

**ACADEMICS IN RETIREMENT: UPDATING AND EXTENDING PREVIOUS  
RESEARCH**

**A Thesis Submitted to the Faculty of Graduate Studies of the University of Manitoba in  
Partial fulfillment of the requirements of the degree of**

**MASTER OF SOCIAL WORK**

© Copyright by Susan Wollison February 2001



National Library  
of Canada

Acquisitions and  
Bibliographic Services

395 Wellington Street  
Ottawa ON K1A 0N4  
Canada

Bibliothèque nationale  
du Canada

Acquisitions et  
services bibliographiques

395, rue Wellington  
Ottawa ON K1A 0N4  
Canada

*Your file Votre référence*

*Our file Notre référence*

The author has granted a non-exclusive licence allowing the National Library of Canada to reproduce, loan, distribute or sell copies of this thesis in microform, paper or electronic formats.

The author retains ownership of the copyright in this thesis. Neither the thesis nor substantial extracts from it may be printed or otherwise reproduced without the author's permission.

L'auteur a accordé une licence non exclusive permettant à la Bibliothèque nationale du Canada de reproduire, prêter, distribuer ou vendre des copies de cette thèse sous la forme de microfiche/film, de reproduction sur papier ou sur format électronique.

L'auteur conserve la propriété du droit d'auteur qui protège cette thèse. Ni la thèse ni des extraits substantiels de celle-ci ne doivent être imprimés ou autrement reproduits sans son autorisation.

0-612-57595-0

**Canada**

**THE UNIVERSITY OF MANITOBA**  
**FACULTY OF GRADUATE STUDIES**  
**\*\*\*\*\***  
**COPYRIGHT PERMISSION PAGE**

**Academics in Retirement: Updating and Extending Previous Research**

**BY**

**Susan Wollison**

**A Thesis/Practicum submitted to the Faculty of Graduate Studies of The University  
of Manitoba in partial fulfillment of the requirements of the degree**

**of**

**Master of Social Work**

**SUSAN WOLLISON ©2001**

**Permission has been granted to the Library of The University of Manitoba to lend or sell copies of this thesis/practicum, to the National Library of Canada to microfilm this thesis and to lend or sell copies of the film, and to Dissertations Abstracts International to publish an abstract of this thesis/practicum.**

**The author reserves other publication rights, and neither this thesis/practicum nor extensive extracts from it may be printed or otherwise reproduced without the author's written permission.**

## TABLE OF CONTENTS

ACKNOWLEDGEMENTS.....	8
CHAPTER ONE: LITERATURE REVIEW.....	9
A. INTRODUCTION.....	9
B. RETIREMENT AND THE ELDERLY.....	10
i. Retirement in Canada: A recent phenomenon.....	10
ii. Our changing elderly population.....	11
iii. Generalizability and retirement research.....	12
iv. Retirement as a changing concept.....	13
C. SOCIAL WORK AND RETIREMENT PREPARATION.....	15
D. ACADEMICS IN RETIREMENT.....	17
E. THE RETIREMENT DECISION.....	18
F. THEORIES OF AGING AND RETIREMENT.....	19
i. Activity theory.....	19
ii. Disengagement theory.....	20
iii. Continuity theory.....	21
iv. Adjustment theory.....	22
G. RESEARCH ON ACADEMICS IN RETIREMENT.....	22
i. Preparation for retirement.....	23
ii. Experiencing retirement.....	24
iii. Activities in retirement.....	24
H. ACADEMIC RETIREMENT IN THE PRESENT.....	26

<b>CHAPTER TWO: METHODOLOGY.....</b>	<b>31</b>
<b>A. THE SETTING AND THE POPULATION.....</b>	<b>31</b>
<b>B. THE SAMPLE.....</b>	<b>31</b>
<b>C. THE PROCEDURE.....</b>	<b>32</b>
<b>D. ETHICAL CONSIDERATIONS.....</b>	<b>35</b>
<b>E. THE QUESTIONNAIRE/INSTRUMENTS OF STUDY.....</b>	<b>35</b>
<b>F. DATA ANALYSIS.....</b>	<b>38</b>
Research Question Number One.....	39
Research Question Number Two.....	40
Research Question Number Three.....	42
Research Question Number Four.....	43
Research Question Number Five.....	45
Research Question Number Six.....	45
<b>G. LIMITATIONS OF THE PRESENT STUDY.....</b>	<b>45</b>
<b>H. FOCUS GROUP.....</b>	<b>47</b>
<b>CHAPTER THREE: FINDINGS AND DISCUSSION.....</b>	<b>48</b>
<b>A. INTRODUCTION.....</b>	<b>48</b>
<b>B. RESPONSE RATE.....</b>	<b>48</b>
<b>C. CHARACTERISTICS OF THE SAMPLE.....</b>	<b>49</b>
<b>D. RESEARCH QUESTION NUMBER ONE: HOW DO ACADEMICS         DEFINE RETIREMENT.....</b>	<b>56</b>
<b>E. RESEARCH QUESTION NUMBER TWO: HOW DO ACADEMICS         PREPARE FOR RETIREMENT.....</b>	<b>62</b>

F. RESEARCH QUESTION NUMBER THREE: WHAT ACTIVITIES DO ACADEMICS ENGAGE IN POST-RETIREMENT.....	77
G. RESEARCH QUESTION NUMBER FOUR: ARE ACADEMICS SATISFIED WITH RETIREMENT.....	86
H. RESEARCH QUESTION NUMBER FIVE: WHAT FACTORS PREDICT SATISFACTION FOR ACADEMIC RETIREES.....	93
I. RESEARCH QUESTION NUMBER SIX: WHY DO ACADEMICS NOT PREPARE FOR RETIREMENT.....	95
J. ADJUSTMENT TO RETIREMENT.....	96
K. RETIREMENT EXPERIENCE.....	101
CHAPTER FOUR: CONCLUSIONS.....	108
APPENDIX A: THE QUESTIONNAIRE.....	116
APPENDIX B: THE CONSENT FORM.....	127
APPENDIX C: THE COVER LETTER.....	128
APPENDIX D: LETTER FROM THE UNIVERSITY OF MANITOBA.....	129
APPENDIX E: FACULTIES.....	130
APPENDIX F: TABLES.....	131
APPENDIX G: PERMISSION TO USE SCALE.....	192
APPENDIX H: PERMISSION TO USE SCALE.....	193
APPENDIX I: ETHICS APPROVAL CERTIFICATE.....	194
REFERENCES.....	195

## LIST OF TABLES

Table 1: Hypotheses.....	29
Table 2: Characteristics of the sample overall.....	50
Table 3: Chi square results: Characteristics of the sample by gender.....	52
Table 4: Chi square results: Characteristics of the sample by faculty....	53
Table 5: Chi square results: Characteristics of the sample by incentive..	54
Table 6: Chi square results: Characteristics of the sample by school....	55
Table 7: Chi square results : Defining retirement by gender.....	56
Table 8: Chi square results: Defining retirement: By faculty.....	57
Table 9: Chi square results: Defining retirement: By incentive.....	57
Table 10: Chi square results: Defining retirement: By university.....	58
Table 11: Chi Square results: Research question number one.....	59
Table 12: Chi square results: Preparation and gender.....	64
Table 13: Chi square results: Preparation and faculty.....	66
Table 14: Chi square results: Preparation and incentive.....	67
Table 15: Chi square results: Preparation and University.....	69
Table 16: Chi square results: Research question number four.....	73
Table 17: Chi square results: Hypothesis number five.....	74
Table 18: Phi correlation table.....	75
Table 19: Chi square results: Hypothesis number six.....	76
Table 20: Chi square results: Activities by gender.....	78
Table 21: Chi square results: Activities by faculty.....	80
Table 22: Chi square results: Activities by incentive.....	81

Table 23: Chi square results: Activities by University.....	82
Table 24: Chi square results: Hypothesis number seven.....	84
Table 25: Chi square results: Hypothesis number eight.....	85
Table 26: Spearman rho table.....	86
Table 27: Chi square results: Satisfaction by gender.....	87
Table 28: Chi square results: Satisfaction by faculty.....	87
Table 29: Chi square results: Satisfaction by incentive.....	88
Table 30: Chi square results: Satisfaction by University.....	88
Table 31: Chi square results: Hypothesis number ten.....	89
Table 32: Spearman rho table.....	91
Table 33: Multiple regression table.....	94
Table 34: Chi square analysis: Hypothesis number ten.....	96
Table 35: Chi square results: Adjustment by gender.....	97
Table 36: Chi square results: Adjustment by faculty.....	98
Table 37: Chi square results: Adjustment by incentive.....	99
Table 38: Chi square results: Adjustment by University.....	100
Table 39: Chi square results: Retirement experience by gender.....	102
Table 40: Chi square results: Retirement experience by faculty.....	103
Table 41: Chi square results: Retirement experience by incentive.....	104
Table 42: Chi square results: Retirement experience by University.....	105
Table 43: Significant relationships.....	110



Table 1-F: Characteristics of the sample by gender.....	131
Table 2-F: Characteristics of the sample by faculty.....	133
Table 3-F: Characteristics of the sample by incentive status.....	135
Table 4-F: Characteristics of the sample by University.....	137
Table 5-F: Preparation for retirement: Sample overall.....	139
Table 6-F: Preparation for retirement: By gender.....	142
Table 7-F: Preparation for retirement: By faculty.....	145
Table 8-F: Preparation for retirement: By incentive.....	148
Table 9-F: Preparation for retirement: By University.....	152
Table 10-F: Activities in retirement: Sample overall.....	155
Table 11-F: Activities in retirement: By gender.....	159
Table 12-F: Activities in retirement: By faculty.....	162
Table 13-F: Activities in retirement: By incentive.....	166
Table 14-F: Activities in retirement: By University.....	170
Table 15-F: Satisfaction with retirement: Overall sample.....	174
Table 16-F: Satisfaction with retirement: By gender.....	175
Table 17-F: Satisfaction with retirement: By faculty.....	176
Table 18-F: Satisfaction with retirement: By incentive.....	177
Table 19-F: Satisfaction with retirement: By University.....	178
Table 20-F: Adjustment to retirement: Overall sample.....	179
Table 21-F: Adjustment to retirement: By gender.....	180
Table 22-F: Adjustment to retirement: By faculty.....	181
Table 23-F: Adjustment to retirement: By incentive.....	182

Table 24-F: Adjustment to retirement: By University.....	183
Table 25-F: Retirement experience: Overall sample.....	184
Table 26-F: Retirement experience: By gender.....	185
Table 27-F: Retirement experience: By faculty.....	187
Table 28-F: Retirement experience: By incentive.....	188
Table 29-F: Retirement experience: By University.....	190

## ACKNOWLEDGEMENTS

I would like to express my gratitude to numerous individuals for their time, support, assistance and interest in this project. First and foremost, I would like to thank Dr. H. Frankel, my thesis advisor for his time, guidance and feedback. Dr. Frankel always made himself available and kept me motivated with his encouragement. I would also like to thank the other members of my committee, R. Roy and Dr. K. Duncan for their valuable comments and feedback.

This study would not have been possible without the assistance of the Staff Benefits Office, especially B. Hanchard who assisted to secure permission for the study and with the mailout to University of Manitoba professors. I would like to acknowledge as well the Human Resources Department at the University of Winnipeg , the Alumni Association at the University of Windsor and my focus group volunteers for their assistance and interest in this project.

Finally, I would like to thank my friends who helped me navigate MicroSoft Word, the Internet and supported me through all my computer crises.

## CHAPTER ONE: LITERATURE REVIEW

### A. INTRODUCTION

Over the last century the composition of Canada's population has undergone a major transition from a young to an old society, with seniors constituting one of the fastest growing population groups. Norland (1994) described the number of aged persons as well under a half a million in 1921, with their proportion in the population standing just below 5%. By 1996 this percentage increased to 12% of the population and it is projected that by 2041 there will be approximately 10 million elderly, or 23% of the population 65 years and over. (Clarke, 1990; Denton & Spencer, 1995, 1997, 1998; Desjardins, 1993; George, Norris, Nault, Loh, & Dai, 1994; Government of Canada, 1993; Norland, 1994; Novak, 1987, 1997; Parliament, 1989; Statistics Canada, 1991, 1997; Zastrow & Kirst-Ashman, 1994).

Statistics Canada (1991, 1997) identifies decreasing birthrates; decreasing infant mortality rates; immigration and increasing life expectancies for both males and females as working in combination to create an overall smaller population which is aging. Additionally, the occurrence of the babyboom and subsequent babybust have resulted in a large aging segment of the population followed by a smaller population not growing at a rate needed to replace itself. These babyboomers have had a significant impact at every developmental stage that they have achieved and will continue to do so as they age. As such they have become the focus of much interest and attention. One area expected to be significantly affected as a result of the babyboom is retirement (Clarke, 1990; Denton & Spencer, 1995, 1997, 1998; Desjardins, 1993; George et al., 1994; Government of

Canada, 1993; Norland, 1994; Novak, 1987, 1997; Parliament, 1989; Statistics Canada, 1991, 1997; Zastrow & Kirst-Ashman, 1994).

## B. RETIREMENT AND THE ELDERLY

Retirement is an area that has increasingly come into the spotlight. As a natural outcome of both the babyboom and subsequent babybust, large numbers of people are now approaching retirement age. Denton & Spencer (1995, 1997) estimate that in 1996 the babyboom generation was between the ages of 30 and 50. By 2031, this group will be 65 years or older. Overall, it is estimated that the percentage of the population 65 and over will be more than three times larger in 2031 than it was in 1986. More people than ever will be retiring, with the potential of being retired for as long as they were employed, due to factors such as increased life expectancy and better health care.

Although much has been done to study retirement it is still a relatively new phenomenon. The elderly have changed significantly during the course of retirement's development, it is difficult to ascertain whether the knowledge that does exist in relation to retirement is generalizable outside the cohorts studied, and retirement itself is constantly changing due to social and political influences ( McDonald & Wanner, 1990; Roadburg, 1985; Zastrow & Kirst-Ashman, 1994). These issues will be explored below. Continued study is required in all of these areas to determine if previous findings remain applicable over time, to explore the influence changes have had on retirement (if any) and to aide in developing policies and procedures to make the transition to retirement a smooth one.

### i. Retirement in Canada: A Recent Phenomenon

Retirement is a new concept, having only come into existence in the 20<sup>th</sup> century. In reviewing the history of retirement in Canada, McDonald & Wanner (1990) state that

“retirement is a social invention characteristic of modern industrial societies” (p. 17), and that the institution of retirement “was only fully realized following WWII, when retirement became a universal phenomenon characterized by the withdrawal of Canadians from economic activity in advance of biological and physiological decline.” (p. 24). Prior to this, retirement was dictated by labour supplies, and mandatory after a certain number of years of service with the intent “to serve the needs of the industrialists, and indirectly, the unions” (McDonald & Wanner, 1990, p. 27). Retirement was viewed as a negative event, meant financial hardship, and implied uselessness. As such, it met with resistance on the part of potential retirees and was deemed to be a stressful life event.

Today retirement among the older population is the rule rather than the exception, a legal right and a normally governed social act. Canadians are retiring in large numbers, want to retire, and are retiring at increasingly early ages (McPherson, 1998; Roadburg, 1985). This more accepting view of retirement came about with: (a) the introduction of Old Age Security and the Canada Pension Plan, (b) the federal government taking over primary responsibility for retirement income, (c) retirement being separated from the concept of poverty, (d) public pension reforms becoming a deferred “wage” to which people were entitled because of their contributions, and (e) people withdrawing from economic activity in advance of physical decline. Retirees can now expect to be more financially secure, relatively healthy, and, as such, have come to view retirement in a more positive light (McDonald & Wanner, 1990).

*ii. Our changing elderly population*

Today’s elderly are significantly different from the elderly at the time of the inception of retirement. Advances in technology, health and education have produced

retirees who have obtained higher levels of education, who have more opportunities to travel and become versed in the world, and who have careers which have introduced them to many interests and social networks. Retirement now lasts for many years, retirees tend to be well, active and involved; and retirees have increased economic security through both government and work pensions/benefits allowing them the opportunity to fully experience and enjoy this period of their life (Zastrow & Kirst-Ashman, 1994). Early retirement, partial retirement, and engaging in a second career are among the many choices available to the retiree, and have had a significant impact on how retirement is viewed, both by the retiree and society.

### iii. Generalizability and Retirement Research

As a concept, retirement has become increasingly difficult to define, measure, and conceptualize due to its constantly changing and evolving nature. It is becoming increasingly unclear as to what retirement is, what components go into making a retired person retired and when exactly retirement begins ( McDonald & Wanner, 1990; Roadburg, 1985). As such, research completed since the introduction of retirement may not represent retirement beyond the period in which it was completed.

