.00$, $p<.0001$); item 13, ($F(3, 182)=6.92$, $p<.0002$); and item 14, ($F(3, 182)=16.08$, $p<.0001$).

Institutional affiliation.

Institutional affiliation consisted of items 15, 16, 17, and 18. A MANOVA indicated a significant difference across the four groups (Pillai's Trace ($F(12, 543)=12.43$, $p<.0001$)). All of the univariate Fs were significant at the $p<.0001$ level (item 15, ($F(3, 182)=29.80$; item 16, $F(3, 182)=38.09$; item 17, ($F(3, 182)=30.16$; item 18, $F(3, 182)=13.79$).

Nonwork values.

The nonwork values dimension consisted of items 24 and 25. This dimension was found to differ significantly across the four groups (Pillai's Trace ($F(6, 364)=24.14$, $p<.0001$)). Univariate Fs identified significant differences for item 24 ($F(3, 182)=55.52$ ($p<.0001$)), and for item 25 ($F(3, 182)=36.46$ ($p<.0001$)).

Information Form

The previous section detailed the significant differences found between the four groups of respondents on the Q sort dimensions. This pattern of differences will form the basis of group descriptions that follow this portion of the results section. For the sake of clarity, only those items with statistically significant univariate Fs or X^2s will be discussed.

Demographics.

The first demographic variable that showed statistical significance was the age of the respondent ($F(3, 182)=4.25$, $p<.0063$). Scheffe post-hoc analysis identified the significant differences to exist between Group 3 (M=45.7) and Groups 2 (M=50.9) and 4 (M=50.6). That is, the mean age of faculty in Group 3 was significantly lower than the mean age of faculty in Groups 2 and 4.

The second demographic variable to show a different response pattern was respondent gender. Since these data were categorical, their frequencies were compared using a Chi-squared (χ^2) analysis ($\chi^2(3)=8.16$, $p<.05$). The cell contributing the most to the χ^2 was the number of females in Group 1. Females were under-represented in that group. It should be kept in mind, however, that only 17.8% of the sample was female; hence, conclusions based on gender differences should be interpreted with caution.

A significant difference was found for the number of dependents in the four groups ($\chi^2(3)=9.36$, $p<.05$). The groups that added the most to the χ^2 were Groups 3 and 4. Specifically, Group 3 had disproportionately more dependents, while Group 4 had fewer dependents.

Differences in department membership were also identified using χ^2 analysis. However, as discussed earlier, it made more sense to combine individual departments into their respective colleges. Thus, it was college membership that was actually analyzed. A 4X6 χ^2 analysis revealed differences to exist across the four groups ($\chi^2(15)=26.31$, $p<.05$). The cell contributing the most to the overall value was the large number (more than expected) of faculty from Arts and Letters (A&L) found in Group 2. By contrast, (A&L) membership in Group 3 was less than

expected. Other substantial contributors included a greater than expected frequency of Business faculty in Group 3, a greater than expected frequency of Education faculty in Group 4, and a greater than expected frequency of Science faculty in Group 1.

Work and nonwork activities.

Item 11 asked respondents about how satisfied they were with their work activities. Significant differences were found between the groups ($F(3, 182)=17.80$, $p<.0001$), with those in Group 4 being significantly lower in their level of satisfaction. The levels of satisfaction for Groups 1, 2, and 3 were statistically the same. This conclusion was confirmed with post-hoc analyses.

The next item (12), asked the respondents to indicate their level of satisfaction with their nonwork activities. Again, differences between groups were statistically significant ($F(3, 180)=6.47$, $p<.0004$). Scheffe analyses identified the differences to exist between Group 4 (M=3.7) and Groups 2 (M=4.3) and 3 (M=4.4).

A third item (13), asked faculty to indicate whether greater satisfaction was derived from work or nonwork, or whether both were equally satisfying. There were significant differences in the response patterns across the four groups ($\chi^2(3)=9.54$, $p<.05$). The largest contributions came from Group 1 (more likely to prefer work) and Group 4 (work and nonwork were equally satisfying).

Finally, there were differences between groups as to how faculty spend their work time (item #15). Specifically, the variables that discriminated between the groups were the time devoted to teaching and time devoted to administration ($F(3, 182)=2.69$, $p<.048$; $F(3, 182)=6.96$, $p<.0002$). Examination of the mean responses indicated that the mean

percentage of time spent teaching was similar for Groups 1 (41.1), 2 (41.9), and 3 (44.9). Tukey post-hoc analysis identified Group 4 (51.8) faculty as devoting significantly more time to teaching activities than the others. The differences in mean percentage of time spent on administrative work were more numerous. The means indicated the variability in the values. Scheffe tests revealed differences to exist between Group 4 (8.2) and Groups 1 (23.8) and 3 (21.6), and between Group 1 (23.8) and Group 2 (13.0).

Financial status.

The first item in this section found to discriminate between the four groups was item 26 ($F(3, 180)=4.14$, $p<.007$). This item dealt with whether, given sufficient financial resources after obtaining a university pension, the respondents would continue working. Faculty in Group 1 were significantly more likely to continue working part-time than faculty in Groups 3 and 4. Those in Groups 3 and 4 were more likely not to work if they had sufficient financial resources. These differences were highlighted by a Scheffe post-hoc analysis.

The next item (#29) in this section that discriminated between the groups were 1988 university salary and total household income ($F(3, 178)=6.03$, $p<.0006$; $F(3, 167)=3.59$, $p<.02$ respectively). Tukey post-hoc analysis identified the location of the differences not to be the same for both parts of the item. For 1988 university salary, the mean salary of faculty of Group 4 was significantly lower than of Groups 1 and 2. The pattern was somewhat different for total household income. Once again, Group 4 faculty earned the least, but this time significantly lower than Groups 1 and 3.

Paid employment options and nonwork activities.

There was a single significant difference for one of the nonwork activities categories. When the faculty responded to the item asking them to list important nonwork activities they presently take part in, there was a significant difference between groups on the category of home activities ($\underline{X}^2(3)=7.58$, $\underline{p}<.05$). Most of the difference was due to faculty in Group 1 listing these activities less frequently than expected while faculty in Group 3 listed these activities more frequently than expected.

Retirement and re-entry.

This section of questions began by asking respondents the age at which they expected to retire (item 16). This was the only question for which a significant difference existed. As can be seen, the mean ages are all in the 64 year old range (64.7, 64.6, 64.0) with the exception of Group 1. The mean of this group (M=66.3) was significantly higher than the remaining three groups ($\underline{F}(3, 147)=2.59$, $\underline{p}<.05$). The older expected retirement age for faculty in Group 1 was supported by a Tukey post-hoc analysis.

Group Descriptions

The previous portion of this section described, in detail, all of the statistically significant differences that existed between the groups for individual items. Now we attempt to piece together the holistic picture. The following paragraphs will provide a description of the salient features that distinguish each group. "Micro" differences discussed previously will not be referenced again where they do not add to the comprehension of the "big" picture.

Group 1.

Group 1 faculty were distinguished from faculty in other groups by their responses to the nonwork needs and nonwork values dimensions. Faculty in this group either ascribed less importance to nonwork activities or such activities did not prove to be as satisfying to them. Another possibility is that work activities so dominated their interest and attention that there was little time or energy left for nonwork activities. Thus, while nonwork needs and nonwork values were low for this group, their mean response scores were high on the work needs and work values dimension. The influence of these four dimensions was apparent when the mean expected age of retirement was considered. This group had the highest expected age of retirement (significantly higher than faculty in Group 4). Thus, the link between needs, values, and retirement decision-making can be established. Links such as this will be elaborated upon further in the Discussion Section to follow.