Research completed to-date and during this period of evolution and development could be quite relevant to retirees of the present and future but it may also only be generalizable to the time and people for which it was completed. In essence, cohort or historical effects could colour the perception and experiences of retirees over time. Marshall (1983) defines a *cohort* as “all individuals born within the same period of time” (p. 53). A *generation* “refers to a group of people who are conscious of having shared

similar sociocultural experiences, sometimes regardless of chronological boundaries” (Bengtson & Haber, 1975, p. 71).

Research on retirement has examined a wide variety of topics such as adjustment to retirement (Fudge, 1998; Shultz, Morton & Weckerle, 1998); satisfaction with retirement (Calasanti, 1996; Guinne, 1999); planning for retirement (Gee & Baille, 1999); and activity in retirement (Guinn, 1999; Lefrancois, Leclerc, & Poulin, 1998; Stanley & Freysinger, 1995). While general trends have been found and proposed to describe the retirement experience, one cannot assume that research completed in the 1940s or 1950s is applicable to today’s retirees or that research completed on today’s retirees will be applicable to the elderly of the future. Most research completed to-date has focused exclusively on male samples and examined retirement collectively as opposed to breaking it down into areas such as profession. (Dorfman, 1997; McDonald & Wanner, 1990; McPherson, 1998; Zastrow & Kirst-Ashman, 1994).

#### iv. Retirement as a Changing Concept

As a concept, retirement may be recent in development but social and political influences constantly work to shape and transform it. McDonald and Wanner (1990) state that “whereas it was once relatively easy to identify the ‘retired’ and to define ‘retirement,’ definitions are becoming increasingly complex and variable thereby clouding the results of retirement research” (p. 382). The transformation from work to retirement is no longer clear cut and does not necessarily mean a complete withdrawal from the work force and work activities. Hayward, Hardy & Liu (1994) state that an estimated one-third of retirees re-enter the workforce and that post-career employment may involve changes in industry, occupation, salary and hours. Some older adults refuse



to retire, others retire and then continue to work on a full-time or part-time basis and some may fully retire earlier than the mandatory or expected age. Others may reduce their work commitment or reduce their commitment on a psychological basis long before they are officially retired and receiving a pension (Stearns & Gray, 1999).

The idea of a normal retirement age is also an evolving concept. Novak (1997) states that a smaller proportion of men and women work past age 65 than ever before and Stearns and Gray (1999) describe the retirement age trend as showing the 'typical' retirement age for men and women as declining over the past 40 years. Corman & Kingson (1996) state that "considering 65 years as a typical retirement age may no longer be appropriate as many individuals retire, initiate blurred transitions or receive Social Security and pension income prior to this age" (p. 129). Stearns and Gray (1999) make the point that "as the idea of a typical retirement age shifts to that of a range of ages it becomes less clear how to distinguish 'early' from 'typical' from 'late' retirement" (p. 373).

The labour force participation rate of women has also risen dramatically in the last few decades. In 1999, 55% of all women aged 15 and over had jobs, up from 42% in 1976. As a result, women represented 46% of all paid workers (Statistics Canada, 2000). In 1994, 8% of Canada's retirees were women. Women have unique careers as compared to men, with their careers more often being interrupted. They tend to hold part-time jobs with fewer benefits, less security and to work in lower-paying service positions (Statistics Canada, 2000).

Finally, mandatory retirement, which has historically been the norm and, for many, the only option, has been challenged. Today flexible, voluntary retirement policies and

options are becoming increasingly available to workers who wish to consider early retirement with the exception of university employees (McPherson, 1990; Novak, 1997; [www.caut.ca](http://www.caut.ca)). Manitoba, Quebec and New Brunswick prohibit mandatory retirement policies in general, but Manitoba is unique in that legislation exists which gives universities the option of writing a mandatory retirement clause into their collective agreement ([www.caut.ca](http://www.caut.ca); [www.mbgov.ca](http://www.mbgov.ca); [www.umanitoba.ca](http://www.umanitoba.ca)). All of these developments have changed the character of retirement and set today's retirees apart from those of earlier years.

### C. SOCIAL WORK AND RETIREMENT PREPARATION

Studies consistently show that planning and preparing for retirement is the most important way for a retiree to successfully make the transition from employment to retirement (Dubois & Miley, 1996; McPherson, 1998). Additionally, it has been discovered that the majority of retirees do not plan for their retirement (Beck, 1984; Ferraro, 1990; McPherson, 1990, Stearns & Gray, 1999). With retirement expanding for ever-increasing amounts of time and the concept of retirement being unclear, preparing for this period of one's life is important, yet complicated. How does one prepare for an undefined period of one's life?

Social Work is one profession as part of a multi-disciplinary team which can assist future retirees to plan and prepare for retirement. Dubois & Miley (1996) note that "social workers can educate workers in business and industry about retirement, retirement planning, developing support systems and providing retirement counselling services" (p. 446). Riker and Myers (1990) point to the role of preretirement counsellor and educator in assisting older persons in making the transition from the work role to the retirement

role as ideal for social work. Hunnisett (1988) identifies psychological reaction, financial security, activities and relationships as well suited for the social worker in relation to retirement planning. Social Workers can assist the elderly to prepare for retirement through their roles of educator, link to resources, provider of support and advocacy. Additionally, social workers can assist through the development and evaluation of preretirement programs and the development of policy and procedures.

McPherson (1990) points out “retirement planning is not useless, only that it is extremely difficult to accurately account for the many possible situations that any one person might experience in the future” (p. 395). Evans (1985), in discussing preparation for retirement points out that “preretirement preparation represents a form of anticipatory socialization: the individual acquires knowledge about the postretirement stage and makes some tentative plans for this new phase in life” (p. 395). While every possible scenario cannot be accounted for, preparation such as financial planning to ensure economic security is a step that can be taken by anyone. In order to develop programs and disseminate information for such purposes then, it is imperative that what is known is applicable and relevant for the period being addressed and that retirees are aware of what to expect and how to proceed effectively. The importance of continued research and investigation into retirement cannot be overstated and must be completed on an on-going basis. One profession, which has been examined and is affected directly by both the changing nature of retirement and the elderly is academics (professors at universities or colleges).

#### D. ACADEMICS IN RETIREMENT

While much of the work to-date on retirement has been done on employees as a collective, academics are one group of employees that have been examined, albeit briefly, as a unique group. Academics are: (a) reaching retirement in great numbers due to the babyboom/babybust (b) comprised increasingly of females as a result of the increase of women in the workforce, (c) significantly more stable financially than they were twenty years ago due to employment and government supports, and (d) one of the few professions where mandatory retirement is still under debate (at least amongst these professionals). With the bulk of research having been completed in the 1970s and concentrating solely on males, this profession is ideal for re-visiting and evaluating to determine whether time or changes in retirement have had an effect on what has been found.

Academic retirees can choose when they wish to retire within certain parameters; have a wide range of retirement options; and can successfully continue many of their pre-retirement professional activities well into the retirement years outside of the college or university where they were previously employed (Conner, Dorfman & Tompkins, 1985; Dorfman, 1980, 1992, 1997; McDonald & Wanner, 1990). Whereas employees such as those blue-collar workers reporting low levels of job satisfaction and those who have had an unstable or interrupted work history have been found to view retirement as more of the same or a form of relief it has been found that a large percentage of academic retirees continue with their work after they have officially retired and remain connected to the institution where they were employed (Conner, Dorfman & Tompkins, 1985; Dorfman, 1980, 1992, 1997; McPherson, 1990; Milletti, 1984; Rowe, 1972, 1973,

1976). Retirement, then, does not seem to equate with the cessation of work or employment. Research on retirement has found that those most likely to continue working beyond 65 years of age are: (a) in good health, (b) self-employed professionals, (c) well educated, (d) those whose major life interest has been work, (e) blue-collar workers with few pension credits, (f) rural farm workers, (g) those who need a stable income to survive, and (h) workers employed in an occupation or industry characterized by a labour shortage (McPherson, 1998). A question which has never been explored in relation to this but that seems worth exploring then becomes “What does retirement mean to those who continue working?”

#### E. THE RETIREMENT DECISION

McPherson (1998) states that “the retirement decision is an essential intervening stage between the planning and adjustment phases of the retirement process” (p. 242). Research has found that whether the decision is voluntary or imposed can make a significant difference with individuals feeling more control over the decision when it is voluntary (McPherson, 1998). Voluntary retirees have been found to (a) engage in more planning for retirement, (b) have a higher income, (c) report better health, (d) report a higher level of satisfaction with retirement, and (e) have a more favourable attitude toward retirement in general (McPherson, 1998). With the exception of pre-retirement planning, academic retirees have also been found to fit this pattern (Dorfman, 1989, 1992; 1997).

In addition to academics generally having the freedom to retire whenever they wish and the potential for academics to continue their work after retirement, a number of universities have introduced retirement incentive packages for university employees.

Essentially, those who choose to accept the package take an “early” retirement complete with compensation. As research tends to describe academic retirees as continuing with their work after they retire, one must wonder, do those academics who take early retirement incentive packages differ from those who do not accept such packages and continue to be employees of the university? Additionally, why do academics not prepare for their retirement?

## F. THEORIES OF AGING AND RETIREMENT

Roadburg (1985) defines a *theory* as offering “an explanation, prediction or description of an event or occurrence in order to delineate when, why, and how it takes place” (p. 45). A number of theories have been examined in relation to both aging and retirement. They include activity theory, disengagement theory, continuity theory and adjustment theory.

### i. Activity Theory

Activity theory (Havighurst & Albrecht, 1953) was one of the first theories of aging developed in the United States. With its focus on optimizing the well being of people as they age, activity theory attempts to address the relationship between roles, self-concept, activity and life satisfaction. Activity theory states that as one ages, rather than being removed from roles, we take on new roles that maintain a sense of community. This continued engagement of the individual within society is believed to help preserve his or her self-concept and maintain a high level of life satisfaction. The more physically and mentally active people are, the more successfully they will age (Baker, 1988; Matcha, 1997; Novak, 1997; Schneider & Kropf, 1992; Zastrow & Kirst-Ashman, 1994). Activity theory then, views successful adjustment to old age as maintaining the activities of

middle age as long as possible; finding substitutes for work when faced with retirement; and finding substitutes for friends and loved ones lost through death. By compensating for these lost roles, people will then remain socially and psychologically fit. In relation to retirement, Roadburg (1985) states that activity theory “assumes that the job means different things to different people and that to adjust successfully to the loss of one’s job, one must find a substitute for whatever personal goal the job used to achieve” (p. 47). McDonald and Wanner (1990) add that “decreased activity through retirement can culminate in low morale unless it is replaced with some other functional activity” (p. 9).

*ii. Disengagement Theory*

Disengagement theory (Cummings & Henry, 1961) states that as one ages, the roles once engaged in (activity, social interaction) are set aside in favour of a reduced level of expectation between the individual and society. This process is believed to be initiated by either the person or others in the social environment, to be mutually beneficial for the person and society, and to prepare the person for death. Roadburg (1985) describes the process as “inevitable, universal and functional” (p. 45).

Atchley, in a 1971 study, examined disengagement among professors. Utilizing a questionnaire incorporating a variety of measures including potential for disengagement (Tissue, 1968), it was found that a high level of work commitment among young professors is quite prevalent and that there is little difference among the various age groups in this regard. Disengagement, in the form of reduced of work commitment or preference for autonomous leisure, was a minority response among professors of all ages.

Streib & Schneider (1971) later reformulated disengagement theory and elaborated on its application to retirement. They suggested that disengagement can occur at

different rates for different roles, and that a withdrawal could disengage employees from the world of work, but allow them to become more active in other spheres of life.

*iii. Continuity Theory*

Continuity theory states that the behavior of the elderly can only be understood by examining the inter-relatedness of the biological, social and psychological dimensions and previous behavior in earlier life stages. Individuals develop habits, commitments, preferences and other dispositions that become a part of their personalities and persist over time. The major assumption of this theory is that the experiences of previously held roles prepare a person to meet the demands of future roles. Thus, by identifying life habits, goals, preferences, and lifestyles, one is able to predict behavior and adaptation later in life (Baker, 1988; Matcha, 1997; Novak, 1997; Schneider & Kropf, 1992; Zastrow & Kirst-Ashman, 1994).

In relation to retirement, continuity theorists do not view retirement as leading to maladjustment and distress because people are viewed to be inclined to continue previous life-style patterns. The priorities and activities that people established before their retirement stage continue to be part of their post-retirement lives and thus have more impact on their later lives than does retirement. Retirement merely offers older people the opportunity to maintain earlier life-style patterns, previous levels of self-esteem and long-standing values (McDonald & Wanner, 1990; Richardson, 1993)



#### *iv. Adjustment Theory*

Adjustment theory, developed by Atchley (1976), is intended specifically to explain adjustment to retirement. The premise of this theory is that everyone has personal goals, which, if achieved, give the individual a strong sense of personal worth or satisfaction. These goals are arranged in a personal hierarchy with some being more important than others. The hierarchy and the personal goals that compose it constantly change as goals are added or dropped and as success or failure alters priorities.

The central processes of adjustment in this theory are *internal compromise* and *interpersonal negotiations*.

When a person retires, a new role is taken on and an old one is relinquished. The extent to which this triggers a need for the person to adjust depends on how the job role fits into his/her pattern of adjustment prior to retirement (p. 113).

Retirement introduces a change with the potential to necessitate reorganization in the upper level of the individual's hierarchy of personal goals.

Both Activity and Continuity theory tend to be dominant theories used in current research on aging and retirement.

#### **G. RESEARCH ON ACADEMICS IN RETIREMENT**

Academic retirement is one profession which has been explored. Research however, has tended to concentrate on only a few areas and the bulk of research was done in the 1970s. Studies span the 1950s to the 1990s, and are few in number, with the most commonly explored areas related to preparation for retirement, experiencing retirement and activities in retirement. Of special note is that the majority of these studies concentrated on 'emeritus professors' as opposed to regular professors in retirement. The

rank of *emeritus professor* usually accords the holder certain rights and privileges which allow for a degree of role continuity in retirement (Dorfman, 1997). Retirement for professors does not automatically result in emeritus status.

*i. Preparation for Retirement*

Examining the question of how academics prepare for retirement has typically involved simply asking respondents what steps they took in anticipation of their upcoming retirement. The majority of studies have found that academics do relatively little planning for retirement, with the exception of preparing financially, although this too has been found to be minimal (Benz, 1958; Kell & Patton, 1978; Moore, 1951; Rowe, 1972).

Rowe (1972), in examining the retirement of academic scientists found that these academics were more likely to arrange for future employment than academics in general. Fillenbaum & Maddox (1974) found that significantly more American academics who worked after retirement made plans for retirement than did American academics who did not work after retirement.

Dorfman (1979, 1984) found that academics do not generally do any planning for retirement until they are in their 50s or 60s; the one exception being in the area of financial planning, which they began in their late 40s. It has consistently been reported that professors urge other professors who are approaching retirement to plan ahead, to discuss retirement with relatives and friends; to investigate what will be available from their institution after they retire; and to plan for finances, activities, use of time, and where to live (Dorfman, 1989, 1992, 1997).

### *ii. Experiencing Retirement*

Evaluations of the retirement experience have typically involved having academics rate or discuss their feelings about being retired and have generally indicated that academics feel positively about it and adjust well (Benz, 1958; Conner, Dorfman, & Tompkins, 1985; Dorfman, 1989, 1997; Dorfman, Conner, Tompkins, & Ward, 1984; Havighurst, McDonald, Perun & Snow, 1976; Kaye and Monk, 1984; Kratcoski, Huber, & Gavlak, 1974; Moore, 1951; Rowe, 1972, 1973, 1976). Aspects of retirement which academics have identified as most positive include: free time, freedom from routine and responsibilities, more opportunities for service, and remembrance of work well done. The most negative aspects of the retirement experience were identified as: loss of contact with students and colleagues, loneliness, feeling sidetracked or unproductive, boredom, lack of structure, and concerns about health and finances (Benz, 1958; Dorfman, 1989, 1997; Dorfman et. al., 1984; Gernant, 1972; Havighurst et al., 1976; Moore, 1951; Rowe, 1976 ).

### *iii. Activities in Retirement*

Activity patterns of retired professors, assessed primarily by having retired academics list or detail their post-employment activities and how much time they dedicate to them, is arguably the most researched area of academic retirement. This area has been explored in an attempt to add credibility to the gerontological theories of aging and to discover possible confounding variables in relation to retirement satisfaction, life satisfaction and other variables related to retirement.