Work appeared to have a central place in life this group. They derived more satisfaction from their work activities than their nonwork activities. In fact, although they perceived themselves as being financially secure, they were more likely than other groups to continue working part-time even if they had sufficient financial resources. And indeed, this appeared to be the group that was most well-off to begin with. Their 1988 salary from the university and their total household income for 1988 was the highest of the four groups. The higher than expected number of Science faculty might help to explain the higher salaries. The perception of financial security could be due to higher income alone, or in combination with the probability that less was spent on nonwork activities (due to a preference for work activities).

Finally, this group of faculty spent less of their work time teaching than other faculty groups and reported spending the most amount of time in administrative activities.

Group 2.

The distinguishing dimensions for this group were their high nonwork needs and low nonwork values. At first, this may appear contradictory. However, this group, which contained a higher than expected number of faculty from Arts and Letters, reported that many of their nonwork activities were similar to their work activities. This could result in low nonwork values. High nonwork values would have existed if the nonwork activities were different from their nonwork activities. An example of what occurred here would be a faculty member in the Art department who spent much of his/her free time painting.

Faculty in this group described themselves as being relatively secure financially. As compared to others, they scored high on work needs, work values, and moderately high on the perception of institutional affiliation. Interestingly, while these faculty were moderately high on the institutional affiliation dimension, two of the items (15 and 16) were significantly lower than for faculty in Group 1. There seemed to be less of a feeling of being part of the academic community and an overall lack of satisfaction with the way things had gone at the university. However, compared to Group 4 (to be discussed later), this level of institutional affiliation was relatively high.

The mean age of this group was the highest of all the groups, although only significantly higher than faculty in Group 3. They expected to retire close to the age of 65 and indicated that there was a 46.0% chance they would return to work part-time after retirement. Even if they were

financially secure, there was the overall indication that members in this group would return to work part-time. The link between these differences and the retirement and re-entry decision-making process is somewhat less clear for this group. Nonwork needs were high and the expected age of retirement was lower than faculty in Group 1. Yet, the low value accorded nonwork activities might play a part in the highest reported probability of re-entering the workforce.

In terms of income, faculty in this group had the second highest university salary and the third highest total household income. The smaller difference found between the university salary and total household income may be due in part to the nature of the outside activities undertaken by people in Arts and Letters. Although the data do not clearly indicate this, the types of activities performed by these faculty tend to be lower paying. An example would be free-lance painting or membership in the local symphony, where the schedule of rewards is often variable. Whatever their activities were, there was high satisfaction with them, as well as satisfaction with their work activities.

There was a difference in the way these faculty spent part of their time. While they taught about the same amount as those in Groups 1 and 3, they did not spend as much time performing administrative duties.

Group 3.

The dimension that set this group apart from Group 2 was nonwork values. This group was very high on nonwork values. In fact, their scores on nonwork values were significantly higher than faculty nonwork values in Groups 1 and 2. Selected items from the Information Form provided some explanation for this finding.

Overall, the mean age of faculty for this group was younger than for

the other three groups; significantly different from Groups 2 and 4 in this respect. In addition, there was a larger than expected number of Business faculty in this group. This may suggest a large number of young professionals or "yuppie" types, who, stereotypically, highly value both their work and nonwork activities. This was substantiated by their high degree of satisfaction with both work and nonwork activities. Financially, although their university salary was relatively low (due, perhaps, to their younger age), their overall household income was the highest. Therefore, their perception of financial security and the available income allows them to pursue outside, nonwork interests. If they could choose, faculty in this group might be more likely to opt for nonwork activities because out of the four groups, members of this group were least likely to work after retirement if they had sufficient resources.

Given this group's inclination toward nonwork activities, it might be expected that this would steer them away from work. The probability of returning to work after retirement, given sufficient resources, was in fact the lowest for this group. Thus it is possible to infer that their high nonwork values influenced their disinclination toward workforce re-entry. The lack of effect of expected age of retirement might be confounded by their mean age. The younger an individual is (this group was younger than the others), the less exact predictions of future behavior become. If their financial success continues as well as their affinity for nonwork activities, there may be a drop in the expected age of retirement.

Otherwise, faculty in Group 3 were very similar to faculty in Group 2. The faculty perceived themselves as financially secure, had high

nonwork needs, work needs, work values, and a moderately high perception of institutional affiliation.

The way work time was spent in this group was similar to those in Group 1. Half of their time was spent teaching, with over one-fifth spent performing administrative duties.

Group 4.

Compared to Groups 1, 2, and 3, Group 4 showed the most differences on the Q sort items. The significant differences for this group occurred in three dimensions. This group was characterized by a moderately low perception of financial security, compared to the other groups. In addition, this group's work needs and institutional affiliation were significantly lower than Groups 1, 2, and 3. This difference was especially pronounced on the institutional affiliation dimension, where differences of up to 1.8 points (on a 5 point scale) were found. Similar to the other groups, faculty in this group exhibited moderately high work values, although the mean score on the items in this dimension were lower (the differences were not statistically significant). As for the nonwork needs dimension, their mean scores were high, although not as high as the scores found in Group 2. Accompanying this group's high nonwork needs were high nonwork values, similar to what was found for Group 2.

Many of the characteristics of this group were very different from the previous groups discussed. In fact, while they shared moderately high work values, they did not seem to receive the same amount of enjoyment from work as other faculty did. For example, the expected age of retirement was the earliest for this group, although only significantly lower than the expected retirement age for Group 1. This group of faculty had the lowest probability of returning to work part-time after

retirement, the lowest satisfaction with their work and nonwork activities, and were least likely to return to work after retirement if they had sufficient financial resources. Low work needs and low institutional affiliation appeared to influence the retirement and re-entry decision process.

It was mentioned before that this group perceived moderately low financial security. Examination of the mean income from the university and total household income found that faculty in this group were the lowest, with these differences being significant. The low pay may be due, in part, to a larger than expected number of faculty from the College of Education. This may also explain the two differences found in how their work time was spent. These faculty spent a significantly larger amount of their time teaching and significantly less time performing administrative activities.

Proposition Support

Proposition 1: Faculty responses to work value and nonwork value items will differ among clusters. It was proposed that, for example, there would be a cluster characterized by high work ethic and another cluster characterized by a high nonwork ethic. Where there was a high work ethic and low nonwork ethic, the age of faculty would be lower and the expected age of retirement higher than in the reverse condition (low work ethic, high nonwork ethic).

Proposition 1 was partially supported. There were no differences found between the groups on the work ethic (value) dimension. Significant differences were found on the nonwork ethic (value) dimension, with Group 1 indicating a moderate nonwork ethic, Group 2 a low nonwork ethic, and Groups 3 and 4 a high nonwork ethic. The expected age difference was the

reverse of what was expected (see Group 3).

Proposition 2: In clusters containing a strong perception of institutional affiliation on the part of the faculty, their expected age of retirement will be higher than in clusters where institutional affiliation is lower.

Proposition 2 was supported by the data. Examining the extreme perceptions of institutional affiliation (Group 1 versus Group 4) there was a statistically significant difference in the expected age of retirement. Faculty perceiving high institutional affiliation (Group 1) had an expected age of retirement over 2 years later than faculty perceiving low institutional affiliation (Group 4).

Proposition 3: Clusters characterized by faculty responses of high financial security and high nonwork needs will show an expectation to retire earlier than faculty reporting low financial security and low nonwork needs.

This proposition was partially supported. Faculty with high financial security and high nonwork needs did expect to retire at an earlier age (Groups 2 and 3) compared to faculty with high financial security and moderately high nonwork needs, although the difference in the expected age of retirement was not statistically significant. Unfortunately, the expected relationship to faculty with low financial security and low nonwork needs cannot be compared because no such group emerged. For faculty with low financial security and high nonwork needs, their expected age of retirement was the earliest. This might point to the importance of nonwork needs in the decision-making process.