Dorfman (1989) reports that American academics engage in a wide variety of leisure, service, and professional activities during retirement. Major leisure activities

identified include: reading, hobbies, traveling, gardening, home repairs, and adult education classes (Benz, 1958; Ingraham, 1974; Kaye & Monk, 1984; Kratcoski et al., 1974; Milletti, 1984). Additionally, many retired academics engage in unpaid, volunteer, or service activities (Ingraham, 1974; Milletti, 1984). Of particular interest with this professional group, a large proportion of retired academics have been found to continue to perform professional roles, particularly research, teaching and consulting; to attend professional meetings; to read journals in their field; and to publish scholarly articles and books (Benz, 1958; Conner et al., 1985; Dorfman, 1979, 1980, 1981; Dorfman, Conner, Tompkins, & Ward, 1982; Fillenbaum & Maddox, 1974; Havighurst et al., 1976; Havighurst, McDonald, Maelen, & Mazel, 1979; Ingraham, 1974; Kaye & Monk, 1984; Kratcoski et al, 1974; Milletti, 1984; Moore, 1951; Roman & Taietz, 1967; Rowe, 1972, 1973,1976). Dorfman (1997) points out that the most unique feature of retired academics is that “retirement offers the opportunity to focus on what they liked best during their preretirement years” (pg. 1). Factors found to be associated with professional activity include: preretirement professional activity levels ( Dorfman, 1980,1981; Havighurst et. al, 1976, 1979), professional visibility or eminence (Rowe, 1972,1976), professional role orientation (Dorfman, 1980,1981; Roman & Taietz, 1967), an organizational structure that facilitates performance of certain academic roles (Roman & Taietz, 1967), dislike of retirement, active preretirement involvement in work, planning to work after retirement (Fillenbaum & Maddox, 1974), professional contacts, (Dorfman, 1980,1981; Fillenbaum & Maddox, 1974; Havighurst et. al., 1976; Ingraham, 1974; Roman & Taietz, 1967) and academic field (Dorfman, 1980; Fillenbaum & Maddox, 1974). No one has attempted to

either predict what factors lead to satisfaction in retirement or explain why academics fail to prepare for their retirement.

#### H. ACADEMIC RETIREMENT IN THE PRESENT

Academia is one profession that has been studied over the years and which has been affected directly by a number of changes. Due to the bulk of research having been completed in the 1970s and concentrating solely on males, this profession is ideal for re-visiting and evaluating to determine if major changes in retirement and the experience of retirement have resulted over the course of the years. As well, it is the ideal time to begin to examine gender and faculty differences, neither which have been examined in previous research and have potential to show unique patterns

The purpose of the present study then, is to examine a sample of full-time tenured, retired faculty to explore preparation for retirement, satisfaction with retirement, and activities in retirement. Additionally, the purpose of the present study is to extend what is known about academic retirement by exploring retirees according to gender, faculty, and acceptance versus non-acceptance of retirement as a result of an early retirement incentive package to determine whether effects or differences are found. Specifically, the questions that will be examined in the present study are: (1) How do academics define retirement? (2) How do academics prepare for retirement (3) Are academics satisfied with retirement? (4) What activities do academics engage in post-employment? (5) What factors predict satisfaction for academic retirees? and (6) Why do academic retirees not prepare for their retirement?

*Preparation for retirement* refers to acquiring knowledge about the post-retirement stage and making tentative plans for the retirement phase in life (McPherson, 1990). This

includes steps taken and persons consulted by pre-retirees in order to plan and prepare for their retirement. *Satisfaction with retirement* refers to responses by retired academics that reflect their feelings and attitudes toward the retirement experience. *Activities in retirement* refer to leisure, work-related, or other activities that are used to either pass the time or take up quantities of time in the life of retirees. Examples include reading, travelling, and teaching. *Retirement* refers to when retirees define that retirement begins, and what they believe retirement is.

Based on the findings of prior research in this area, continuity theory, and activity theory it is hypothesized that: (H1) Academics will not tend to see themselves as retired. (H2) How academics define retirement will differ from the definitions of retirement typically found in the literature with the exception of those academics that accept an early retirement incentive package. (H3) Academics choose to retire because it allows them the freedom to concentrate on those activities they enjoy most. (H4) Academic preparation for retirement will be minimal. (H5) The event of retirement itself is less important than the continuance of pre-retirement lifestyle. If an academic continues his or her lifestyle as it was in pre-retirement he or she is prepared for retirement. If not, he or she will be unprepared and encounter difficulties. (H6) No adjustment is necessary for academic retirees because retirement is simply a continuation of their pre-retirement lifestyle. (H7) Academics will continue to be involved in a variety of activities. (H8) Academic activity during retirement will be similar to that in pre-retirement. If academics were active prior to their retirement they will continue to be active during retirement. If academics were not active prior to their retirement they will continue to be non-active during retirement. Those who give up or stop activities during retirement will encounter difficulties. (H9)

Retirees will remain active by either taking on new activities or maintaining their activities from middle age by finding a substitute activity for their employment. Those who do so will adjust better to retirement than those who do not. (H10) Academics will exhibit much satisfaction with their retirement. (H11) If academics were satisfied with their life prior to their retirement, they will continue to be satisfied with their life in retirement. If academics were dissatisfied in their life prior to their retirement they will continue to be dissatisfied with their life in retirement. (H12) Those academics who continue to be involved and active will be more satisfied both with their retirement and life. Those academics that become less active or reduce activity will be dissatisfied. (H13) Academics do not formally prepare for retirement because their retirement is essentially a continuation of their pre-retirement lifestyle and as such they are prepared for retirement. No significant differences will exist due to gender, faculty differences or the acceptance of an early retirement incentive package.

Table 1

Hypotheses

Number	Hypothesis being Tested
H1	Academics will not tend to see themselves as retired.
H2	How academics define retirement will differ from the definitions of retirement typically found in the literature with the exception of those academics that accept an early retirement incentive package.
H3	Academics choose to retire because it allows them the freedom to concentrate on those activities they enjoy most.
H4	Academics preparation for retirement will be minimal.
H5	The event of retirement itself is less important than the continuance of pre-retirement lifestyle. If an academic continues his or her lifestyle as it was in pre-retirement he or she is prepared for retirement.
H6	No adjustment is necessary for academic retirees because retirement is simply a continuation of their pre-retirement lifestyle.
H7	Academics will continue to be involved in a variety of activities.
H8	Academic activity during retirement will be similar to that in pre-retirement.

(table continues)



Table 1 (continued)

Hypotheses

Hypothesis Number	Hypothesis being Tested
H9	Retirees will remain active by either taking on new activities or maintaining their activities from middle age by finding a substitute activity for their employment. Those who do so adjust better than those who do not.
H10	Academics will exhibit much satisfaction with their retirement.
H11	If academics were satisfied with their life prior to their retirement, they will continue to be satisfied with their life in retirement.
H12	Those academics who continue to be involved and active will be more satisfied both with their retirement and life.
H13	Academics do not formally prepare for retirement because their retirement is essentially a continuation of their pre-retirement lifestyle and as such they are prepared for retirement.

Note. It is hypothesized that no significant differences will exist based on gender, faculty or incentive status.

## CHAPTER TWO: METHODOLOGY

### A. THE SETTING AND THE POPULATION

Respondents for the current study consisted of a sample of retired academics from the University of Manitoba and the University of Winnipeg. The University of Manitoba, located in Winnipeg, is Manitoba's largest post-secondary institution and Western Canada's oldest institution. Established in 1877, the University boasts two campuses (Fort Garry and Bannatyne) and offers 78 degrees, diplomas and certificates ([www.umanitoba.ca/about/](http://www.umanitoba.ca/about/)). Nineteen ninety nine statistics describe a student population of approximately 21,098, consisting of undergraduates, distance education, graduate and post-graduate students and a population of approximately 2,322 academic staff (1,394 full-time and 928 part-time) ([www.umanitoba.ca/about/](http://www.umanitoba.ca/about/)).

The University of Winnipeg, located in downtown Winnipeg, is a medium-sized institution with a long history of providing quality undergraduate liberal education. Offering programs in the arts, sciences, education and a small number of pre-professional and Master's programs, the University of Winnipeg boasts a student population of 4,300 full-time and 1,800 part-time students ([www.SchoolFinder.com](http://www.SchoolFinder.com) ).

### B. THE SAMPLE

The present study consisted of a convenience sample of retired, full-time tenured professors from the University of Manitoba and the University of Winnipeg. Retirees from the University of Manitoba were accessed through the Department of Staff Benefits which compiled a list of 326 retirees from the years 1993 to 1999 who took a pension from the plan or transferred money out. Retirees from the University of Winnipeg were accessed through the Human Resources Department (n=50). No information was

accessible for the criteria of those included in the University of Winnipeg sample as requests for this information were not answered. As such, the possibility exists that those academics from the University of Winnipeg could differ significantly from those from the University of Manitoba.

A convenience sample was chosen due to policies at both Universities that prohibit the release of personal information such as names and contact information of staff which would have been included in establishing a list of retirees. Such a list would have provided the information needed to develop a random sample. Monette (1998) cites the following as limitations of using convenience samples: no real claim of representativeness can be made to the larger population; findings are generalizable only to the sample in the study; and the degree of sampling error remains both unknown and unknowable. As such, findings from the present study can only be generalizable to the 89 respondents included in this study.

### C. THE PROCEDURE

The present study utilized a quantitative cross-sectional survey research design (Marlow, 1998; Rubin & Babbie, 1997). This design was chosen due to the nature of the research questions, which aim to describe a sample of retired academics as opposed to studying phenomenon from the participant's perspective; the purpose of the present study which is to revisit and extend previous findings with minimal basic exploration; and the fact that the area of academic retirement has been examined in previous studies. As a result, valid and reliable measures exist, variables have been identified that are relevant, and variables have been identified which relate specifically to academic retirement and

will allow for the quantification of variables and relationships (Berg, 1998; Marlow, 1998; Rubin & Babbie, 1997).

A cross-sectional design was chosen due to time limitations, the age of the sample being examined, and financial limitations. Additionally, the purpose of the study was to examine a group of retired academics at a specific point in time (Rubin & Babbie, 1997).

A mail-out survey was chosen due to the anticipation that the respondents would be located over a wide geographical area and in various degrees of health; the method is economical, incurring only minor costs such as postage and printing; it provides a greater sense of anonymity than alternate methods such as the interview; and participating individuals could read and respond to questions at their own pace. Dillman's (1978) Total Design Method was used in guiding the development and preparation of the survey; however, this method was not used in its totality (i.e., the model for survey mailouts was not followed) due to administrative constraints related to confidentiality. The Total Design Method (1978) relies on a theoretically-based view of why people do and do not respond to questionnaires and a belief that attention to administrative details is essential to conducting successful surveys. The goal is to present an attractive, well-organized questionnaire, that is easy to complete.

The questionnaire used in this study was pre-tested prior to its distribution. Retired professors from the University of Windsor were invited to participate through the Alumni Association by completing the test instrument and offering feedback on the clarity of the questions and instructions and by establishing the time required to complete the questionnaire. Five volunteers (3 male, 2 female) from various faculties returned

completed surveys resulting in minor changes in the final instrument related to word tense and clarification of terms such as 'activity.'

The Staff Benefits Office, University of Manitoba was provided with 326 copies of the questionnaire in addition to a consent form and cover letter (See Appendices A, B, C). Due to confidentiality policies, the Staff Benefits Office could not release any addresses or names to myself but instead enclosed a letter from their office endorsing the study and finished the mail-out from their office (See Appendix D). Those retirees who chose to volunteer for the study indicated such by returning their completed questionnaire.

The Human Resources Office, University of Winnipeg, offered to include the questionnaires for the present study with a regularly scheduled mail-out to University of Winnipeg retirees in June 2000. The Human Resources Department was provided with 50 copies of the questionnaire, consent form and cover letter introducing the study and asking for their participation. Those who chose to volunteer for the study indicated such by returning their completed questionnaire.

Faculty groupings (Appendix E) were established by obtaining calendars from both the University of Winnipeg and the University of Manitoba and examining which programs were classified as Arts and which were classified as Science faculties. An on-line computer search of other university calendars were used to assist in further assigning programs to either the arts or science faculty and in establishing the Other faculty grouping used in the present study.

Follow-up mailings were not possible through either institution due primarily to policies on releasing information about employees. Neither institution had ever

participated in a study such as the present one and were clearly uncertain as to whether they should assist. As such, both Universities would commit only to one mail-out which, in turn, typically results in a poor or small response rate (Dillman, 1978).

#### D. ETHICAL CONSIDERATIONS

Grinnell (1997) pointed out that before beginning any research study three precautionary measures must be taken. Specifically the researcher must ensure that participants' consent is voluntary and informed, without penalty for refusal to participate; that the study is designed in an ethical manner (Appendix I) ; and that others will be properly informed about the findings. All of these considerations were addressed in the study design.

Respondents were not identified in any way and consent forms were not required to be signed and returned with the questionnaire. This was in keeping with the confidentiality policies of both Universities and the promise to faculty that they would not be identified in any way. Only those respondents wishing to participate in the focus group gave their consent by completing and returning the consent form. Respondents were informed in writing about the purpose of the study, their rights as the respondents in the research, and were assured about the voluntary nature of participation in the study including their right to withdraw at any time.

#### E. THE QUESTIONNAIRE/INSTRUMENTS OF STUDY

The questionnaire utilized in the current study consisted of a variety of open-ended and Likert-type response questions related to retired academics' preparation, activities, and experience with retirement. In addition to asking a variety of demographic questions such as gender and number of years retired, academic preparation and planning for

retirement were explored by simply asking respondents: “Did you do any preparation for retirement?” Follow-up questions such as, “Did you receive any information or advice from the university administrative staff before you retired from the University?” and, “In what ways do you think the university can best help faculty in the transition to retirement?” were also posed to gain additional information and to draw a more accurate picture of how academics prepared for retirement and what resources may have been available.

Satisfaction with retirement was explored by asking respondents to rank their satisfaction on a four-point likert-scale (i.e., excellent, very good, good, dissatisfied). Additionally, respondents were asked to identify their level of satisfaction with retirement as one of very satisfied, mostly satisfied, somewhat satisfied or dissatisfied.

Activities in retirement were explored by asking a variety of questions such as the number of leisure, service or other activities retirees have become involved with since their retirement and what these were. As well, questions such as “Are there activities that you gave up or stopped engaging in since/when you retired?” were asked in an attempt to identify if retirees engage in different types of activities or give up activities in retirement.

How academics define retirement was explored simply by asking: “What does the term retirement mean to you?” and posing follow-up questions such as: “When do you believe retirement begins?” and, “Do you consider yourself to be retired?” As retirement is such a difficult concept to pin down, there is the possibility that some academics may not consider themselves to be retired and others may feel that they have reached a life stage beyond retirement.

The Satisfaction With Life Scale (SWLS) (Diener, Emmons, Larsen, & Griffin, 1985) (Appendix G) was also included in the questionnaire. The SWLS is a five-item Likert scale that measures global life satisfaction. For the purposes of this scale, life satisfaction refers to a cognitive-judgmental process in which individuals assess the quality of their lives on the basis of their own unique set of criteria (Shin & Johnson, 1978). Questions deal with an individual's life and how satisfied they are with it. Each item is scored from 1 to 7 and then summed for a total score with higher scores reflecting more satisfaction with life. Scores can range from a minimum of 5 (extremely dissatisfied with life) to 35 (extremely satisfied with life) with the majority of respondents in previous studies scoring in the 21-25 range (Diener et. al. , 1985). Scores higher than 25 are believed to indicate a level of satisfaction that is higher than for most people. This scale has been included as an extension of satisfaction with retirement to assess if retirees can be satisfied/dissatisfied in one area of their life but be satisfied/dissatisfied overall.

Development of the SWLS included an assessment on a volunteer geriatric population of 53 elderly persons living in the Urbana-Champaign, Illinois area of the United States (Diener, et. al., 1985). Four groups (elderly living in nursing homes, shut-ins, a group of religiously-oriented women, and a coffee-group of former businessmen) with a mean age of 75 and comprised mainly of women (60.3%) completed the SWLS resulting in a mean score of 25.8 (satisfied). Internal consistency of this scale has been found to be good, with an alpha of .87 and an excellent test-retest reliability with a correlation of .82 for a two-month period (Diener, et. al. , 1985). Scores have been found to correlate with independent ratings of life satisfaction among the elderly. In addition to



using this scale to measure life satisfaction in the present, a retrospective question was added to each item for the purpose of obtaining a measure of life satisfaction in pre-retirement.