Proposition 4: Clusters containing faculty who agreed with the work needs items (i.e., high work needs) will be characterized by a higher

expected age of retirement.

Proposition 4, which stated that faculty with high work needs would have a higher expected age of retirement was supported. Groups 1, 2, and 3, characterized by high work needs, all have higher expected ages of retirement than Group 4, which was characterized by moderate work needs. However, only the expected age of retirement in Group 1 was statistically higher.

Proposition 5: Clusters characterized by faculty responding with high work values and high work needs will exhibit a higher probability of re-entering the workforce and find their work activities generally satisfying.

There were no significant differences between the groups for the probability of re-entering the workforce variable. However, the only support for Proposition 5 was found in trends in the data. The faculty with high work needs and high nonwork values were Groups 1, 2, and 3. Trends in the data indicated that they were more likely to re-enter the workforce after retirement than Group 4 (moderate work needs).

Proposition 6: Faculty perceiving a high financial security condition will be less likely to re-enter the workforce.

As in Proposition 5, the absence of a significant difference for the probability of re-entry variable failed to support this proposition. The trend in the data, however, was in the direction opposite to what was expected. Faculty with high financial security were more likely to re-enter the workforce after retirement. However, these faculty also were found to have higher work needs so that the influence of this dimension on the decision-making process appeared to be strong.

CHAPTER 7

Discussion

Overview

In the process of undertaking a project such as this, it is easy to lose sight of the goal. This can occur because the researcher becomes heavily involved in generating propositions, collecting data, and analyzing the data. Although this may account for a majority of the time spent on the project, it is not the goal of the project. The goal is the section that answers the "so what?" question. That is the intent of this section. The discussion section is designed to provide some explanation of the information presented up to this point. Since a number of issues will be dealt with, this section will be divided into several parts. Part One will address the findings as they relate to the propositions. In this part, the significance of the differences between the groups of faculty will be discussed and what these differences indicate about the retirement and re-entry decision-making processes. Part Two will address the implications of this study for future research. Finally, Part Three will address more general issues, such as the generalizability of the results and interventions based upon these data.

Part One - Proposition Support and Group Description

The majority of this part of the discussion section will discuss the extent to which each of the six propositions was supported.

Proposition 1

This proposition stated that differences were expected for the work value and nonwork value dimensions. Depending upon the strength of each of these values, current age and the expected age of retirement would vary. The data revealed partial support for this proposition. Lack of

support was found for the expected differences between groups on the work value dimension.

Examination of the data revealed that very high work value scores prevailed for all four groups of faculty. In other words, they shared a strong work ethic. One would suppose that university administrators, as well as the student body, would be pleased that the faculty felt so strongly about the work in which they were involved. Even in those cases where other factors were not to their liking, such as those reflected by the institutional affiliation dimension, there was expressed by faculty an overall motivation to do the best they could. However, this finding was contrary to what was expected. There are several possibilities that might explain this. To begin with, range restriction exists for the work value dimension among faculty. The consequence is that because the groups' work value scores are uniformly high, no significant differences between groups can be manifested on this dimension. Support for this statement can be found in Chapter Two. Specifically, Boberg and Blackburn (1983) found that the major source of faculty satisfaction with their job was rooted in their concern for quality. Achieving quality is for them an intensive process. Always doing one's best and being able to see the results of one's work are examples of the work value items, as well as being examples of showing concern for quality.

In addition to faculty concern for quality, there is the finding (Bowen & Schuster, 1986; Drew, 1985) that faculty share a set of basic values. These values were derived from a long academic tradition and get passed on via the graduate school professional socialization experience. The tradition of peer evaluation in the realm of scholarship contributes to the reinforcement and internalization of these norms.

These examples are meant to illustrate two things. First, the differences in work values among university faculty are slight especially when compared to the differences that might be expected in the general workforce. Second, given the small differences, any instrument used to identify these differences would need to be very sensitive. Since the current items were adapted from a questionnaire constructed for the general workforce (Glickman et al., 1979), the level of sensitivity could have been too gross.

This leads into the anticipated effect of work values on the retirement and re-entry decision-making process. This research does not provide support for work values playing a primary role in differentiating decision-making processes among groups. Other dimensions, as will be reviewed later, can be linked more directly to the decision process. It appears that faculty are committed to doing a good job. There may be, however, other dimensions that exert a stronger influence than work values, in part because there are greater individual differences and group differences on them.

One of the significant findings in terms of this proposition was the differences in the nonwork value dimension between the groups and the differences in faculty mean age between the groups. The age difference found was counter to what was expected. Specifically, a high nonwork value, high mean age (relative to the other groups) relationship was expected. The reasoning behind this was that older faculty had established themselves and would therefore be under less work pressure, both internal (from the university) and external (to make a name within their profession). At the same time, it was more likely that older faculty would have grown children who did not rely on them for support,

that their house was paid for, and that many of the other "large ticket" items were already purchased. When this proposition was generated, it was thought that there existed the possibility that the lifting of the financial responsibility of children might be replaced with the financial responsibility of parents. However, the data did not indicate the existence of parents as dependents in most cases. The question is, why were faculty with high nonwork values younger? One answer might lie in the changes of values over time. The faculty in Group 3 did not perceive work and nonwork as either/or value orientations. That is, both sets of activities were important to them. They felt as though they could work hard and play hard. They chose not to postpone gratification. A look at the characteristics of Group 3 provided additional insight. This group was comprised of a larger than expected number of Business college faculty, some of whom perhaps fit the "yuppie" stereotype. In addition, Group 3 (along with Group 1) reported the highest total household income. Not only did they enjoy work and nonwork activities, they were in a better position financially to take advantage of nonwork activity options.

Looking at the relationship between the nonwork value dimension and age showed that the older the faculty member, the lower the nonwork value dimension. This could indicate a couple of things. First, more of the older faculty perceived work and nonwork as posing an either/or choice situation. They placed both kinds of activities on the same continuum, where when effort was invested in work-centered activities, nonwork activities would be decreased.

This suggestion falls into an area of research where disagreement exists. Namely, are work and nonwork opposite ends of a single continuum (Havighurst, 1961) or two separate continua (Ekerdt, 1986)? The original

conception of this study was that work and nonwork were separate continua. However, it is quite possible that there is an age (generational) factor involved in the work/nonwork relationship. Traditional values might place work and nonwork on a single continuum. In this scenario, work values are high at the expense of nonwork values, or vice-versa. Younger faculty may perceive work and nonwork on separate complementary continua so the situation is one of "work hard, play hard," in which the opportunity to enjoy nonwork activities is a payoff of working hard.

Perhaps the most significant finding in regard to this proposition is the relationship between nonwork values and expected age of retirement. The data showed that faculty in Group 4 had a significantly earlier expected age of retirement and higher nonwork values than faculty in Group 1 (at the other extreme). This finding directly addresses the issue of retirement decision-making. Specifically, nonwork values were related to the decision to retire. Higher nonwork values were salient for this group of faculty when they were asked to estimate their age of retirement. Although it appears that other dimensions influenced the decision, this finding is important because it clearly establishes the link between socio-psychological variables and retirement. Support for this comes from the profile found in Group 1. These faculty had equally high work values, but significantly lower nonwork values, and they indicated a later expected age of retirement.

It is important to point out that it is not possible to make a blanket statement that nonwork values will have the same influence for all people. Evidence for this can be seen in Groups 2 and 3. The levels of nonwork values are significantly different, yet their expected ages of

retirement are almost identical.

A second occurrence could be that older faculty may tend toward postponed gratification. That is, nonwork activities will become more important upon retirement. Presently, they are able to work and should devote their energies to this end.

Proposition 2

This proposition considered the relationship between institutional affiliation and the expected age of retirement. The expected relationship was one of higher institutional affiliation and later expected age of retirement. This proposition was supported by the data.