Finally, the Retirement Descriptive Index (RDI) (JDI Research Group, 1985) (Appendix H) was included in the questionnaire to explore what factors predict academic retirement satisfaction. The RDI is a 63-item test designed to assess (a) satisfaction with retirement in general, (b) activities, (c) finances, (d) people and (e) health in retirees and other non-working adults. Questions follow a “yes-no” format with each area consisting of a list of adjectives or short phrases presented with instructions for the respondent to indicate whether each word or phrase applies with respect to the particular facet of retirement in question. Item scores range from 0 to 3 (0= no, 1= I do not know and 3= yes) with the RDI yielding scores for each of the five scales (possible range = 0 to 56 for each scale) and “2” not being included in scoring. Summing the RDI scales to get a total scale is considered meaningless as the correlations among the scales are low or moderately low and factorally nearly orthogonal (JDI Research Group, 1985).

The RDI was developed as an extension of the methods used to development the Job Descriptive Index (JDI) (Smith, Kendal & Hulin, 1969), a scale measuring five areas of job satisfaction. Internal consistency for the RDI as measured by chronbach’s alpha= .85 with reliabilities for the sub-scales being .78 alpha for activities, .74 alpha for finances, .74 alpha for health and .77 alpha for people (Smith, Kendal & Hulin, 1969).

## F. DATA ANALYSIS

Quantitative items in this study were analyzed by coding them, entering them onto a spreadsheet and then using the Statistical Package for the Social Sciences (SPSS 8.0

Student Version) computer program. This program allows for the completion of statistical tests such as frequency distributions, chi squares and analysis of variance.

Research Question #1: How do academics define retirement?

The questions comprising the section “Definition of Retirement” of the questionnaire and three hypotheses (H1,2,3) were used to explore this question. Frequencies for the rating questions were calculated to describe the sample overall and the open-ended question “What does retirement mean to you?” was examined using the constant comparison process to determine the most frequent responses for the sample overall.

To test the hypothesis that academic retirees will not tend to see themselves as retired (H1) frequencies were calculated for the question “Do you consider yourself to be retired?” This provided a descriptive picture of the sample. Gender, faculty and incentive versus non-incentive retirees were examined using chi square analysis as this question was nominal in nature, compared one or more samples and attempted to determine if significant differences in response were a result of any of these variables.

The hypothesis that how academics define retirement will differ from the definitions of retirement typically found in the literature, with the exception of those academics who accept an early retirement incentive package (H2), was analyzed qualitatively using constant comparison as it was expected that a variety of responses would be given. Responses from those retirees who accepted an early retirement incentive package were examined as one group (Group 1), and retirees who did not retire on an early incentive package were examined as a separate group (Group 2) where constant comparison was used to identify the most common themes that were felt to be included in a definition of

retirement. Definitions of retirement from articles or books in the recent literature were also examined (Group 3) with the constant comparison method where definitions were explored until saturation was achieved. These three groups of themes were then presented and discussed as to how similar or dissimilar they might be. Neither gender nor faculty differences were explored within each group due to the analysis being qualitative.

The hypothesis that academics choose to retire because it allows them the freedom to concentrate on those activities they enjoy most (H3) was tested qualitatively by examining responses to the open question "For what reason did you retire?" Responses underwent constant comparison and the most common themes were expected to be in relation to the freedom to choose activities in retirement. Gender, faculty and incentive status were not explored due to the analysis being qualitative.

Research question #2: How do academics prepare for retirement?

The questions comprising the "Preparation for retirement" section of the questionnaire were examined along with three hypotheses (H4,5,6) in order to explore this question. Rating questions were examined first simply by running frequency distributions to allow for an overall picture of how this sample prepared for retirement. Rating questions with the category "other" also underwent constant comparison in order to present the most common themes given by respondents in the "other" category. Open-ended questions in the section "Preparation for retirement" also underwent a constant comparison analysis where the most common themes are presented.

To test the hypothesis that academic preparation for retirement will be minimal (H4) the questions "Did you do any preparation for retirement?" and "How much planning did you do for retirement?" were examined. Frequencies were calculated based on the

responses of retirees indicating the percentage of retirees who did do some preparation for retirement, and the percentage of retirees who did not do any preparation for retirement. Additionally, frequencies were calculated based on the responses of retirees indicating the percentage of retirees engaging in a great deal, some, a minimal amount and no preparation for retirement. This calculation allowed an overall look at how the sample for this study did or did not prepare for retirement. In order to examine whether any significant differences exist based on the variables gender, incentive versus non-incentive and faculty, chi square analysis were completed. These analyses were completed due to the question “Did you do any preparation for retirement?” being nominal and the question “If yes, how much planning did you do for your retirement?” being ordinal.

To test the hypothesis that the event of retirement is less important than the continuance of pre-retirement lifestyle (H5), the relationship between the responses to the statements “My current lifestyle is similar to my lifestyle prior to retirement?” (ordinal) and “I was adequately prepared when I retired” (ordinal) were examined by completing a spearman rho correlation analysis. This test was chosen because the responses to these statements were ordinal in nature. Gender, faculty and incentive versus non-incentive retirees were examined using chi square analysis to determine if there were significant differences on responses based on these variables. Again, the chi square was used due to the type of responses (ordinal) generated by the questions.

The hypothesis that no adjustment is necessary for academic retirees because retirement is simply a continuation of their pre-retirement lifestyle (H6) was analyzed by examining the relationship between the responses to the questions “Do you feel your pre-

retirement lifestyle prepared you for retirement in any way?” (nominal), “Did you have any difficulties adjusting to retirement?” (nominal) and “Has your life changed significantly since your retirement?” (nominal). This was done by completing the phi correlation analysis. This test was chosen because the responses to the questions were nominal in nature. Gender, faculty and incentive versus non-incentive retirees were examined using chi square analysis.

Research question #3: What activities do academics engage in post-employment?

The questions from the section of the questionnaire “Activities in Retirement” were examined for this question. Frequencies were calculated for all rating questions to give a picture of the activities this sample engaged in post-employment. Open questions and responses to the “other” category of rating questions were calculated by constant comparison where the most common themes are presented.

To test the hypothesis that academics will continue to be involved in a variety of activities (H7) the questions “Since retirement do you consider yourself to be more active, less active and about the same as before I retired” (ordinal) and “Approximately how many leisure, service or other activities have become involved in since your retirement?” were examined. Frequencies were calculated based on the responses of retirees indicating the percentage of retirees who considered themselves to be more active, less active or about the same in retirement as pre-retirement and to indicate the percentage of retirees that have become involved in one or more activities in retirement. Chi square statistics were calculated to determine if significant differences existed due to the variables gender, faculty and incentive versus non-incentive.

To test the hypothesis that activity during retirement will be similar to that in pre retirement (H8) the statement “The activities that I am presently involved with are similar to the activities I participated in prior to retiring” (ordinal) was examined. Frequencies were calculated based on the responses of retirees indicating the percentage of retirees who agreed or disagreed with this statement and to which degree. Gender, faculty and incentive status were examined using chi square analysis.

To test the hypothesis that retirees will remain active by either taking on new activities or maintaining their activities from middle age by finding a substitute activity for their employment (H9) the relationship between responses to the statement “I have remained active in retirement by either taking on new activities or maintaining the activities I engaged in prior to retirement” (ordinal) and the question “Please rate how you adjusted to your retirement” (ordinal) were examined. As responses were ordinal in nature, the spearman rho correlation analysis was completed. Gender, faculty and incentive status was examined using chi square analysis.

Research question #4: Are academics satisfied with retirement?

The questions comprising the section “Satisfaction in Retirement” on the questionnaire and three hypotheses (H10,11,12) were tested in exploring this question

To test the hypothesis that academic retirees will exhibit much satisfaction with their retirement (H10) the questions “All things considered, how have you found your retirement to be?” and “How satisfied are you with your retirement?” were examined. Frequencies were calculated based on the responses of retirees indicating the percentage of retirees who found retirement to be excellent, good, satisfactory, unsatisfactory and indicating the percentage of retirees who rated their satisfaction with retirement to be

very satisfied, mostly satisfied, somewhat satisfied and dissatisfied. These described the sample overall. In order to determine if any significant differences existed between male and female respondents, incentive versus non-incentive respondents and faculty, chi square analyses were completed as these questions are ordinal in nature.

To test the hypothesis that if academics were satisfied with their life prior to their retirement they will continue to be satisfied with their life in retirement (H11) the questions constituting the SWL scale were used for analysis. To measure present life satisfaction the scale was used in its original form. To measure life satisfaction pre-retirement the life satisfaction scale asked respondents to respond to the same questions retrospectively. For each scale (current SWL, preretirement SWL), a total score was calculated for each subject (interval data). Pearson correlations were then completed for academic retirees as a whole to determine if a relationship existed between life satisfaction pre and post retirement. The t-test was utilized to examine if significant differences existed in life satisfaction due to gender or acceptance versus non-acceptance of an early retirement incentive package. Analysis of variance was used to determine if differences existed in relation to faculty.

To test the hypothesis that those retirees who continue to be involved and active will be more satisfied both with their retirement and life (H12) the relationship between the responses to the questions "Since retirement do you consider yourself to be more active, less active or about the same as before you retired" (ordinal) and "How satisfied are you with your retirement?" (ordinal) were examined. As both questions were ordinal in nature this consisted of completing the spearman rho correlation analysis. Gender,

faculty, and incentive versus non-incentive retirees were examined using chi square analysis.

Research question #5: What factors predict satisfaction for academic retirees?

Responses for the Retirement Descriptive Index were used to obtain the best fitting linear equation for estimating retirement satisfaction. The Retirement in General scale served as the dependent variable and the Activities scale, Finances scale, People scale and Health scale served as the independent variables. For each scale a total score was calculated for each subject (interval data).

Research question #6: Why do academics not prepare for retirement?

To test the hypothesis that academics do not formally prepare for retirement because their retirement is essentially a continuation of their pre-retirement lifestyle and as such they are prepared for retirement (H13), the statements "There was no reason for me to actively prepare for retirement because my lifestyle was not expected to be significantly different and therefore there was nothing for me to prepare for" (ordinal) and "I was adequately prepared when I retired" (ordinal) were examined. As both of these statements were ordinal in nature this consisted of computing a spearman rho correlation analysis. Gender, faculty and incentive versus non-incentive retirees were examined using chi square analysis.

G. LIMITATIONS OF THE PRESENT STUDY

Five limitations were identified for the current study: a small response rate, one mail out for the questionnaire, the time period during which questionnaires were mailed out, choices for response categories in some questions which were not well differentiated, and the use of a convenience sample.



*i.*        Small response rate

The two main problems that result from a small response rate, are an increased chance of response bias and questionability of the representativeness of the sample respondents (Rubin & Babbie, 1997). The current study had a response rate of only 23.7% which makes it difficult to ascertain with any certainty that the responses found in this study are accurate of retired professors in general and, therefore, are only generalizable to the sample in this study.

*ii.*       One mail out

Only one mail-out of the survey instrument was able to be completed for this study. Rubin & Babbie (1997) identify low response rates as the main limitation of single mailings and recommend a minimum of three mail outs to increase response rates up to thirty percent.

*iii.*      Summer mail out

Winnipeg, Manitoba is known for its cold winters and warm summers. Many who reside in the Winnipeg area take advantage of the warmer months to spend time at their cottage or travel. Surveys for this study were mailed in June of 2000, which could have resulted in lower returns or respondents tending to represent a certain segment of retirees.

*iv.*       Response category choices

A number of questions for this study gave respondents the option of choosing from four or more alternatives. While the majority of these response options ranged from positive to negative/ agreement to disagreement in manner that amplified varying degrees of these choices (ex. a great deal, some, a minimal amount, none) some questions tended to be 'loaded' or biased in either a positive or negative manner (ex. Strongly disagree,

disagree, slightly disagree, neither agree or disagree, strongly agree). This could unwittingly lead respondents to respond in an inaccurate or biased way such that no response option accurately identified what their actual response would have been, or responses may have been more strongly positive or negative than they would have otherwise indicated.

v. Convenience sample

As was discussed previously, the three main limitations of using a convenience sample are that no real claim of representativeness can be made to the larger population, findings are generalizable only to the sample in the study, and the degree of sampling error remains unknown and unknowable. For this study, findings are generalizable only to the 89 academics who completed surveys, do not necessarily represent the opinions or responses of retired academics in general, and the sample may not necessarily be an accurate picture of who retired academics are.

H. FOCUS GROUP

A small focus group was held after data were analyzed consisting of four male retirees (University of Winnipeg=1, University of Manitoba=3). Results were presented to the group and each was discussed with the sole purpose being to gain feedback and insight from group members. This session lasted for two hours, was held at one of the volunteer's homes and responses were recorded by hand.

## CHAPTER THREE: FINDINGS AND DISCUSSION

### A. INTRODUCTION

Quantitative items in this study were analyzed using the Statistical Package for the Social Sciences (SPSS 8.0 Student Package) computer program. Frequency measures and statistical procedures were executed in order to obtain descriptive data for the sample and to ascertain whether or not associations existed among specific variables. For example, cross-tabulation measures using chi-square statistics were used to assess whether statistically significant differences existed in retirement preparation relative to the gender, or faculty of respondents. As well, open-ended questions underwent a constant comparison process. This process entailed taking each respondent's response to an open-ended question, transferring it to an overall list of responses for that question from each respondent, and then, response by response, grouping together those responses which were similar until each response had been placed into a category. Each category was then examined category by category, with those categories that were similar being combined into one group until all categories were distinct (Marlow, 1998; Rubin & Babbie, 1997; Tutty, Rothery & Grinnell, 1996).

### B. RESPONSE RATE

Out of 376 questionnaires mailed to retired academics at the University of Winnipeg and the University of Manitoba, 89 were returned (University of Winnipeg,  $n=9$ , 10.1%; University of Manitoba,  $n=80$ , 89.9%). The overall response rate was 23.7%. Although there are no absolute standards for response rates in mail surveys used by social workers, Babbie (1995), offers a rough guide of 50 percent as an 'adequate' response rate, 60 percent as a 'good' rate, and 70 percent as 'very good.' The limitations of such a low

response rate and factors which could have contributed to it were discussed in the methodology section. Focus group members offered the following possibilities as to why more surveys were not returned: the fact that surveys were mailed out in the summer; the belief that many who received the survey may not have been comfortable writing down responses in relation to their feelings toward their employer; and the possibility that some who received the survey may not have felt that it was worth it to complete it. These are all issues that have been discussed in the literature in relation to mail surveys and response rates (Dillman, 1978; Rubin & Babbie, 1997).

### C. CHARACTERISTICS OF THE SAMPLE

The sample for the current study was primarily male (86.0%), married (80.2%) and from the University of Manitoba (89.9%). Respondents ranged in age from 58-80 years ( $M=67.00$ ,  $SD=4.76$ ), had a mean retirement age of 61.44 ( $SD=9.54$ ) and had been retired for a mean of 5.1 years ( $SD=7.84$ ). Over half of the sample accepted an early retirement incentive package (64.8%) and almost half described their current health as excellent (48.8%). (Table 2).

Table 2

Characteristics of the Sample Overall

Variable	Frequency	Percent
<b>Gender</b>		
Male	74	86.0
Female	12	14.0
<b>Marital Status</b>		
Married	69	80.2
Widowed	8	9.3
Single	1	1.2
Never married	3	3.5
Other	5	5.8
<b>Faculty</b>		
Arts	38	42.7
Science	32	36.0
<b>Accepted Incentive Package</b>		
Yes	57	64.8
No	30	35.2
Other	19	21.3
<b>School</b>		
University of Winnipeg	9	10.1
University of Manitoba	80	89.9

(table continues)

Table 2 (continued)

Characteristics of the Sample Overall

Variable	Frequency	Percent
<b>Current Health</b>		
Excellent	41	48.8
Good	29	34.5
Satisfactory	10	11.9
Poor	4	4.8
<b>Health at time of Retirement</b>		
Excellent	42	48.8
Good	36	41.9
Satisfactory	7	8.1
Poor	1	1.2
<b>Desire affiliation</b>		
Yes	64	76.2
No	20	23.8

Examining the characteristics by gender, the largest percentage of both males and females were married (86.3%, 41.7%); from the Faculty of Arts (89.2%, 27.8%); from the University of Manitoba (89.2%, 91.7%); accepted an early retirement incentive package (63.5%, 66.7%) and desired to remain affiliated with the University in their retirement (75.0%, 83.3%). Approximately half of both males and females described their current health as excellent (48.6%, 50.0%) (Appendix F, Table 1). A significant relationship was found to exist only between gender and marital status such that a larger percentage of males were married (Table 3).

Table 3

Chi Square Results: Characteristics of the Sample by Gender

Variable	n	df	chi square	p
Marital Status	85	4	24.731	.000
Faculty	86	2	3.642	.162
Incentive	86	1	.045	.833
School	86	1	.068	.795
Health1	82	3	3.084	.379
Health2	84	3	1.431	.698
Affiliation	84	1	.394	.530

Note. Health1= Current health. Health2= Health at time of retirement.