This finding was not surprising. If people like where they work and what they are working at, they are more likely to continue working. In these data, there was a group high on institutional affiliation (Group 1), a group low on institutional affiliation (Group 4), and two groups moderate on institutional affiliation (Groups 2 and 3). At this point, a more complete picture of the influence that socio-psychological variables have on retirement decision-making is emerging. One of the objectives of this study was to show that the decision to retire is influenced by many such factors. The weight given a factor depends upon how salient it is at a given time. The findings from this proposition support the idea that there is an interrelationship among the factors. In Group 1, for example, institutional affiliation is high and there is a significantly higher expected age of retirement. In support of Proposition 1 it was shown that Group 1 faculty had high work values and low nonwork values. These interact to influence the final decision. Contrasted to this are faculty is Group 4. They have low institutional affiliation, high nonwork needs, high work needs, and the lowest expected age of retirement. Previous

research (March & Simon, 1958; Quinn, 1978) supports the role of disaffiliation (e.g., a type of dissatisfaction) in the decision to leave an organization.

Between Groups 1 and 4 were Groups 2 and 3. Statistically, their response patterns were almost identical for the items measuring institutional affiliation, as well as four of the remaining five dimensions. It was not surprising, then, to find that the expected age of retirement in Group 2 was 64.7 years and for Group 3 was 64.6 years.

Proposition 3

It was proposed that faculty with high perceptions of financial security and high nonwork needs would expect to retire earlier than faculty with low perceptions of financial security and low nonwork needs. The data partially supported this proposition. Support was provided by Groups 2 and 3. These faculty reported a high perception of financial security and high nonwork needs. Their expected ages at retirement were 64.7 years and 64.6 years, respectively. This can be compared to faculty in Group 1, who reported the perception of high financial security and moderately high nonwork needs. Their expected age of retirement was 66.3 years. Although this tendency was in the anticipated direction, the differences between Group 1 and Groups 2 and 3 in expected age of retirement were not significant.

The second part of this proposition, dealing with low financial security and low nonwork needs, was not supported because such a combination of dimensions did not exist. The group closest to this pattern was Group 4. They reported a low perception of financial security and high nonwork needs.

It appears that the relationship between financial security and

nonwork needs was not as strong as originally anticipated. The reasoning used in the generation of this proposition was that the perception of financial security could make fulfillment of an individual's nonwork needs possible. So, if a person wanted to devote more time to nonwork activities and could do this as well as accommodate his/her other financial responsibilities, the motivation to continue working would decline. Essentially, equal weight was attributed to the two dimensions. In hindsight, this may not have been the most appropriate thing to do. The data indicated that nonwork needs were closely related to the expected age of retirement. For those groups that revealed high nonwork needs--Groups 2, 3, and 4--the mean expected ages of retirement were 64.7 years, 64.6 years, and 64.0 years, respectively. Group 1, which was characterized by moderately high nonwork needs (this was a statistically significant difference), had a mean expected age of retirement equal to 66.3 years.

In order to better understand this proposition, it is useful to discuss the two dimensions (financial security and nonwork needs) separately. First, financial security will be discussed.

One of the reasons for incorporating financial security as part of the model was that if a faculty member lacked the perception of financial security, they would be less likely to retire at an early age. Given that academe often is more psychologically demanding than physically demanding, the ability to teach and conduct research is almost unlimited. This, along with the absence of a mandatory retirement age, might be explained by assuming that a faculty member would delay retirement until the perception of financial security was improved. Previous research (e.g., Barfield, 1970) has indicated the importance of financial condition in the

decision to retire. Thus, support for the relationship expected in this study. The exact opposite was found. Group 4, with the lowest expected age of retirement, also had the lowest perception of financial security. The explanation for this appears to lie in the other dimensions in the model. That is, other dimensions and characteristics have influenced the decision to retire more than the lack of perceived financial security. The evidence appears to be that the perception of financial security played a relatively small part in the retirement decision process among the faculty. A couple of plausible explanations exist for this. First, although Group 4's perception of financial security was significantly lower than for the other groups, it was moderate in an absolute sense. Therefore, it might be more accurate to characterize this group as perceiving themselves being adequately financially secure as opposed to highly financially secure. The second possible reason is that the activities and responsibilities characteristic of Group 4 faculty require less money. Some support for this exists because there is a larger than expected number of Education faculty. They indicated that many of their interests are craft oriented.

Differences between the groups were found on the nonwork needs dimension as well. Group 1 was significantly lower on this dimension than the other groups, and they had the highest expected age of retirement. Needs, as discussed in Chapter 1, provide the motivational force behind many behaviors. Hence, the low nonwork needs failed to yield a decisive motivational force. This applies to Group 1 insofar as there is little motivation to retire. At the same time, their work needs are high, thus providing motivation to continue working.

A final issue of interest is the absence of a low financial security

group. One explanation is that the university benefits system provides above average retirement benefits. However, discussion with the university benefits manager indicated that the pension benefits were considered average. Therefore, a second explanation for a lack of a low financial security group is that many of the faculty think that they could find paid employment if they had to. This reflects the employment options available to faculty due in large part to their training. Their ability to work in both industry and academic settings sets faculty apart from the general workforce (Toombs, 1979; Trow, 1975).

Proposition 4

Proposition 4 focused on the impact of work needs on the decision to retire. Specifically, faculty with high work needs were expected to anticipate retiring later than faculty with low work needs. The data supported this proposition. Groups 1, 2, and 3 were characterized by high work needs when compared to the work needs among faculty in Group 4. Group 4 was statistically lower on this dimension. The expected ages of retirement were highest for those groups with high work needs. However, although the expected age of retirement was lowest for faculty in Group 4, the age difference was significant only between Groups 1 and 4.

Work needs, as a construct, is very broad. This study considered aspects of the construct such as autonomy and job variety. Previously discussed research (see Chapter 2) listed these aspects as some of the reasons given by professors for entering the profession. To the extent that academic work gives people satisfaction, other options where satisfaction of kindred needs may be less certain have less appeal and so the life change--retirement--tends to be deferred (Groups 1, 2, and 3). Faculty in Group 4 were lower on the work needs dimension and higher on

the nonwork needs dimension. Both of these needs are potential motivators of behavior. The issue appears to be which motivator is stronger? The data show that, although the nonwork needs dimension is higher, the difference between the two dimensions is not that large. It is likely that the responses to the other dimensions, specifically institutional affiliation and nonwork values, interact with the needs dimensions to influence the decision to retire. Once again, support is provided for the multidimensionality of the decision-making process.

Proposition 5

This proposition was primarily concerned with the likelihood of a faculty member re-entering the workforce after retirement. It was stated that faculty with high work values and high work needs would exhibit a greater likelihood of re-entering the workforce and find their work activities generally satisfying. The data did not support this proposition.

Proposition 6

The final proposition stated that faculty perceiving a high financial security position would be less likely to re-enter the workforce. The data did not support this proposition. There were no significant differences between the expected probabilities of re-entering the workforce.

Propositions 5 and 6 will be discussed together because their lack of support was due to a failure to identify a significant difference between the groups for the re-entry question. Re-entry intention was identified using a two-part question on the Information Form. The first part asked respondents to indicate the probability of re-entering the workforce full-time after retirement, while the second part asked for the probability of re-entering the workforce part-time after retirement. In

considering both types of re-entry, there were no differences between the four faculty groups. In fact, the correlations between current age, expected retirement age, and probability of re-entry were close to zero.

This finding was unexpected for two reasons. First, there is an increasing trend in society for people to have second careers, or other jobs after retirement. The second reason is that faculty have many talents and can more than many others select the work that interests them, rather than having to settle for a less desirable job.

The question at hand becomes "why were no differences found?" One possibility relates to the way the question was asked. Specifically, people can have a difficult time estimating the probability of a future event. Estimating time spent or a probability can be inexact for a present event, let alone an event 15 years away. A more appropriate way of phrasing the question might have been to ask whether or not re-entry full-time and/or part-time was a possibility. The data in this study were transformed to a similar yes/no format. Still, no differences were found.

Apparently, re-entry into the workforce operates differently for this sample. There may be several explanations for this. The most obvious is that the expected age of retirement is quite high. Unlike the mean retirement found in the general workforce (M=59.9 years), faculty in this sample reported ages five to seven years later. Probability of re-entry into the workforce may become a function of age. In working years, these people will be quite old at retirement. They have been working a long time and are ready to retire. Or the time to undertake different life patterns directed at new goals may be perceived as too limited to warrant the investment of energies.

Another explanation considers re-entry as it relates to retirement.

The retirement decision might be clearer perceptually because it is anchored in time. It is a decision that has to be made by all faculty and it is known ahead of time that it will result in a change of lifestyle. Re-entry, on the other hand, is a less clearcut decision. It does not result in an either/or situation. When a faculty member chooses to retire, then he/she completely retires from paid university employment. A professor can not partially retire from the university (in most cases). However, the same person can re-enter the workforce in varying degrees that are determined by the individual rather than the university's schedule. In addition, the re-entry decision is not as clearly anchored in time. A person does not have to decide and plan for it in advance (although it is a good idea to plan for re-entry in advance). This lack of urgency and immediacy makes the re-entry decision less salient perceptually. Compounding the low salience of the re-entry decision is the higher salience of the retirement decision. Thus, the lack of variables distinguishing re-entry decision differences may be due, partially, to greater attention being given to other more salient issues.

In summary, then, it has been shown that there is a relationship between some of the dimensions and the expected age of retirement. However, the question that remains unanswered is what are the characteristics of the faculty in each group and what can be said about their retirement decision-making. The following paragraphs will address this question. It is important to realize that some of the material in the group descriptions repeats that already reported in the discussion of the propositions. However, the four groups serve to synthesize the proposition findings.

Group 1

Discussion of the factors influencing Group 1 faculty members' decision to retire is awkward because it may be more appropriate to discuss the factors influencing their decision not to retire. Once again, Group 1 had the highest expected age of retirement and was distinguished from other groups by significantly low nonwork needs and nonwork values scores. While they appeared not to value nonwork activities very highly, they did value their work. Their responses on work needs and work values were high. Faculty in this group found their work very satisfying, more satisfying than nonwork.

People in this group were the most likely to continue working at least part-time even if they had sufficient financial resources. This group of faculty had the highest financial standing, both in terms of university salary and total household income. They spent the least time teaching and the most time in administrative activities, and had high institutional affiliation scores. Finally, this group had a preponderance of College of Science faculty.

What does this say about their retirement decision-making? First, there is the suggestion that nonwork needs and nonwork values influence the decision process. Specifically, the faculty may see themselves as young enough to contribute to society and since nonwork is not a terribly appealing alternative, they might as well go on working. Related to this is the fact that since many from this group are Science faculty, the nature of their research often involves long term studies. When they are finished with a project, as many questions may be generated as are answered.

There is also the issue of rewards. Faculty in this group are the

highest paid in the university. They bring in a large share of the research funds. Salancik and Pfeffer (1974) have shown that power accrues to those bringing money into the university. This might explain the perception of high institutional affiliation (they are rewarded for their efforts) and the relatively large proportion of time spent on administrative duties (perhaps tied to their grant and contract supported projects).

The profile of low nonwork needs and low nonwork values, high work needs and high work values, high institutional affiliation, and high financial security relates to retirement decision-making in that these variables interact to postpone withdrawal from the workforce.

Group 4

At the other end of the retirement spectrum are faculty in Group 4. This group had the lowest expected age of retirement. Their sense of institutional affiliation was the lowest, as was their sense of financial security and strength of work needs. Their nonwork needs and nonwork values were significantly higher than faculty in Group 1. Further contrasts with Group 1 include lowest satisfaction with their work activities and being least likely to return to the workforce even if they had sufficient financial resources. The faculty in this group reported the lowest university salary and total household income. This may, in some measure, be due to the larger than expected number of College of Education faculty in this group. This membership may also account for how their work time was spent. Group 4 faculty spend significantly more time teaching and less time on administrative duties.

Again, "what do these characteristics tell us about retirement decision-making?" One answer is rather obvious. Based upon the responses

to items in the nonwork needs, work needs, and work values dimensions, it appears that nonwork activities are more attractive sources of satisfaction for this group. Work does not have the same meaning as it does for faculty in Group 1. Perhaps those in Group 4 more often work simply because it is the only way to make money, while those in Group 1 work for money also but also derive a greater sense of achievement from their work. The importance of the strength of nonwork needs and nonwork values has to be noticed because it seems to overwhelm the fact that this group's estimate of financial security is the lowest. Even though this group feels more need for money, they do not want to continue to be a professor in order to earn it.

A second important difference is the significantly lower level of institutional affiliation. The relationship of this variable to the retirement decision is straightforward. There is a lack of a strong bond between Group 4 faculty and the university. While this alone may not be enough to induce retirement, when coupled with high nonwork needs and high nonwork values, it appears to figure prominently in the retirement decision.

Groups 2 and 3

Identifying Group 2 and 3's contribution to the decision-making process is more difficult because the two groups are quite similar. The expected age of retirement was 64.7 for Group 2 and 64.6 for Group 3. The only significant difference among the dimensions was Group 2's low nonwork values and Group 3's high nonwork values. The other significant differences were current age (Group 2, M=50.9; Group 3, M=45.7) and college membership (Group 2-more than expected A&L faculty, Group 3-more than expected Business faculty). Despite their similarities, it appears

that nonwork values played a role in the retirement decision process. Although the outcome was the same, the high and low responses reflected the ways in which different faculty perceived the same dimensions. For example, in the discussion of Group 2 in Chapter 6, it was explained that their high nonwork needs and low nonwork values were not contradictory in light of the fact that Arts and Letters faculty reported that many of their nonwork activities were similar to their work activities. This resulted in low nonwork values. That is, their low nonwork value scores were a function of the way the dimension was measured.

Group 3 had high nonwork values because their nonwork activities were different from their work activities. This reflects two things. First, some of the work activities Arts and Letters faculty participate in, such activities as playing a musical instrument, are also appropriate as nonwork activities. On the other hand, College of Business work activities, which might include cost accounting, are far from traditional nonwork activities. Second, given the business orientation and relatively young age, these faculty are closest to the "yuppie" stereotype. They are considered to be hard workers and hard players. Actually, this profile fits Group 2 faculty as well, except that their nonwork activities are more similar to their work activities.

Thus, for these two groups, the retirement decision appears to be a function of all six dimensions, with special attention given to nonwork values. These data present a clear example of how the wording of a set of items and, perhaps, a somewhat different perceptual outlook, can influence a set of responses.

This section has discussed the significant differences found across the four groups of faculty. In addition, the question "what does this

tell us about retirement decision-making?" has been addressed. Specifically, it has been shown that a single decision-making process does not exist. What can be said, and has been shown, is that groups of faculty with certain characteristics appear to weigh some dimensions more than others. This supports the contention that the decision involves more than just finances and health. It also supports the inclusion of socio-psychological variables in the decision process. Information like this can be used by university administrators to gain a better handle on what the workforce may look like 5, 10, or 15 years from now. This will be necessary if universities are to keep quality workforces in light of the shrinking supply of Ph.D.s.

Part Two -- Relations to Previous Research

The focus in Part One was on the findings from this study. The relationships of the data to the propositions and group profiles and the significance of the group profiles to the retirement and re-entry decision-making process were discussed. In the process of accomplishing this, references were made to previous research in order to provide additional explanation or continuity.