Exploring the sample characteristics by faculty identified the largest percentage of retired academics in all three faculties as being primarily male (Arts 89.2%, Science 90.3%, Other 72.2%), married (77.7%, 80.6%, 84.2%) and accepting an early retirement incentive package (57.9%, 64.5%, 78.9%). Approximately half of academics from each

faculty identified their health as being excellent (48.6%, 42.9%, 57.9%) and a fair percentage from each faculty desired to remain affiliated with the University in retirement (69.4%, 80.0%, 83.3%) (Appendix F, Table 2). A significant relationship was found for the variable school in that no academics identified being in the Science faculty at the University of Winnipeg and the largest percentage of University of Manitoba retirees were in the Science faculty (Table 4).

Table 4

Chi Square Results Characteristics of the Sample by Faculty

Variable	n	df	chi square	p
Marital status	86	8	3.413	.906
Faculty	88	2	2.462	.292
Incentive	88	2	2.462	.292
School	89	2	9.095	.011
Health1	86	6	5.503	.481
Health2	84	6	8.241	.221
Affiliation	84	2	1.649	.438

Note. Health1= Current health. Health2= Health at time of retirement.

Examining the characteristics by incentive status, the largest percentage of retirees both of whom did and did not accept an early retirement incentive package were male (85.5%, 87.1%), married (83.6%, 74.2%) and from the University of Manitoba (69.6%, 30.4%). The largest percentage of those who accepted an early retirement incentive package were from the arts faculty (38.6%) and the largest percent of those who did not



accept this package were from the 'other' faculty (12.9%). Approximately half of both groups reported excellent health (50.9%, 44.8%) and a large percentage desired to remain affiliated with the University (79.6%, 70.0%) (Appendix F, Table 3). A significant relationship was found for the variable school in that respondents from the University of Manitoba accepted early retirement incentive packages more frequently than University of Winnipeg respondents (Table 5).

Table 5

Chi Square Results: Characteristics of the Sample by Incentive

Variable	n	df	chi square	p
Gender	86	1	0.045	.833
Marital status	79	4	4.860	.302
Faculty	88	2	2.462	.292
School	88	1	7.955	.005
Health1	86	3	3.598	.308
Health2	84	3	3.133	.371
Affiliation	84	1	0.986	.321

Note. Health1= Current health. Health2= Health at time of retirement.

In examining the sample characteristics by school, for both Universities the largest percentage of respondents were male (88.9%, 85.7%), married (88.9%, 79.2%), reported having excellent health (44.4%, 49.3%) and desired to remain affiliated with the University (55.6%, 78.7%). Those retirees from the University of Manitoba reported tending to accept an early retirement incentive package (69.6%) with the largest percentage from the science faculty (40.0%). Those retirees from the University of

Winnipeg tended not to accept an early retirement incentive package (22.2%) and were mainly from the arts faculty (88.9%) (Appendix F, Table 4). A significant relationship was found to exist between the variables of school and incentive status as was reported above (Table 6). Focus group members offered the following in regards to this finding. Whereas the University of Manitoba incentive was widely advertised, the University of Winnipeg incentive package was not well advertised or known about. It was offered on a one-time basis and the information that was offered was described as clarifying nothing. As such, many University of Winnipeg retirees were reluctant to accept this package.

Table 6

Chi Square Results : Characteristics of the Sample by School

Variable	n	df	chi square	p
Gender	86	1	.068	.795
Marital Status	86	4	1.181	.881
Faculty	89	2	9.095	.011
Incentive Status	88	1	7.955	.005
Health1	86	3	4.220	.239
Health2	84	3	1.425	.700
Affiliation	84	1	2.366	.124

Note. Health1= Current health. Health2= Health at time of retirement.

**D. RESEARCH QUESTION NUMBER ONE: HOW DO ACADEMICS DEFINE RETIREMENT?**

Overall, the largest percentage of academics identified viewing themselves to be retired (84.9%) and identified retirement as beginning when a person ceases to be employed (69.9%).

Exploring definitions of retirement by gender, it was found that the largest percentage of both males and females considered themselves to be retired (84.7%, 91.7%) and identified retirement as beginning when a person ceases to be employed (72.8%, 54.5%). No significant differences existed on retirement definition by gender (Table 7).

Table 7

**Chi Square Results: Defining Retirement by Gender**

Variable	n	df	chi square	p
Definition of retirement	84	1	0.405	.524
Belief as to when retirement begins	81	2	1.915	.384

Examining retirement definitions by faculty (Arts, Science, Other) it was found that the largest percentage of members from all three faculties considered themselves to be retired (89.2%, 75.0%, 94.1%) and identified retirement as beginning when a person ceases to be employed (69.4%, 67.7%, 75.0%). No significant differences existed between faculties in relation to retirement definition (Table 8).

Table 8

Chi Square Results: Defining Retirement by Faculty

Variable	n	df	chi square	p
Definition of retirement	86	2	4.100	.129
Belief as to when retirement begins	83	4	1.608	.807

The largest percentage of both the average academics who accepted an early retirement incentive package and the average academics who did not accept such a package considered themselves to be retired (85.5%, 86.7%) and identified retirement as beginning when a person ceases to be employed (73.1%, 66.7%). No significant differences existed between those who did and did not accept an early retirement incentive package in relation to defining retirement (Table 9).

Table 9

Chi Square Results: Defining Retirement by Incentive Status

Variable	n	df	chi square	p
Definition of retirement	85	1	.024	.878
Belief as to when retirement begins	82	2	1.908	.385

The largest percentage of academics from both the University of Winnipeg and the University of Manitoba considered themselves to be retired (88.9%, 84.4%) and identified retirement as beginning when a person ceases to be employed (62.5%, 70.1%). No significant differences existed between those from either University in defining retirement (Table 10).

Table 10

Chi Square Results: Defining Retirement by School

Variable	<u>n</u>	df	chi square	p
Definition of retirement	86	1	.126	.723
Belief as to when retirement begins	83	2	.401	.818

Constant comparison of responses given for the “other” category of the question “When do you believe retirement begins” resulted in the following additional beliefs by retired academics as to when retirement begins.

1. When a person declares/decides/wants or feels that they should be retired.
2. When a person is unable to continue working due to health or mental capacity.
3. When a person decides to slow down or stop being active.

In response to the question “What does retirement mean to you?” constant comparison of responses found the following common definitions.

1. Freedom to pursue other interests or do what one prefers to do.
2. Freedom from employment-related obligations/duties.
3. Voluntary cessation of paid employment.
4. Freedom to set own schedule.
5. A change in source of income.
6. A stage in the lifecycle.

To test the hypothesis that academic retirees will not tend to see themselves as retired (H1), frequencies were calculated for the question “Do you consider yourself to be retired?”. Approximately eighty five percent of respondents indicated that they did

consider themselves retired (84.8%). Chi square analysis revealed no significant relationships between perception of being retired and gender, incentive status, and faculty (Table 11).

Table 11

Chi Square Results: Research Question Number One

Variable	n	df	chi square	p
Perception of being retired and gender	77	1	1.488	.457
Perception of being retired and incentive status	78	1	0.004	.577
Perception of being retired and faculty	79	1	5.861	.129

As the largest percentage of respondents identified retirement to mean cessation of employment, it makes sense that academics that have ceased employment with the University would identify themselves as such. Cessation of employment is a clear concept and historically is what retirement has been presented as. The hypothesis that academic retirees will not tend to see themselves as retired was not supported.

To test the hypothesis that how academics define retirement will differ from the definitions of retirement typically found in the literature, with the exception of those academics who accept an early retirement incentive package (H2), responses from those retirees who accepted an early retirement incentive package were examined as one group (Group 1), and retirees who did not retire on an early incentive package were examined as a separate group (Group 2). Constant comparison was used to identify the most

common elements that both groups identified as definitions of retirement. Definitions of retirement from articles and books in the literature were then examined with the constant comparison method being used until saturation was achieved (Group 3). These three groups were then compared to determine if there were similarities.

Group 1 (retirees who accepted an early retirement incentive package):

1. Voluntary cessation of paid employment.
2. Cessation of employment related responsibilities and obligations.
3. Freedom to set own schedule/timetable.
4. Stage in the lifecycle.

Group 2 (retirees who did not accept an early retirement incentive package):

1. Opportunity to do what one prefers to do with their time.
2. Cessation of employment related tasks/obligations/responsibilities.
3. Change in income source.
4. No longer receiving a salary.

Group 3 (definitions from gerontology literature):

1. Cessation of paid labour/withdrawal from labour force
2. Within in range of ages (typically 55-65)
3. A lifestage.
4. Income derived from pensions.

Similarities:

1. Cessation of paid employment.

While definitions for these three groups did not differ dramatically the one common element was “cessation of paid employment.” Historically, this is how retirement has

been conceptualized. Incentive and non-incentive retirees did not differ in their view of retirement and added the freedom to set their own schedule and use their time as they wish. Culturally, these have been promoted as the incentive to retire. Definitions in the literature simply added boundaries around the concept cessation of paid employment. It would appear that retired academics have a rather traditional view of what retirement is and time of retirement has no bearing on what retirement means. This hypothesis was not supported.

To test the hypothesis that academics choose to retire because it allows them the freedom to concentrate on those activities they enjoy most (H3), responses to the open question “For what reason did you retire?” were examined. Constant comparison identified the following reasons.

1. University offered early incentive package.
2. Displeasure/dissatisfaction with the University.
3. To make way for younger staff.
4. Age (e.g., reached age of 65)
5. Loss of enthusiasm for teaching.
6. It was time.
7. To pursue other things.
8. Health.
9. To focus on family.
10. Loss of satisfaction.

In examining the responses of other open-ended questions in the survey, such as retirement definitions and what the best things in retirement are, academics consistently



identified enjoying and participating in the activities they liked most. It would appear that 'reason for retirement' and 'definition of retirement' are two separate concepts in that why one chooses to retire is not the same as how one views retirement. As was stated above, culturally, retirement has been promoted as a time to be free to set your own schedule and use your time as you wish. These would then be expectations of what retirement will be like more than reasons to retire. This hypothesis that academics choose to retire because it allows them the freedom to concentrate on those activities they enjoy most was not supported.

Literature to date has not examined reason for retirement and definition of retirement as separate concepts. Closer examination however seems to lend support to these being separate concepts. As was illustrated above, the literature tends to define retirement as cessation of employment. In examining why people retire, a variety of responses exist such as family obligations, poor health, and the offer of an incentive package. Future research is recommended to explore this finding further.

#### E. RESEARCH QUESTION NUMBER TWO: HOW DO ACADEMICS PREPARE FOR RETIREMENT?

Overall, the largest percent of respondents approached their retirement with eagerness (49.4%); prepared for retirement (80.7%) by doing 'some' preparation for retirement (42.7%), and felt that their pre-retirement lifestyle prepared them for retirement in some way (82.0%). Respondents also agree that they were adequately prepared for retirement (48.3%); that there was no reason to actively prepare for retirement (41.4 %); attended pre-retirement classes, seminars or counselling sessions (52.8%); and received information from the University administrative staff (85.2%) (Appendix F, Table 5).

Both the largest percent of male and female respondents approached retirement with eagerness (47.2%, 50.0%); prepared for retirement (78.0%, 91.7%); felt their pre-retirement lifestyle prepared them for retirement in some way (81.1%, 91.7%); agree that they were adequately prepared for retirement (47.9 , 58.3%); attended some pre-retirement classes, seminars or counselling (51.4%, 58.3%) and received information or advice from the University administrative staff (87.7%, 83.3%). The largest percentage of male respondents agreed that there was no reason to actively prepare for retirement (42.5%) yet indicated doing 'some' preparation for retirement. Two thirds of female responds disagreed to some extent with the statement "there was no reason for me to actively prepare for retirement" and indicated doing a great deal of preparation for retirement (45.5%) (Appendix F, Table 6). No significant differences existed in relation to retirement preparation by gender (Table 12). Focus group members suggested that a larger sample would likely have resulted in significant differences between male and female respondents on this issued citing that female salaries are lower and females have been working less time. As such, they felt that females would have had more reason to prepare and to complete more preparation. They also offered the suggestion that men may not complete much preparation because if they planned ahead it would be a recognition that they were going to 'quit'.

Table 12

Chi Square Results: Preparation for Retirement by Gender

Variable	n	df	chi square	p
Retirement approach	84	2	2.537	.281
Did you do any preparation for retirement	85	1	1.189	.276
If yes, how much planning did you do for retirement	72	3	.384	.943
Do you feel your pre-retirement lifestyle prepared you for retirement in any way	86	1	.804	.370
I was adequately prepared when I retired	85	4	9.281	.054
There was no reason for me to actively prepare	85	4	3.937	.415
Did you attend any pre-retirement classes	86	1	.202	.653
Did you receive any information or advice from the University	85	1	.172	.678
Information or services would have liked	84	1	0.015	.902

The largest percentage of respondents from each faculty prepared for retirement (81.1%, 81.3%, 78.9%); felt that their pre-retirement lifestyle prepared them for retirement in some way (73.7%, 87.5%, 89.5%); and received information or advice from the University administration (86.5%, 90.6%, 73.7%). The largest percentage of respondents in the Arts Faculty identified approaching retirement with the ‘other’ response choice in the question “Did you approach your retirement with?” (43.2%);

completing a great deal of preparation for retirement (42.4%); agree that there was no reason to actively prepare for retirement (48.6%); and identified attending pre-retirement classes, seminars or counselling (57.9%). The largest percentage of respondents in the Science faculty disagreed with the statement “there was no reason to actively prepare for retirement” (38.7%), and were found to equally attend and not attend pre-retirement classes, seminars or counselling (50.0%). The largest percentage of respondents in the Other faculty strongly agreed that they were adequately prepared for retirement (47.4%), were found to equally agree and disagree with the statement “there was no reason for me to actively prepare for retirement” (36.8%) and identified not attending pre-retirement classes, seminars or counselling more often than attending them (52.6%) (Appendix F, Table 7). No significant differences were found in relation to preparation for retirement by faculty (Table 13).

Table 13

Chi Square Results: Preparation for Retirement by Faculty

Variable	n	df	chi square	p
Retirement approach	87	4	6.163	.187
Did you do any preparation for retirement	88	2	.047	.977
If yes, how much planning did you do	75	6	7.999	.238
Do you feel your pre-retirement lifestyle Prepared you for retirement	89	2	3.158	.206
I was adequately prepared when I retired	87	8	11.537	.173
There was no reason for me to actively Prepare for retirement	87	8	3.782	.876
Did you attend any pre-retirement classes	89	2	.721	.697
Did you receive any information or advice	88	2	2.798	.247
Information or service would have liked	87	2	.383	.826

The largest percentage of respondents who accepted an early retirement incentive package identified approaching retirement with eagerness (56.0%). The largest percentage of respondents who did not accept such a package identified approaching retirement with the response of 'other' (51.7%). The largest percentage of respondents for both those who did and did not accept an early retirement incentive package prepared for retirement (86.3%, 68.9%) by doing some to a great deal of preparation for retirement (80.4%, 78.2%); feel that their pre-retirement lifestyle prepared them for retirement in some way (80.4%, 80.0%); agree that they were adequately prepared when they retired

(45.1%, 55.2%); and received some information or advice from the University administration (86.0%, 86.7%). The largest percentage of respondents who accepted an incentive package disagree with the statement that there was no reason to actively prepare for retirement (42.0%) and attended pre-retirement classes, seminars or counselling sessions (58.8%). The largest percentage of respondents who did not accept an incentive package agree that there was no reason to actively prepare (51.6%) and did not attend pre-retirement classes, seminars or counselling sessions (58.1%) (Appendix F, Table 8). There were no significant differences on retirement preparation based on incentive status (Table 14).

Table 14

Chi Square Results: Preparation for Retirement by Incentive Status

Variable	n	df	chi square	p
Retirement approach	86	2	3.436	.179
Did you do any preparation for retirement	87	1	3.186	.074
How much planning did you do	74	3	.667	.881
Did your pre-retirement lifestyle prepare	88	1	.044	.833
I was adequately prepared when I retired	87	4	2.624	.623
There was no reason for me to actively	80	4	4.284	.369
Did you attend any pre-retirement classes	88	1	2.532	.112
Did you receive any information or advice	87	1	.008	.928
Information or service would have liked	86	1	1.117	.290

The largest percentage of respondents from the University of Winnipeg approached their retirement with the response choice of 'other' (55.6%). The largest percentage of

respondents from the University of Manitoba identified approaching retirement with eagerness (52.6 %). The largest percentage of respondents from each University prepared for retirement (55.6% and 83.5% for the University of Winnipeg and the University of Manitoba respectively) by doing 'some' preparation for retirement (57.1%, 41.2%); feel their pre-retirement lifestyle prepared them for retirement in some way (77.8%, 82.5%); agree that they were adequately prepared for retirement (88.9%, 43.6%); received information or advice from the University (55.6%, 88.6%) and agree that there was no reason to actively prepare for retirement (66.7%, 38.5%) The largest percentage of respondents from the University of Winnipeg did not attend any pre-retirement classes, seminars or counselling sessions (66.7%), whereas the largest percentage of respondents from the University of Manitoba did attend pre-retirement classes, seminars or counselling sessions (55.0%) (Appendix F, Table 9). Significant relationships were found for preparation and school , and information and school in that retirees from the University of Manitoba tend to prepare more than retirees from the University of Winnipeg and retirees from the University of Manitoba tend to receive more information and advice from their school or administration (Table 15).