Part Two shifts the focus exclusively onto previous research. As will be shown, there are a number of more global research issues that are impacted as a result of this study. In addition, the issues to be discussed have significance for future research.

Multidimensionality of retirement and re-entry

One of the goals of this study was to show that the retirement decision-making process involves more than the consideration of finances and health. This point has been made repeatedly throughout this paper. Each time it was mentioned, additional evidence was given to support the

statement. In fact, this finding is one of the most impressive results. However, in order to understand the utility of this finding, it is necessary to put previous research in perspective. To begin with, the calling of attention to the existence of "other" variables in the decision-making process is not meant as a criticism of previous research. In fact, financial and health variables have successfully predicted retirement many times over. Nonetheless, aside from some prediction studies of the 1960s and 1970s, a majority of retirement research has focused on satisfaction related issues of retirement. These studies examined issues such as differences in level of satisfaction for early versus on-time retirement and the effects of retirement planning on retirement satisfaction. These are nice pieces of information to know. They do not, however, reveal to researchers information about why and when people decide to retire. Although finances and health have been shown to be adequate predictors, conditions have changed since many of these studies were conducted. If the demographic characteristics had remained stable, the need for additional research would have lessened. It has been illustrated that the demographics are changing. People are leaving the workforce at faster rates, while entering at slower rates. Currently, these effects may be impacting the general workforce to a greater extent than the faculty workforce. All indicators point to a change in this situation. Academic administration is not yet very well prepared to cope with problems arising from the need to replace a large number of retirees in a relatively short time span. For these reasons, the additional predictors of retirement that have surfaced in this study take on special significance.

An issue that remains unresolved, however, concerns the precursors of

retirement. That is, which variables are causally related to the decision to retire? Beehr (1986) has pointed out that previous research failed to determine any causal relationships. The results from this study do not allow for definitive inference of causality either. Rather, these results, notably the differences across groups, point to the likelihood that, short of innovative experimentation, the most researchers can hope to accomplish is the identification of the important correlates of the retirement decision-making process. This is likely for two reasons. First, the situation surrounding the decision is in flux. Many variables, such as the state of the economy, the composition of the workforce, interest rates, and cost of living are constantly changing. As a result, the variables that impact the decision are constantly changing in relative importance. The second reason relates to the decision-making process itself. This study was not intended to study human decision-making in its entirety. However, it is reasonable to state that everyone has a unique method of weighting information. The ideal situation would be to identify individual decision-making strategies and to formulate reactions (e.g., develop policies, interventions, etc.) based on each strategy. Employers cannot react that way. Their policies are aimed at either the whole population or some set of subgroups. Because of this, the most useful information is that which provides insight into behavior of population segments, and which then can be passed on to individuals sharing similar profiles within each group, and those responsible for management of those groups. This study has provided such information.

Relationship of Work to Nonwork

It is not unreasonable to assume that when an individual retires, his/her work activities will be replaced either by some other work or

nonwork activities. The nonwork possibilities are practically endless The data from this study suggest that researchers need to gain a more complete understanding of the work/nonwork relationship because of the importance the relationship appears to have to retirement decision-making. It was pointed out in Chapter 1 that two models have been constructed to describe the relationship: the spillover model and the compensatory model (Wilensky, 1960). Briefly, the advantage of the spillover model argues that experiences characterizing work will be positively related to nonwork experiences. Glickman and Brown (1973) noted that work and nonwork domains may be symbiotic and mutually reinforcing. The advocates of the compensatory model, on the other hand, suggests that there is an offsetting relationship between work and nonwork. Research by Rousseau (1978) found evidence to support the spillover model, while failing to find any support for the compensatory model. She suggested that support for the compensatory model might be more likely to exist for extreme conditions and stressful jobs. In terms of the data of this study, a spillover model would apply if a faculty member indicated experiencing varied and nonroutine work activities, and also indicated experiencing varied and nonroutine nonwork activities. Alternatively, a compensatory model would apply if a faculty member experienced routine work activities, and also experienced nonroutine nonwork activities. Both models received support in this study.

This finding will be addressed in two parts. First, support for the spillover model is provided by data for Groups 2 and 3. Examination of the nonwork needs and work needs scores within each group reveal a high degree of similarity. That is, for Group 2, their mean response scores for both dimensions are about the same. The same can be seen in Group 3

response scores. Faculty in both groups reported that both their work activities and nonwork activities had variety, allowed them to be creative, and gave them satisfaction. Additionally, relative to the four groups, Groups 2 and 3 are the "middle" groups in terms of expected ages of retirement. Their work and nonwork needs were both high and they appeared to be balancing both needs. To paint a clearer picture, it is helpful to think of all faculty as part of a normal distribution. Groups 2 and 3 are in the center of the distribution.

Data also exist to support the compensatory model. Evidence for this is provided by Groups 1 and 4 -- the two more polar groups. Using the normal distribution analogy, these groups are at the tails of the distribution. Examination of Group 1 shows moderate nonwork needs, high work needs, a large amount of time spent on administrative duties, and substantial membership in the College of Sciences. Group 4 is characterized by high nonwork needs, moderate work needs, a large amount of time spent teaching, and a high proportion of membership in the College of Education. If, as Rousseau (1978) claims, a compensatory model might be applicable under stress and/or extreme conditions, what qualifies as stress here? Stress can be either physically or psychologically induced. Faculty in Groups 1 and 4 fit this possibility. The key factor might be the research and administrative duties in Group 1 and the teaching load in Group 4. It would have been interesting to obtain measures of physical and psychological stress to probe this relationship further.

These data show that the faculty "experience" is a varied one. It appears that some are able to maximize both the work and nonwork experience, while others maximize one aspect at the expense of the other. While there is no indication that this hampers performance, an argument

can be made that their overall quality of life is perhaps lower than it could be. The relationship of this finding to the retirement decision is not clear. These data imply that where an imbalance in work and nonwork activities exist, the dominant activity impacts the expected age of retirement. Further research is needed to better establish the relationship of work to nonwork and explore whether it can be used as a reliable predictor of retirement and as a means for designing interventions to influence the retirement and re-entry decision process as well as a means for increasing one's overall quality of life.

Part Three -- Retirement: The Next Generation

The final part of the discussion section has three aims. The first aim is to discuss the generalizability of this study and to suggest future avenues of study. The second aim is to discuss how the university and faculty can use this type of information. The final aim is to pull everything together. Specifically, the extent to which the study's goals were met will be summarized.

Generalizability

The question of generalizability can be divided into two parts -- method and results. The method used in this study is generalizable to the population as a whole. In fact, it might be used to increase return rates for the same reason given for its use in this study. The Q sort is different. For that reason, individuals not willing to complete the usual paper and pencil survey might be more inclined to complete a Q sort. It would be interesting to design a study using both methods of data collection and compare return rates to see if there is a difference. Perhaps decreasing the "boredom factor" would entice response from those individuals who normally choose not to participate. This, in turn, would

help answer the perennial question as to whether or not those not responding are somehow different from those who do.

The issue of results generalizability is somewhat different. The question still is whether or not these results are generalizable to the population as a whole or to other universities. To the former, the answer is probably, "with great circumspection." There are too many differences (discussed in Chapter 2) between academe and the general workforce to reflect direct transfers. The second issue regarding the generalizability to other universities, the answer is "likely." It would be necessary to match the university and its faculty on certain characteristics before full generalization would be possible. In the case of the university used in this sample, it is rather new as an independent university. In addition, it is still undergoing a transition from being primarily a teaching university to a university which aims to gain recognition for research accomplishments in an increasing number of areas. This change has had an effect on the faculty workforce. Many of the veteran faculty were hired when the primary emphasis was being placed on teaching functions. It is possible that 10 years from now the results will be different given that in selection, tenure, salary, and promotion decisions, the proportion of weight assigned to research accomplishments will continue to rise. Despite the nuances of this university, the results of this study are generalizable to similar universities as long as these cautions are kept in mind.

Payoff to the Faculty and the University

Up to this point, the discussion has focused upon the theoretical implications of this study. However, one of the hoped for outcomes of this study was that it might set the stage for interventions, or action

plans that could benefit both university management and faculty. Before beginning a discussion of interventions, it is appropriate to reiterate a statement made earlier that implied that management (e.g., university administrators) as in any sizable organization, has a difficult time reacting on a case by case basis. It is customary for management to develop and direct its policies toward groups of individuals. Herein lies one of the potentials of this study. The generation of four distinct groups of faculty based upon their responses to a set of six dimensions illustrates an approach that may be able to provide the university administration with clues that might be useful in developing interventions designed to increase the likelihood that the match between the composition of the faculty workforce and future staffing needs of the university can be achieved effectively and equitably in a timely fashion, as part of its ongoing strategic planning efforts.

For example, demographic analyses may point to impending shortages in particular disciplines. The results of cluster analysis might be used, then, to identify subgroups with distinguishing characteristics.

If there was a particular group in which forecasted losses would create critical shortages, the characteristics unique to that group might suggest ideas for an intervention which could be developed to influence those faculty to postpone retirement and its effectiveness evaluated.

Conclusion

On the first page of Chapter 1, the statement was made that this project had two purposes. The first was to increase the understanding of the decision-making process faculty members use in determining when to retire from the university and what to do afterwards. The second purpose was to show the utility of Q technique as an approach to develop groups of

individuals who share similar characteristics on the topic of retirement and re-entry. Both purposes were dealt with, at length, in the preceding pages.

One of the major contribution of this study was that it helped to dispel the myth that the decision to retire from the workforce is based almost wholly on finances and health. These are important factors, but they are not the only factors. In this sample of tenured university faculty, the influences of institutional affiliation, work needs, nonwork needs, and nonwork values were found to be significant. The influences were not uniform across the whole sample. Rather, the weight given each dimension differed depending upon group membership. In addition, it was established that there was a relationship between the dimensions and expected age of retirement. This provides useful information to planners because it provides some indication of what type of people expect to retire at a certain age.

The findings regarding re-entry were less enlightening. Unlike the relationship between the dimensions and expected retirement age, no such differences were found for the likelihood of re-entry. The two most probable reasons for this are that re-entry was not a salient issue and/or since the expected age of retirement is high there really is little likelihood of returning to the workforce after retirement.

The utility of the second purpose of this study has been demonstrated. Q technique, specifically the sorting exercise, was a different approach to collecting data. The response rate of 51.5% provides some support for this technique over a regular questionnaire. In addition, the nature of the data allowed for the development of four groups, each with distinguishing characteristics. From this, more is

known about the retirement decision-making process.

In sum, more pieces of the retirement decision-making process among university faculty are known. Future research is needed to gather more of the pieces and to gain a clearer picture of how the pieces fit together. These data provide a platform on which to build.

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Appendix A

Interview Questions

1. Please tell me why you chose to enter academe?
2. What were the factors that attracted you to this profession?
3. Have you been a professor all of your professional life?
4. Can you describe some of the changes that took place during your tenure as a professor?
5. What impact did these changes have on you?
6. At what age did you retire?
7. Why that age?
8. What factors, over which you had little or no control, affected your decision?
9. Are you pleased with your decision?
10. What are some of the important factors you considered in deciding when you would retire?
11. Can you place the above factors in order from most important to least?
12. Could the university have done anything to impact any of the factors relevant to your decision?
13. What have you done since you retired?
14. Please list them in order of importance.
15. Why did you choose these things?
16. What effect did these plans have on your decision to retire?

Appendix B
Initial Letter to Respondents

August 16, 1989

Dear

"Retirement and Reentry Decision Making: A Faculty Perspective" is the subject of my doctoral research in Organizational Psychology at Old Dominion University. Professor Albert S. Glickman chairs my dissertation committee.

Everyone sooner or later confronts questions like: "When should I retire?" and "What will I do afterwards?" Everyone talks about them, but we still know remarkably little about how people actually work out their answers to these kinds of questions. We know less about the factors that are particularly important in the decision-making of university faculty members. These are the kinds of questions my research deals with. To find some of the answers, I need your help.

In some respects university faculty are a unique group. For example, they may have considerable opportunities to engage in paid professional activities outside of their main work setting. This contrasts with most non-faculty professions, where the opportunity for outside paid employment is usually more limited. These options can make a difference in the retirement planning and decision-making process.

It is expected that this research will generate information and insights that will be useful to the faculty members in thinking about retirement decisions and the work and nonwork activities in which they might engage after they begin to draw their university pension.

The findings should also be useful to this university and others in shaping their plans, policies, and procedures. For example, we know that the average age of faculty, like the workforce is general, is on an upward curve. People are staying healthy longer and working longer. A large number of university professors are likely to retire at about the same time. The proportion of younger people in university careers has been decreasing. The universities may find themselves hard put to replace increasingly large numbers of experienced faculty.

Dr. Myron Henry, Vice President for Academic Affairs has expressed his interest and support for this study. However, the responsibility for the design of the research and the interpretation of its findings resides wholly with its author.

We are asking full-time tenured faculty to answer some questions about the beliefs, values, knowledge, and intentions that may affect their decisions about retirement and about reentering the workforce after they retire from the University.

To provide a consistent frame of reference we define "retirement" and "reentry" as follows:

Retirement: the degree of deliberate reduction in participation from full time university employment accompanied by the receipt of pension income.

Reentry: a deliberate act subsequent to retirement to increase paid participation in the workforce.

Naturally, participation in the study is completely voluntary. Since no personal identification appears on the data collection forms, confidentiality is assured. All data reported will be group data.

Trial runs have found that no more than 30 minutes are needed to complete this survey. All instructions will be found on separate pages. It goes without saying that the more people that complete the forms the more satisfactory the results will be.

You will receive a summary of the results of this study. As an added incentive, if you participate you will be come eligible to win two tickets for a dinner cruise on the Spirit of Norfolk. I hope that my gratitude for your contribution to this research and the potential benefits it holds will make up for the absence of more tangible incentives.

Please return the survey by August 31.

If at any time you have any questions, please call me at 683-4225.

Sincerely,

Seth Zimmer

Appendix C

INSTRUCTIONS

1. This study involves the completion of two tasks. They should take less than 30 minutes to finish. Your responses will be anonymous and confidential. All data will be reported in aggregate form. Part One is titled "Information Form." Part Two is titled "Card Sort" and is found in a separate white envelope.

At this time, please go to Part One and answer those items. When you are finished, do Part Two. The instructions for Part Two will be found inside the envelope.

2. When you have finished both parts, please place the "Information Form" and the white envelopes in the enclosed *large* campus mail envelope that is addressed to: Seth Zimmer, Psychology.

The final step is to put the enclosed yellow 3x5 index card with your name on it in the *small* pre-addressed campus mail envelope. This will enter you in the lottery for the $175 check.

Thank you for your participation in this study. Upon completion of the study, you will be sent a summary of the findings.

Appendix D

PART ONE: INFORMATION FORM

The first set of items asks for basic demographic data. Enter number or mark alternative chosen with an X.