Table 15

Chi Square Results: Preparation for Retirement by School

Variable	n	df	chi square	p
Did you approach your retirement with	87	2	2.982	.225
Did you do any preparation for retirement	88	1	4.061	.044
If yes, how much planning did you do	75	3	1.986	.575
Do you feel your pre-retirement lifestyle	89	1	0.122	.727
I was adequately prepared when I retired	87	4	6.823	.146
There was no reason for me to actively	87	4	7.418	.115
Did you receive any information or	88	1	7.010	.008
Is there any type of information, service	87	1	1.764	.184

Constant comparison of responses given for the “other” category for the question “did you approach your retirement with” resulted in the following additional feelings academics felt in their approach to retirement.

1. Acceptance.
2. Ambivalence.
3. Anticipation.
4. A sense of duty.

Constant comparison of responses given for the question “Is there any type of information, service or benefit you would liked to have received from the University but did not?” resulted in the following:



1. Pension/financial advice and information.
2. Information related to post-retirement options/rights/privileges.

Constant comparison of responses given for the question “In what ways do you think the University can best help faculty in the transition to retirement?” identified:

1. Information/advice/counselling regarding finances and pension benefits.
2. Resources such as office space, library access, inexpensive parking.
3. Information/education about retirement and what to expect.
4. Encouragement to plan early for retirement.
5. The opportunity to remain useful beyond retirement.

Focus group members described the current information available from the University to be “a waste of time,” “not much help,” and “not very informative.” The University of Winnipeg was noted to not make information easily obtainable and for information to not be very reliable. The University of Manitoba’s information sessions were described as “out of touch” and focus group members described learning more from colleagues and receiving most of the information that would have helped them plan after they retired.

Constant comparison for responses to the open questions “Do you feel that your pre-retirement lifestyle prepared you for retirement in any way?” identified the following ways that retirees perceived their pre-retirement lifestyle to prepare them for retirement:

1. The development of interests/hobbies before retiring which carried into retirement.
2. Retirement lifestyle as a continuation of pre-retirement lifestyle with priorities adjusted.

3. Continuation of selected academic activities and interests (e.g. writing).
4. Involvement in activities outside the University prior to retirement which continued.
5. The belief on the part of academics that “Professors have a lot of freedom in organizing their lives and in making judgements about the relative importance in their lives which prepare one for and carry over into retirement.”
6. Setting a goal early in one’s career for when one will retire and setting up life and interests accordingly.

These findings seem to suggest that setting up a balanced lifestyle with activities and interests outside of work which can be continued after the cessation of employment is the key. These findings also lend support to continuity theory and the finding by Hooyman and Kiyak (1999) that occupational status is an important predictor of retirement satisfaction. As these researchers describe it, “the more meaningful work characteristics of higher-status occupations may spill over to a greater variety of satisfying non-work pursuits throughout life, which are conducive to more social contacts and more structured opportunities during retirement” (p. 324). Hence, professors may have work and social routines that are more readily transferable to retirement.

The following suggestions were offered for those who are soon to retire:

1. Develop activities, hobbies and interests outside of your work.
2. Plan/prepare financially including getting financial advice.
3. Get to know yourself and explore what you would like to do in retirement.
4. Plan for what you want and what you will need in retirement.
5. Talk to as many people as you can about retirement and retiring.

6. Don't make major changes too quickly (e.g. moving away).

To test the hypothesis that academic preparation for retirement will be minimal (H4) the questions "Did you do any preparation for retirement?" and "How much planning did you do for retirement?" were examined. Frequencies indicate that 80.7% of respondents prepared for retirement and 37.3% did a great deal of preparation. Chi square analysis revealed no significant relationship between preparation and gender; preparation and incentive status; preparation and faculty; planning and gender; planning and incentive status; and planning and faculty (Table 16). The hypothesis that academic preparation for retirement will be minimal was not supported. Focus group participants in relation to the finding that today's academics are completing more preparation for retirement suggested that academics are preparing now because of the frustrations related to decreasing research funds and increasing expectations. Another possibility is simply that the concept of 'retirement' is now firmly established, acceptable and persons approaching retirement today are different than earlier retirees (as was discussed in chapter one). Additionally, a number of respondents in this study identified having a plan for their career including when they would retire. To stick to such a goal successfully, preparation and planning would have been a necessity to some degree.

Table 16

Chi Square Results: Hypothesis Number Four

Variable	n	df	chi square	p
Preparation for retirement and gender	78	1	0.351	.276
Preparation for retirement and incentive status	68	1	3.462	.074
Preparation for retirement and faculty	81	2	0.04	.977
Planning and gender	66	3	0.766	.943
Planning and incentive status	80	3	0.786	.881
Planning and faculty	69	6	6.693	.238

To test the hypothesis that the event of retirement is less important than the continuance of pre-retirement lifestyle (H5) the relationship between the responses to the statements “My current lifestyle is similar to my lifestyle prior to retirement” and “I was adequately prepared when I retired” were examined. Spearman rho correlation analysis revealed a significant relationship ( $r = .352$ ,  $p < .01$ , 2-tailed) in that the more one’s current lifestyle is similar to pre-retirement lifestyle the more prepared one felt when he or she retired. Chi square analysis showed no significant findings for perception of preparedness and gender; perception of preparedness and incentive status; perception of preparedness and faculty; perception of lifestyle similarity and gender; perception of lifestyle similarity and incentive status; and perception of lifestyle similarity and faculty (Table 17). The hypothesis that the event of retirement is less important than the continuation of pre-retirement lifestyle was supported.

Table 17

Chi Square Results: Hypothesis Number 5

Variable	n	df	chi square	p
Perception of preparedness and gender	78	4	12.333	.054
Perception of preparedness and incentive status	80	4	2.241	.623
Perception of preparedness and faculty	80	8	12.451	.173
Perception of lifestyle similarity and gender	79	4	4.199	.627
Perception of lifestyle similarity and incentive	81	4	3.770	.272
Perception of lifestyle similarity and faculty	81	8	14.636	.100

To test the hypothesis that no adjustment is necessary for academic retirees because retirement is simply a continuation of their pre-retirement lifestyle (H6) the relationship between the responses to (1) "Do you feel your pre-retirement lifestyle prepared you for retirement in any way?" (2) "Did you have any difficulties adjusting to retirement?" and (3) "Has your life changed significantly since your retirement?" were examined. Phi correlation analysis showed a significant relationship between "Has your life changed significantly since retirement?" and "Did you have any difficulties adjusting to retirement?" ( $\phi = .225$ ,  $p < .05$ , 2 tailed) such that the more one's life changes, the more difficulties one has adjusting to retirement. Additionally, it was found that the more one's pre-retirement lifestyle prepared one for retirement, the fewer difficulties they encountered in retirement ( $\phi = -0.13$ ) and the more one's pre-retirement lifestyle prepared one for retirement the less one's life changed ( $\phi = -0.21$ ) (Table 18). These findings suggest that adjustment is only necessary if one's life changes or one's pre-retirement lifestyle does not prepare one for retirement. The hypothesis that no adjustment is

necessary for academic retirees because retirement is simply a continuation of their pre-retirement lifestyle and continuity theory were supported.

Table 18

Phi Correlation Analysis

Variable	(1)	(2)	(3)
(1)	1.000	-0.13	-0.21
(2)	-.013	1.000	.225**
(3)	-0.21	0.225**	1.000

\*\*p .05 level, two-tailed

Chi square analysis revealed no significant relationships for perception of relationship between pre-retirement lifestyle and gender; perception of relationship between pre-retirement lifestyle and incentive status; and perception of relationship between pre-retirement lifestyle and faculty; perception of adjustment difficulties and gender; perception of adjustment difficulties and incentive status; perception of adjustment difficulties and faculty; perception of life change and gender; perception of life change and incentive status; and perception of life change and faculty (Table 19).

Table 19

Chi Square Results: Hypothesis Number Six

Variable	n	df	chi square	p
Perception of relation between pre-retirement lifestyle and gender	79	1	0.244	.370
Perception of relation between pre-retirement lifestyle and incentive status	81	1	0.002	.833
Perception of relation between pre-retirement lifestyle and faculty	82	2	2.424	.206
Perception of adjustment difficulties and gender	79	1	0.004	.560
Perception of adjustment difficulties and incentive status	81	1	8.325	.005
Perception of adjustment difficulties and faculty	81	2	0.350	.864
Perception of life change and gender	77	1	0.424	.563
Perception of life change and incentive status	78	1	2.530	.156
Perception of life change and faculty	79	2	0.403	.715

**F. RESEARCH QUESTION NUMBER THREE: WHAT ACTIVITIES DO ACADEMICS ENGAGE IN POST-EMPLOYMENT?**

The largest percentage of respondents in the current study identified themselves as tending to be very active throughout their life (70.8%); considered their activity level to be about the same as before they retired (59.1%), and that this was their choice (96.5%); identified that being active is very important to them (69.3%); indicated that they did not tend to give up or stop engaging in activities when they retired (54.5%); and did not feel that retirement is a time to slow down, reduce or give up activities (67.5%). Additionally, the largest percentage of respondents agreed that the activities they are presently involved with are similar to the activities they participated in prior to retiring (50.6%); agreed that they remained active by either taking on new activities or maintaining the activities they engaged in prior to retirement (53.9%); and agreed that they have substituted their employment with other activities (52.4%) (Appendix F, Table 10).

Both the largest percentage of males and females identified being very active throughout their lives (71.6%, 66.7%); being about the same activity-wise since retirement (61.6%, 41.7%) and that their activity level in retirement is their choice (95.9%, 100.0%); that it is very important for them to be active (69.9%, 58.3%); and that they did not tend to give up or stop engaging in activities when they retired (51.3%, 75.0%). As well, these respondents did not feel that retirement was a time to slow down, reduce or give up activities (67.6%, 70.0%); agreed that the activities they are presently involved with are similar to activities they participated in prior to retiring (53.4%, 33.3%); agreed that they have remained active by either taking on new activities or maintaining the activities that they engaged in prior to retirement (60.6%, 37.5%); and



agreed that they have substituted their employment with other activities (59.1%, 37.5%) (Appendix F, Table 11). No significant differences existed between the genders in relation to activities in retirement (Table 20).

Table 20

Chi Square Results: Activities in Retirement by Gender

Variable	n	df	chi square	p
Throughout your life have you tended to be	86	2	1.138	.566
Since retirement do you consider yourself	85	2	1.736	.420
Is this due to your choosing	83	1	.426	.514
How important is it to you to be active	85	2	1.587	.452
Are there activities that you gave up	86	1	2.330	.127
Do you feel retirement is a time to slow	78	1	.022	.882
The activities that I am presently involved	85	5	4.762	.446
I am just as active now as I was before	86	4	6.771	.148
I have remained active by either taking on	86	5	7.083	.215
I have substituted my employment	80	4	3.936	.415

The largest percentage of respondents from each faculty identified being very active throughout their life (73.6%, 62.5%, 78.9%); considered their activity level to be about the same since they retired (59.5%, 50.0%, 73.7%), and indicated that this was their choice (97.2%, 93.8%, 100.0%); identified that it is very important to them to be active (71.1%, 64.5%, 73.7%); and disagreed that retirement is a time to slow down, reduce or give up activities (63.6%, 65.4%, 71.4%). These respondents also agree that the activities

that they are presently involved with are similar to the activities that they participated in prior to retiring (55.6%, 48.3%, 53.3%); agree that they are just as active now as before they retired (40.5%, 36.7%, 53.3%); agree that they have remained active by either taking on new activities in retirement or maintaining the activities they engaged in prior to retirement (59.5%, 56.6%, 46.7%) and agree that they have substituted their employment with other activities (58.3%, 55.6%, 46.2%). The largest percentage of respondents in the arts faculty indicated equally both giving up and not giving up activities since retirement (50.0%). The largest percentage of respondents in both the science and other faculty did not tend to give up activities in retirement (58.1%, 57.9%) (Appendix F, Table 12). No significant differences existed between faculties in relation to activities in retirement (Table 21).

Table 21

Chi Square Results: Activities in Retirement by Faculty

Variable	n	df	chi square	p
Throughout your life have you tended to be	89	4	7.803	.099
Since retirement do you consider yourself	88	4	3.822	.431
Is this due to your choosing	86	2	1.429	.489
How important is it for you to be active	88	4	1.783	.776
Are there activities that you gave up	88	2	.557	.757
Do you feel that retirement is a time	80	2	.306	.858
The activities that I am presently involved	87	10	9.682	.474
I am just as active now as I was before	89	8	4.306	.828
I have remained active by either taking	89	10	7.098	.716
I have substituted my employment	82	8	7.464	.488

The largest percentage of respondents for both those who did and did not accept an early retirement incentive package identified being very active throughout their life (68.47%, 74.2%); being about the same activity-wise since they retired (57.9%, 60.0%) and that this was their choice (98.2%, 93.1%); that it was very important for them to be active (68.4%, 70.0%); and disagreed that retirement is a time to slow down, reduce activity or give up activities (71.7%, 59.3%). These respondents also agree that the activities that they are presently involved with are similar to the activities they participated in prior to retiring (46.2%, 61.2%); agree that they are just as active as before retirement (40.4%, 45.2%); agree that they have remained active by either taking on new

activities or maintaining the activities they engaged in prior to retirement (52.6%, 58.1%), and agree that they have substituted their employment with other activities (54.9%, 50.0%) (Appendix F, Table 13). No significant differences existed between those who did and did not accept an early retirement incentive package in relation to activities in retirement (Table 22).

Table 22

Chi Square Results: Activities in Retirement by Incentive Status

Variable	n	df	chi square	p
Throughout your life have you tended to be	88	2	.390	.823
Since retirement do you consider yourself	87	2	.921	.631
Is this due to your choosing	85	1	1.466	.226
How important is it to you to be active	87	2	1.683	.431
Are there activities that you gave up	88	1	.166	.684
Do you feel that retirement is a time	80	1	1.262	.261
The activities that I am presently	87	5	4.757	.446
I am just as active now as I was before	88	4	2.960	.565
I have remained active by either taking on	88	5	3.855	.571
I have substituted my employment	81	4	5.810	.214

The largest percentage of respondents from each University identified being very active throughout their life (77.8% and 70.0% for the University of Winnipeg and the University of Manitoba respectively); being about the same activity-wise since retirement (44.4%, 60.8%) and that this was their own choice (87.5%, 97.4%); that it is very

important to them to be active (55.6%, 70.9%) and that they did not tend to give up or stop engaging in activities since retirement (55.6%, 54.4%). Respondents also indicated that they disagreed that retirement is a time to slow down, reduce or give up activities (75.0% 66.7%), agreed that the activities that they are presently involved with are similar to the activities they participated in prior to retiring (87.5%,46.8%); agreed that they are just as active now as before retirement (55.6%, 40.0%); agreed that they have remained active by either taking on new activities in retirement or maintaining the activities they engaged in prior to retirement (66.7%, 52.5%); and agreed that they have substituted their employment with other activities (87.5%, 48.6%) (Appendix F, Table 14). No significant differences existed between schools in relation to activities in retirement (Table 23).

Table 23

Chi Square Results: Activities in Retirement by School

Variable	<u>n</u>	df	chi square	p
Throughout your life have you tended to be	89	2	.544	.762
Since retirement do you consider yourself	88	2	.950	.622
Is this due to your choosing	86	1	2.128	.145
How important is it to you to be active	88	2	1.700	.427
Are there activities that you gave up	88	1	.004	.949
Do you feel retirement is a time to slow	80	1	.228	.633
The activities that I am presently involved	87	5	5.448	.364
I am just as active now as I was before	89	4	.905	.924
I have remained active by either taking	89	5	1.513	.912
I have substituted my employment	82	4	5.340	.254

Constant comparison of responses to the question “Are there activities that you gave up or stopped engaging in when/since you retired, if yes, please list three of these” resulted in a wide variety of responses, the most common being:

1. Tasks related to the position of University Professor (e.g. teaching).
2. A variety of different leisure activities (e.g. skiing).

Respondents indicated a mean of 3.28 (SD=1.4195) for the question “Approximately how many leisure, service or other activities have you become involved with since your retirement?”. Again, constant comparison resulted in a wide variety of responses to the question “If it applies, please identify three of these,” the most common being:

1. Community involvement/volunteer work.
2. Sports or exercise.
3. Consulting or other employment.
4. Travel.

To test the hypothesis that academics will continue to be involved in a variety of activities (H7) the questions “Since retirement do you consider yourself to be more active, less active, or about the same as before I retired?” and “Approximately how many leisure, service or other activities have you become involved in since your retirement?” were examined. Frequencies indicate that 59.1% of respondents identify themselves to engage in the same amount of activity in their retirement that they engaged in pre-retirement, and 29.0% of respondents have engaged in five or more new activities since retiring. Chi square analysis revealed no significant relationship between perceived activity level and gender; perceived activity level and incentive status; perceived activity level and faculty; new activities and gender; new activities and incentive status; and new

activities and faculty (Table 24). The hypothesis that academics will continue to be involved in a variety of activities was supported.

Table 24

Chi Square Results: Hypothesis Number Seven

Variable	n	df	chi square	p
Perceived activity level and gender	78	2	4.002	.148
Perceived activity level and incentive status	80	2	0.764	.565
Perceived activity level and faculty	81	2	4.002	.828
New activities and gender	62	4	3.317	.215
New activities and incentive status	64	4	4.914	.571
New activities and faculty	64	8	7.858	.716

To test the hypothesis that activity during retirement will be similar to that in pre-retirement (H8), the statement “The activities I am presently involved with are similar to the activities I participated in prior to retiring” was examined. Frequencies indicated that 50.6% of respondents agreed with this statement and 12.6% of respondents strongly agreed with this statement. Chi square analysis revealed no significant findings for the relationship between retirement activity and gender; retirement activity and incentive status; and retirement activity and faculty (Table 25). The hypothesis that activity during retirement will be similar to that in pre-retirement was supported.

Table 25

Chi Square Results: Hypothesis Number Eight

Variable	n	df	chi square	p
Retirement activity and gender	78	4	5.891	.148
Retirement activity and incentive status	80	4	3.768	.565
Retirement activity and faculty	80	8	2.210	.828

To test the hypothesis that retirees will remain active by either taking on new activities or maintaining their activities from middle age by finding a substitute activity for their employment (H9) the relationship between the responses to the statements (1) "I am just as active now as I was before I retired," (2) "I have remained active in retirement by either taking on new activities or maintaining the activities I engaged in prior to retirement," (3) "I have substituted my employment with other activities," and the question (4) "Since retirement do you consider yourself to be?" were examined.

Spearman rho correlation analysis revealed the following relationships (see Table 26).

A significant relationship was found to exist between the statements (a) "I am just as active now as I was before I retired" and "I have remained active by either taking on new activities in retirement or maintaining the activities that I engaged in prior to retirement" in that those who have remained as active as before they retired took on new activities or maintained their pre-retirement activities ( $r=.323$ ); (b) "I have remained active by either taking on new activities in retirement or maintaining the activities that I engaged in prior to retirement" and "I have substituted my employment with other activities" in that those who remain active tend to substitute their employment with other activities ( $r=.257$ ); and



(c) “Since retirement do you consider yourself to be” and “I am just as active now as I was before I retired” in that pre-retirement activity level is similar in retirement ( $r=.220$ ).

Table 26

Spearman Rho Correlation Analysis

Variable	(1)	(2)	(3)	(4)
(1)	1.000	.323*	.011	.220*
(2)	.323*	1.000	.257*	.173
(3)	.011	.257*	1.000	-.202
(4)	.220*	.173	-.202	1.000

\*p .01 level, two-tailed

G. RESEARCH QUESTION NUMBER FOUR: ARE ACADEMICS SATISFIED WITH RETIREMENT?

The largest percentage of respondents in the current study described finding retirement to be excellent (50.6%) and identified being very satisfied with retirement (66.7%) (Appendix F, Table 15).

Both the largest percentage of males and females described retirement to be excellent (48.6%, 66.7%) and identified being very satisfied with retirement (65.8%, 75.0%) (Appendix F, Table 16). No significant differences existed between genders on retirement satisfaction (Table 27).

Table 27

Chi Square Results: Satisfaction With Retirement by Gender

Variable	n	df	chi square	p
All things considered, how have you found retirement to be	84	3	2.238	.524
How satisfied are you with retirement	85	3	0.841	.840

The largest percentage of respondents from all three faculties described retirement as being between good and excellent (86.9%, 90.4%, 94.4%) and being very satisfied with retirement (71.1%, 64.5%, 61.1%) (Appendix F, Table 17). No significant differences existed between faculties on retirement satisfaction (Table 28).

Table 28

Chi Square Results: Satisfaction With Retirement by Faculty

Variable	n	df	chi square	p
All things considered, how have you found retirement to be	87	6	2.394	.880
How satisfied are you with retirement	87	6	5.191	.520

Both the largest percentage of respondents who accepted an early retirement incentive package and the largest percentage of respondents who did not accept such a package identified finding retirement to be excellent (50.0%, 53.3%) and described being very satisfied with retirement (66.7%, 66.7%) (Appendix F, Table 18). No significant

differences existed between those who did and did not accept an early retirement incentive package in relation to retirement satisfaction (Table 29).

Table 29

Chi Square Results: Satisfaction With Retirement by Incentive Status

Variable	n	df	chi square	p
All things considered, how have you found retirement to be	86	3	2.717	.437
How satisfied are you with retirement	87	3	1.291	.731

The largest percentage of respondents from the University of Winnipeg described retirement to be good (55.6%) and described being very satisfied with retirement (55.6%). The largest percentage of respondents from the University of Manitoba described retirement to be excellent (52.6%) and described being very satisfied with retirement (67.9%) (Appendix F, Table 19). No significant differences existed between schools in relation to retirement satisfaction (Table 30).

Table 30

Chi Square Results: Satisfaction with Retirement by School

Variable	n	df	chi square	p
All things considered, how have you found retirement to be	87	3	5.486	.139
How satisfied are you with retirement	87	3	3.882	.275

To test the hypothesis that academics retirees will exhibit much satisfaction with their retirement (H10), the questions “All things considered, how have you found retirement to be?” and “How satisfied are you with retirement?” were examined. Approximately fifty one percent described finding retirement to be excellent (50.6%) and almost sixty seven percent described being very satisfied with retirement (66.7%). Chi square analysis revealed no significant relationship between perception of retirement and gender; perception of retirement and incentive status; perception of retirement and faculty; retirement satisfaction and gender; retirement satisfaction and incentive status; and retirement satisfaction and faculty (Table 31) . The hypothesis that academics will exhibit much satisfaction with their retirement was supported and supports previous studies on academics in retirement.

Table 31

Chi Square Results: Hypothesis Number Ten

Variable				
Perception of retirement and gender	84	3	2.238	.524
Perception of retirement and incentive	86	3	2.717	.437
Perception of retirement and faculty	87	6	2.394	.880
Retirement satisfaction and gender	85	3	0.841	.840
Retirement satisfaction and incentive	87	3	1.291	.731
Retirement satisfaction and faculty	87	6	5.191	.520

Factors which have been identified as contributing to retirement satisfaction include: marital status; continuing to engage in former occupational roles through writing and

research and holding onto professional activity in retirement (George & Maddox, 1977; Hill & Dorfman, 1982; Snow & Havighurst, 1977). Eighty percent of the current sample identified being married and many of the open-ended responses indicated that these retirees remained active and continued with research and writing.

To test the hypothesis that if academics were satisfied with their life prior to their retirement they will continue to be satisfied with their life in retirement (H11), the questions constituting the Satisfaction With Life Scale (SWLS) were used for analysis. To measure present life satisfaction the scale was used in its original form ( $M=21.9$ ,  $SD=3.71$ ). To measure life satisfaction pre-retirement the life satisfaction scale asked respondents to respond to the same questions retrospectively ( $M=20.8$ ,  $SD=4.49$ ). The Pearson  $r$  correlation analysis showed a significant relationship between satisfaction with life prior to retirement and currently (during retirement) ( $r=.586$ ,  $p>.01$ , 2 tailed) such that the more satisfied with life one was before retirement the more satisfied with life one will be in retirement.

Independent sample t-tests were not significant for gender ( $t(67) = -1.89$ ,  $p>.05$  SWL1,  $t(67) = -1.849$ ,  $p>.05$  SWL2), or incentive status ( $t(68) = -1.530$ ,  $p>.05$  SWL1,  $-t(68) = .584$ ,  $p>.05$ , SWL2). Analysis of Variance did not show any significant differences based on faculty group ( $F(2,67) = 1.597$ ,  $p>.05$  SWL1;  $F(2,67) = .412$ ,  $p>.05$  SWL2). The hypothesis that if academics were satisfied with their life prior to their retirement they will continue to be satisfied with their life in retirement was supported and supports the findings of Conner et. Al. (1985) which found the life satisfaction of retired professors to be extremely high. Factors, which have been identified as positively contributing to life satisfaction, include: good health, high income and time spent

teaching (Conner et al., 1985). Age, age at retirement and length of time retired have been identified as being negatively related to life satisfaction (Conner et al, 1985; Hill & Dorfman, 1982; Hooyman & Kiyak, 1999; Kratcoski et. al., 1974). Almost half of the respondents in this study identified their health to be excellent and the mean length of retirement was 5.1 years. Few respondents indicated continuing to teach and many expressed concern with the decrease in income that came with retirement.

To test the hypothesis that those retirees who continue to be involved and active will be more satisfied with their retirement and life (H12), the relationship between the responses to the questions, (1) "I have remained active by either taking on new activities in retirement or maintaining the activities I engaged in prior to retirement," (2) "All things considered, how have you found retirement to be?" and (3) the cumulative total for scores on the Satisfaction with Life scale for current satisfaction were examined. Spearman rho correlation analysis revealed the following relationships (Table 32).

Table 32

Spearman Rho Correlation Analysis

Variable	(1)	(2)	(3)
(1)	1.000	-.225**	.201
(2)	-.225**	1.000	-.271**
(3)	.201	-.271**	1.000

\*\*  $p < .05$ , two-tailed

A significant relationship was found to exist between the statements (a) "I have remained active by either taking on new activities in retirement or maintaining the activities that I

engaged in prior to retirement” and “All things considered, how have you found retirement to be?” such that those who have remained active by taking on new activities are more satisfied with their retirement, and (b) “All things considered, how have you found retirement to be?” and “Satisfaction with life” such that the more satisfied you are with retirement, the less satisfied you are with life. The hypothesis that those retirees who continue to be involved and active will be more satisfied with their retirement was supported. The hypothesis that those retirees who continue to be involved and active will be more satisfied with their life was not supported.

The finding that those who have remained active by taking on new activities are more satisfied with their retirement supports both activity theory and continuity theory. It would appear that retirement satisfaction and life satisfaction are two independent concepts, which do not contribute to one another. One possible explanation for this is that retirement satisfaction is but one small component in a variety of factors that lead to life satisfaction and how satisfied one is in retirement may have very little to do with how satisfied one is in their life overall.

Guinn (1999) describes life satisfaction as the quality of one’s retirement experience and identifies leisure activity participation and leisure satisfaction as the two most potent correlates of life satisfaction in retirement. Several studies, including Keller (1983), Ragheb & Griffith (1982), and Riddick & Daniels (1985), support this finding. The present study, however, defines life satisfaction as a cognitive-judgemental process in which individuals assess the quality of their lives on the basis of their own unique set of criteria. Retirement experience was defined as responses by retired academics, which reflect their feelings and attitudes toward the retirement experience. It appears as though

life satisfaction and retirement satisfaction are sometimes used interchangeably to mean the same thing. Neither definition however assists with explaining why increased retirement satisfaction would lead to decreased life satisfaction. Both of these concepts warrant further exploration.

#### H. RESEARCH QUESTION NUMBER FIVE: WHAT FACTORS PREDICT SATISFACTION FOR ACADEMIC RETIREES?

Responses to the Retirement Descriptive Index were used to obtain the best fitting linear equation for estimating retirement satisfaction. A Stepwise Multiple Regression Analysis with retirement in general ( $\underline{M}=49.1$ ,  $\underline{SD}= 6.56$ ,  $f=73$ ) as the criterion variable and activities ( $\underline{M}=45.6$ ,  $\underline{SD}= 9.88$ ,  $f=74$ ), finances ( $\underline{M}=42.5$ ,  $\underline{SD}= 9.79$ ,  $f=73$ ), people ( $\underline{M}= 37.6$ ,  $\underline{SD}= 12.51$ ,  $f= 73$ ) and health ( $\underline{M}=45.5$ ,  $\underline{SD}= 11.03$ ,  $f= 73$ ) as predictor variables found finances to be the only positive predictor of retirement satisfaction accounting for 18.6% of the variance (Table 33).



Table 33

Multiple Regression Analysis

R	R Square	Adjusted R Square	Standard Error of the Estimate
.431	.186	.175	5.9553

## ANOVA

Model	Sum of Square	df	Mean Square	F	Significance
Regression	575.869	1	575.869	16.238	.000
Residual	2518.022	71	35.465		
Total	3093.890	72			

Model	Unstandardized Co.		Standardized Co.	t	Sig
	B	Std. Error	Beta		
Finances	36.852	3.124	---	11.796	.000*
	.289	.072	.431	4.030	.000*

\*p &lt; .01

Many of the academics in the study spoke of finances and in particular the stress of worrying that they would have enough in retirement as well as the adjustment to having fewer finances in retirement. Gall et al. (1995), and Reitzes, Mutran & Fernandez (1996), found that retirees with higher incomes or at least adequate finances reported being more satisfied in retirement than those with lower incomes.

Additionally, personal and social characteristics such as perceptions of daily activities as useful, internal locus of control, a sense of having chosen the timing of

retirement, living in a suitable environment, and access to an adequate social support system, were found to contribute to satisfaction in retirement (Bosse, Aldwin, Levenson, Spine, & Mroczek, 1993; Gall et al., 1995; Hardy & Quadagno, 1995). None of these additional variables were examined in the present study.

#### I. RESEARCH QUESTION NUMBER SIX: WHY DO ACADEMICS NOT PREPARE FOR RETIREMENT?

To test the hypothesis that academics do not formally prepare for retirement because their retirement is essentially a continuation of their preretirement lifestyle and as such they are prepared for retirement (H13) the statements “There was no reason for me to actively prepare for retirement because my lifestyle was not expected to be significantly different and therefore there was nothing for me to prepare for” and “I was adequately prepared when I retired” were examined. Spearman rho correlation analysis revealed an insignificant relationship between these statements ( $r = .078, p > .05, 2$  tailed).

Chi square analysis showed no significant findings for perception of preparedness and gender; perception of preparedness and incentive status; perception of preparedness and faculty ; perception of need for preparedness and gender; perception of need for preparedness and incentive status; and perception of need for preparedness and faculty (Table 34).

Table 34

Chi Square Results: Hypothesis Number Thirteen

Variable	n	df	chi square	p
Perception of preparedness and gender	85	4	3.937	.415
Perception of preparedness and incentive	87	4	4.409	.353
Perception of preparedness and faculty	87	8	3.782	.876

It would appear that even though many academics acknowledge the need for continuance in lifestyle, they also believe that other types of preparation or planning are necessary when it comes to retiring. This hypothesis was not supported nor is continuity theory in this instance.

Two additional areas were included in the present study: adjustment to retirement and retirement experience. These areas were included both to update the information on these areas which have been touched upon in past research and to gather additional, potentially useful information in relation to academic retirement. It is the hope that the information explored in these additional areas will help to provide a fuller picture of academic retirement and possibly assist to provide additional information which will help explain some of the findings of this study.

#### J. ADJUSTMENT TO RETIREMENT

The largest percentage of respondents described retirement requiring minimal adjustment (52.3%), not having any difficulties adjusting to retirement (76.1%) and requiring 0-3 months to adjust to retirement (61.9%) (Appendix F, Table 20).

Both the largest percentage of males and females described retirement requiring minimal adjustment (49.3%, 66.7%), not having any difficulties adjusting to retirement (76.1%, 75.0%), and requiring 0-3 months to adjust to retirement (75.7%, 83.3%) (Appendix F, Table 21). No significant differences existed between genders in relation to adjustment to retirement (Table 35).

Table 35

Chi Square Results: Adjustment to Retirement by Gender

Variable	n	df	chi square	p
Please rate how you feel you adjusted to your retirement	83	3	1.326	.723
Did you have any difficulties adjusting to retirement	86	1	.339	.560
How long do you feel that it took you to adjust to being retired	82	3	2.391	.495

The largest percentage of respondents from each faculty described retirement as requiring minimal adjustment (50.0%,48.4%,63.2%), not having any difficulties adjusting to retirement (78.9%, 74.2%, 73.7%) and requiring 0-3 months to adjust to retirement (65.8%, 63.1%, 52.6%) (Appendix F, Table 22). No significant differences existed between faculties in relation to adjustment to retirement (Table 36).