1. Age:____ 2. Sex:___male ___female

3. Marital Status:___married ___single ___divorced ___widowed

4. Ages of spouse, children, parents and other people for whom you provide substantial financial support:

____ ____ ____ ____ ____ ____ none____

5. Highest Degree Earned _____ 6. Year Received _____

7. Total years Assistant, Associate or Full Professor_____ 8. At ODU_____

9. Department you work in _____

10. How many years have you worked full-time in a non-university position since receiving your highest degree?_____

The next set of questions asks about your work and nonwork activities.
***Work activities* are part of your university activities. Examples are teaching, research, and related service activities that the university considers to be part of your professional role.**
***Nonwork activities* include those activities that are <u>not</u> part of your university related activities. Examples include nonprofessional writing, volunteering at welfare or religious organizations, and sports.**

11. Overall, how satisfied would you say you are with your work activities?

____very satisfied ____dissatisfied
____satisfied ___neither satisfied nor dissatisfied ____very dissatisfied

12. Overall, how satisfied would you say you are with your nonwork activities?

____very satisfied ____dissatisfied
____satisfied ___neither satisfied nor dissatisfied ____very dissatisfied

13. On the whole, which gives you the most satisfaction, your work or your nonwork activities, or are they both equally satisfying?

____work ____nonwork ____equally satisfying

14. Overall, how satisfied would you say you are with life in general?

____very satisfied ____dissatisfied
____satisfied ___neither satisfied nor dissatisfied ____very dissatisfied

CONFIDENTIAL

15. Given 100% of your work time, during the past year what percentage was devoted to:

_____teaching

_____administration

_____unfunded research

_____outside funded research

_____funded research (ODURF, university summer grant)

_____service (professional, university, community)

_____outside funded consulting

_____other

The focus of the following items shifts to retirement and reentry. Specifically, the questions are concerned with factors that might affect your decision to retire from the workforce and, perhaps, to subsequently reenter the workforce.

16. At what age do you expect to end your full time employment with the university? _____

17. Do you know of any personal health problems that might require you to partially or totally reduce your work load before you would normally retire?

_____yes _____no

18. Do you know of any personal health problems that may substantially limit your activities after you retire?

_____yes _____no

19. Do you know of any health problems of those close to you that may induce you to retire earlier than you would otherwise do?

_____yes _____no

20. Do you expect this to be the last full time job that you will hold before you retire?

_____yes _____no

21. During the past year, how much have you thought about or planned for retirement?

_____a great deal _____some _____a little _____not at all

22. To what extent does the following statement apply to you: "Retirement will be a pleasant time in life."

____strongly agree ____disagree
____agree ____neither agree nor disagree ____strongly disagree

23. On a scale of 0 to 100, what is the probability that you will return to the workforce:

full-time after you retire from the university?_____

part-time after you retire from the university?_____

The next set of items deal with different aspects of a person's financial situation.

24. Do you expect that your financial resources after you retire will be sufficient so that you will not have to work for pay if you do not want to?

_____yes _____no

25. Do you know of any financial needs of those close to you that may require you to continue working longer than you would otherwise like to?

_____yes _____no

26. If you had sufficient financial resources so that you did not have to work after obtaining a university retirement pension, what would you be most likely to do?

_____continue to work full-time
_____continue to work part-time
_____not work at all

27. What is your best estimate of the age at which you apply for:

Social Security retirement benefits? _____

University pension benefits? _____

Retirement pension(s) from other employment sources? _____

28. Is your spouse/or other with whom you maintain a joint household employed for income?

_____yes, full-time _____yes, part-time _____no _____not applicable

29. What was your:

salary for 1988 from the university?	total household income from *all* sources?
_____below $30,000	_____below $30,000
_____$30,000-$39,999	_____$30,000-$39,999
_____$40,000-$49,999	_____$40,000-$49,999
_____$50,000-$59,999	_____$50,000-$59,999
_____$60,000-$69,999	_____$60,000-$69,999
_____$70,000-$79,999	_____$70,000-$79,999
_____$80,000 plus	_____$80,000 plus

The last section asks you to list potential paid employment options and nonwork activities.

30. What paid employment options do you see if you were to leave academe *now*? Please list the options you would *seriously* consider, or write *none*.

31. What paid employment options do you see *when you retire*? Please list the options you would *seriously* consider, or write *none*.

32. What nonwork activities in which you are now involved do you consider to be important? (If not any, please write *none*.)

33. What are the nonwork activities that you would *especially* like to engage in once you retire? (If not any, write *none*.)

34. Are there any other things that you want to say with regard to what might affect your decision to retire, or to go back to work after you retire, that have not been covered and that you think are worthwhile to note? (Continue on back if you need more space.)

Appendix E

PART TWO: CARD SORT

In this part you will sort 25 items. Please go to the enclosed white envelope and empty the contents. In the envelope, you will find a pile of 25 blue cards and 5 white envelopes with labels on them.

Please take the 5 white envelopes and place them in front of you in the order that you find them (from **strongly agree** to **strongly disagree**). These are the categories into which you will sort the 25 blue cards.

Before you begin sorting, there are a few instructions to make the process easier. **First**, read through *all* of the cards before you begin to sort them (the numbers in the lower left hand corner on the blue cards are for item analysis purposes). **Second**, sort the cards according to how you feel about each item *now*.

Now, pick out those items that you feel most strongly about -- **strongly agree** and **strongly disagree** -- and put them in place. Then sort items into the **agree** and **disagree** categories. Finally, place the rest of the cards in the middle category, **neither agree nor disagree.**

When you have finished sorting all of the cards, please go back and check your responses. If you want to make any changes, go right ahead and do so.

When you are satisfied with your decision, place the piles of cards in the appropriately labelled white envelopes and seal the envelopes.

Appendix F

Q sort Items

1. I have many financial concerns.
2. I have enough money to do the things I want.
3. I am able to learn new things in my nonwork time.
4. I can be creative in my nonwork activities.
5. I usually have something to do in my nonwork time.
6. I experience a satisfying amount of personal growth from my nonwork activities.
7. I have lots of different things that I could get involved in my nonwork time.
8. I have the chance to do new or original things at work.
9. I have a job with variety.
10. I have a lot going on at work to get involved in.
11. I have plenty of work to do most of the time.
12. I have the chance to do some independent thinking at work.
13. I can find new ways to carry out my duties at work.
14. I have the chance to do creative work.
15. I feel part of an academic family here.
16. Overall, I am satisfied with the way things have gone at the university.
17. I receive appropriate recognition for the work I do.
18. I feel isolated and powerless at the university.
19. No matter how much I dislike it, I should always do my best at work.
20. I think that one of the most important things in life is to keep trying to succeed in your work.
21. I think that work is great for character building.
22. It is very important to me to see the results of my work in my job.

23. To me, being respected by family, friends, and/or colleagues is a very important reward of succeeding in a job.

24. Many of my free time activities are similar to those things I do at work.

25. Many of my free time activities are job related.

AUTOBIOGRAPHICAL STATEMENT

Seth Zimmer was born on October 17, 1961 in Bridgeport, Connecticut.

The author attended three universities in the process of earning his bachelor's degree. From 1979-1980 he attended McGill University in Montreal, Quebec, Canada. From 1980-1983 he attended Creighton University in Omaha, Nebraska. During the time Seth was enrolled at Creighton, he spent the spring semester of his junior year (1982) attending school in London, England at Richmond College. He returned to Creighton for his senior year to earn his bachelor of arts degree (May, 1983).

After Creighton, Seth entered Rensselaer Polytechnic Institute in Troy, New York, in their Industrial/Organizational Psychology program. He received his master of science degree in August, 1985.

For his doctoral studies, Seth entered Old Dominion University in Norfolk, Virginia in 1985. This was a doctoral program in Industrial/ Organizational Psychology. During his tenure at ODU, Seth had various appointments as teaching assistant, research assistant, and adjunct faculty. His teaching experiences included introductory psychology, organizational psychology, and statistics. As a research assistant, Seth participated in research with the Navy studying team training. This research lasted for four and a half years.

In additional to his studies, Seth worked as an intern for six months at IBM-Corporate Headquarters in the Personnel Research department.

Seth successfully defended his dissertation on April 27, 1990 and is currently employed by Southwestern Bell Telephone Company in St. Louis, MO as an Industrial Psychologist.