Table 36

Chi Square Results: Adjustment to Retirement by Faculty

Variable	n	df	chi square	p
Please rate how you feel you adjusted to your retirement	86	6	3.250	.777
Did you have any difficulties adjusting to your retirement	88	2	.293	.864
How long do you feel that it took to adjust to being retired	84	6	4.098	.663

The largest percentage of respondents who accepted an early retirement incentive package and the largest percentage of respondents who did not accept such a package described retirement as requiring minimal adjustment (50.0%, 58.6%), not having any difficulties adjusting to retirement (66.7%, 93.5%), and requiring 0-3 months to adjust to retirement (50.0% ,83.3%) (Appendix F, Table 23). A significant relationship was found between adjustment and incentive status such in that more respondents who accepted an incentive package indicated that they had difficulties adjusting to retirement than those who did not accept such a package. As well, more respondents who accepted an incentive package indicated requiring four months or more to adjust as compared to those who did not accept such a package (Table 37).

Table 37

Chi Square Result: Adjustment to Retirement by Incentive Status

Variable	n	df	chi square	p
Please rate how you feel you adjusted to your retirement	85	3	4.679	.197
Did you have any difficulties adjusting to retirement	88	1	7.986	.005
How long do you feel that it took you to adjust to being retired	84	3	9.486	.023

Members of the focus group stated that difficulty adjusting was not their experience but suggested that this may have been the experience of some because retirees who accepted an early retirement incentive package could have retired earlier than they had anticipated. As well, they noted that with such a package the decision would have had to be made in a hurry due to time limitations and, as a result, academics may not have been ready for retirement.

One finding which has been reported in the literature is that pre-retirement planning through informal or formal programs is an important factor in the initial adjustment to retirement (Thorson, 1995). Those retirees who accept an early retirement incentive package, especially under time limitations, likely do not have time to complete as much planning and preparation and, as such, do not enter into their retirement with the closure that is offered to those who retire 'on time' or the supports those who retire 'on time' may have.

The largest percentage of respondents from each University described retirement as requiring minimal adjustment (44.4% and 53.2% for the University of Winnipeg and the University of Manitoba respectively), not having any difficulties adjusting to retirement (77.8%, 75.9%) and requiring 0-3 months to adjust to retirement (66.7%, 61.3%) (Appendix F, Table 24). No significant differences existed between schools in relation to adjustment to retirement (Table 38).

Table 38

Chi Square Results: Adjustment to Retirement by School

Variable	n	df	chi square	p
Please rate how you feel you adjusted to your retirement	86	3	.680	.878
Did you have any difficulties adjusting to retirement	88	1	.015	.903
How long do you feel that it took you to adjust to being retired	84	3	1.637	.651

Constant comparison of the question “If you had difficulties adjusting to retirement please list the top 3 difficulties that you experienced” identified:

1. Absence of routine/lack of structure.
2. Lower income/financial adjustments.
3. Miss students, colleagues, teaching, intellectual life.
4. Relationship adjustments/life changes (e.g. new marriage).

Things/people/events that respondents identified as assisting them to adjust to being retired were:

1. Family, spouse, friends.
2. Other or new interests/activities.
3. Employment: new job, part-time work, consulting, second career.
4. Continuing some teaching, research, writing.
5. Being prepared/ready.
6. Community involvement/volunteer work.
7. Maintaining contact with colleagues.

Research evidence suggests that the majority of respondents in retirement report few problems in adjusting to retirement. Those problems, which have been reported relate to loss of income, declining health, missing one's job and the unexpected death of a spouse. The transition to retirement has been found to be easiest and most satisfying for those with higher levels of health and economic status, a harmonious marriage and support from a spouse and family, for those who continue to participate in social activities, for those with a positive orientation toward leisure, and for those with positive attitudes toward retirement (Hooyman & Kijak, 1999).

#### K. RETIREMENT EXPERIENCE

The largest percentage of respondents did not have any concerns about retiring (52.3%); found retirement to be how they anticipated it would be (84.7%); did not identify their life as having changed significantly since retirement (52.3%); and agreed that their current lifestyle is similar to their lifestyle prior to retirement (56.8%) (Appendix F, Table 25).



Both the largest percentage of male and female respondents did not have any concerns about retiring (51.4%, 58.3%); found retirement to be how they anticipated it would be (81.9%, 100.0%); agreed that their current lifestyle is similar to their lifestyle prior to retirement (59.5%, 50.0%); and that their life had not changed significantly since retirement (54.8%, 54.5%) (Appendix F, Table 26). No significant differences existed between genders in relation to retirement experience (See Table 39).

Table 39

Chi Square Results: Retirement Experience by Gender

Variable	n	df	chi square	p
Did you have any concerns about retiring	86	1	0.202	.653
Is retirement how anticipated it would be	82	1	2.146	.143
Has your life changed significantly since your retirement	84	1	.335	.563
My current lifestyle is similar to my lifestyle prior to retirement	86	4	2.601	.627

The largest percentage of respondents from each faculty identified retirement as being how they anticipated it would be (84.2%, 86.7%, 82.4%), and agreed that their current lifestyle is similar to their lifestyle prior to retirement (50.0%, 67.7%, 52.6%). The largest percentage of respondents from the arts faculty identified having no concerns about retiring (55.3%) and their life as not changing significantly since retirement (45.2%). The largest percentage of respondents from the science faculty identified equally having some concerns and no concerns about retiring (50.0%, 50.0%) and their

life as changing significantly since retirement (53.1%). The largest percentage of respondents from the 'other' faculty identified equally having some and having no concerns about retiring (50.0%) and that their life has not changed significantly since retirement (57.9%) (Appendix F, Table 27). No significant differences existed between faculties in relation to retirement experience (Table 40).

Table 40

Chi Square Results: Retirement Experience by Faculty

Variable	n	df	chi square	p
Did you have any concerns about retiring	88	2	.240	.887
Is retirement how you anticipated it would be	85	2	.169	.919
Has your life changed significantly since your retirement	86	2	.671	.715
Why did you choose to retire when you did	88	8	13.365	.100

Both the largest percentage of respondents who accepted an early retirement incentive package and the largest percentage of respondents who did not accept such a package identified that retirement was how they anticipated it would be (83.3%, 86.7%), and agreed that their current lifestyle is similar to their lifestyle prior to retirement (50.9%, 67.7%). The largest percentage of those who accepted an early retirement incentive package identified having concerns about retiring (53.6%) and identified that their life has changed significantly since retirement (52.7%). The largest percentage of those who did not accept such a package identified not having any concerns about

retirement (61.3%) and that their life had not changed significantly since retirement (63.3%) (Appendix F, Table 28). No significant differences existed in retirement experience based on incentive status (Table 41).

Table 41

Chi Square Results: Retirement Experience by Incentive Status

Variable	n	df	chi square	p
Did you have any concerns about retiring	87	1	1.765	.184
Is retirement how you anticipated it would be	84	1	.164	.686
Has your life changed significantly since your retirement	85	1	2.010	.156
Why did you choose to retire when you did	88	4	5.152	.272

The largest percentage of respondents from the University of Winnipeg and the University of Manitoba identified not having any concerns about retirement (66.7%, 50.6%), retirement being how they anticipated it would be (66.7%, 86.8%), their life not changing significantly since their retirement (66.7%, 50.6%), and agreement that their lifestyle is similar to their lifestyle prior to retirement (66.7%, 55.7%) (Appendix F, Table 29). No significant differences existed in retirement experience based on school (Table 42).

Table 42

Chi Square Results: Retirement Experience by School

Variable	n	df	chi square	p
Did you have any concerns about retiring	88	1	.833	.362
Is retirement how you anticipated it would be	85	1	2.528	.112
Has your life changed significantly since your retirement	86	1	.829	.363
Why did you choose to retire when you did	88	4	2.096	.718

Constant comparison of the open-ended question "Did you have any concerns about retiring, if yes, list up to three of them" identified the following:

1. Finances.
2. Losing contact with colleagues/area of study/students.
3. Being of use/keeping busy.

Responses to the question "Has your life changed significantly since your retirement, if yes briefly explain" identified:

1. More relaxed/less anxious.
2. New focus on what prefer to do and time to pursue it.

Academics identified the following as the best things about retirement:

1. Time: to do what you want/enjoy when you like; to spend with whom you want; flexibility and quantity.

2. Freedom: from University/administrative interferences/stress/restrictions; from schedules and timetables; to pursue interests and to manage own work and time.
3. Less stress/ less hectic pace.
4. No longer having to perform academic tasks or have obligations to the University.
5. Financial security.

The worst things about retirement were:

1. Financial concerns.
2. Missing students, colleagues, professional involvement and contact.
3. Awareness of aging, limits, declining health.
4. Demands on time by others.
5. Loss of status.

Academics identified the following as the most satisfying things about retirement:

1. Opportunity/more time: to pursue interests; to spend with friends and family; to travel and to meet new people.
2. Time is my own/no rigid schedules.
3. The ability to help others/volunteer work.
4. Freedom.
5. Task accomplishment and completion.

The least satisfying things about retirement were identified to be:

1. Health problems, decline, concerns.
2. Not enough time.
3. Less money.

4. Miss contact with students, colleagues.
5. Lack of productive challenges/intellectual stimulation.

These all closely approximate what retirees described in previous studies.

Constant comparison of the question “Why did you choose to retire when you did?” identified the following reasons:

1. Offer of an early retirement incentive package by the University.
2. Dissatisfaction with the University (e.g. politics).
3. To make way for younger staff.
4. Age (e.g. 65 years).
5. It was time.
6. Loss of enthusiasm for teaching or working.
7. To pursue other things.
8. Health.

It would appear then, that several retired academics retired earlier than they would have otherwise. Hooyman & Kiyak (1999), describe having an adequate income as a major factor affecting retirement timing. Clark, Ghent & Heeden (1994), and Taylor and Shore (1995), found that given a choice and assuming financial security and adequate health insurance, most people elect to retire as soon as they can.

## CHAPTER FOUR: CONCLUSIONS

The purpose of the present study was to examine a sample of full-time tenured retired faculty from the University of Winnipeg and the University of Manitoba to explore preparation for retirement, satisfaction with retirement, activities in retirement and to extend what is known about academic retirement by exploring gender, faculty, and acceptance versus non-acceptance of retirement as a result of an early retirement incentive package. These areas were explored by asking the following research questions: (1) How do academics define retirement? (2) How do academics prepare for retirement? (3) Are academics satisfied with retirement? (4) What activities do academics engage in post-employment? (5) What factors predict satisfaction for academic retirees? and (6) Why do academics not prepare for their retirement? and testing thirteen hypotheses (See Table 1).

In general the findings for this study were that academics viewed themselves as being retired, academics tended to define retirement in the same manner whether they accepted an early retirement incentive package or not, and these definitions did not differ significantly from retirement definitions found in the literature. Academics identified retiring for a number of reasons, none of which were identified as being because it allowed them the freedom to concentrate on those activities they enjoy most, academics tended to prepare for their retirement, and academics tended to remain active in retirement by engaging in activities like volunteer work, second careers and sports. Finally it was found that academic activity in retirement tends to be similar to academic activity pre-retirement, academic retirees tended to describe retirement as excellent and

identified being very satisfied with retirement, academics tended to require minimal adjustment to retirement and academics had no concerns about retiring.

Significant relationships were found for the following variables (Table 43). As well, it was found that (a) the more one's current lifestyle is similar to pre-retirement lifestyle the more prepared one felt when he or she retired, (b) the more one's life changes, the more difficulties one has adjusting to retirement, (c) those who have remained as active as before they retired took on new activities or maintained their pre-retirement activities, (d) those who remained active tended to substitute their employment with other activities, (e) pre-retirement activity level was similar to activity level in retirement, (f) the more satisfied with life one was before retirement the more satisfied with life one was in retirement; (g) those who have remained active by taking on new activities were more satisfied with their retirement, (h) the more satisfied one was with retirement, the less satisfied one was with life, (i) finances were the only positive predictor of retirement satisfaction, (j) the more pre-retirement lifestyle prepared one for retirement, the fewer difficulties one had adjusting to retirement, (k) the more pre-retirement lifestyle prepared one for retirement, the less significantly one's life was found to change, and (l) the more satisfied one was with retirement, the less one remained active or taken on new activities. No significant differences were found in relation to either gender or faculty.



Table 43

Significant Relationships

Variables	Relationship
1. Gender and Marital status	A larger percentage of males identified being married.
2. Faculty and school	No academics identified being in the Science faculty at the University of Winnipeg and the largest percentage of University of Manitoba retirees were in the Science faculty.
3. Incentive status and School	Respondents from the University of Manitoba accepted early retirement incentive packages more frequently than University of Winnipeg respondents.
4. Preparation and University	Retirees from the University of Manitoba tend to prepare more than retirees from the University of Winnipeg.
5. Information and School	Retirees from the University of Manitoba tend to receive more information and advice from their school and administration.

(table continues)

Table 43 (continued)

Significant Relationships

Variables	Relationship
6.Adjustment and incentive status	More respondents who accepted an incentive or package indicated that they had difficulties adjusting to retirement and took four months or more to adjust.

These findings generally support previous research on retired academics with the exception of the finding that more academics were found to prepare for retirement in this study. Of interesting note is the finding that significant differences existed between institutions in regards to preparation for retirement. Future research should examine preparation for retirement in more depth looking specifically at when preparation begins, what types of preparation are involved and looking for gender, faculty, incentive and University differences. The low response rate for this study prevent generalizability to the larger population and may not accurately reflect the actual patterns that exist such that there were few female respondents and few respondents in each faculty. As well, academic preparation for retirement was not examined with as much detail as it could have been in this study.

Support for Continuity theory was provided by the findings (a) to (l) in that each of these findings points to the continuation of some activity, behavior, or pattern from their pre-retirement lifestyle. Note that these findings indicate that continuation of an activity, behavior or pattern lead to retirees feeling more prepared, adjusting better and increased satisfaction in retirement. Future research is suggested to continue exploring the role of

Continuity theory in retirement. Specifically, obtaining more quantifiable or measurable patterns in regards to Continuity theory would lend more support and credibility to its influence.

Support for Activity theory was provided by the findings (h) to (j) and finding (m). These findings indicate that retirees remain active in their retirement, substitute their employment with other activities and that this results in more satisfaction with retirement. As was suggested above, future research should continue exploring the role of Activity in retirement and attempt to produce more quantifiable and measurable patterns. As well, as can be seen here, many of the findings which support Continuity theory were found to also support Activity theory. Future research should attempt to develop both of these theories in a way that makes them more distinct.

No support was found for Disengagement theory in that this study found its retirees to remain active and involved in retirement often engaging in second careers or becoming involved in their community.

No support was found for Adjustment theory for the sample overall in that retirees in this study tended to describe not having difficulties adjusting to retirement and feeling prepared. It is possible however, that adjustment theory could gain some support through the finding that those who accepted an early retirement incentive package expressed taking longer to adjust and having problems adjusting to retirement. Future research should examine this closer to see if Adjustment theory has any role in explaining the difficulties reported by these retirees.

With the exception of three findings which I will discuss below, the results of this study for academics overall seem accurate and logical to me. Academics truly appear to

be unique in that they remain active, continue many of their pre-retirement professional activities and have the freedom and resources to pursue their retirement goals.

Of interesting note is that the tone of the accumulated and analyzed results is quite different than the sense I got about academic retirement when I was receiving and reviewing questionnaires as I received them back in the mail. Difficulties with university politics, feeling forced out, unappreciated and money concerns stood out very clearly and I had anticipated my results would turn out to be much more negative. The most reasonable explanation for the difference between what I read and what transformed is that the issues I mentioned above have little to do with the actual retirement experience and worked more to set the tone of how one may have started out their retirement experience. That these issues and feelings still exist so strongly in a sample that has been retired on average for five years is both useful and worth examining further.

It is my belief that if future studies were to be completed on this area each of the variables of gender, faculty and incentive status would be found to show distinct and significant patterns in relation to their relevance to academic retirement. Incentive status has already been found to have an interesting and unique effect on those retirees who accept an early retirement incentive package and it is likely that both gender and faculty will exhibit interesting patterns as well in that both genders and each faculty will have distinct differences in how they view and respond to the many aspects of retirement.

Three findings of the present study stand out in my opinion: (h) the more satisfied one was with retirement, the less satisfied one was with life, (I) finances were the only positive predictor of retirement satisfaction and (l) the more satisfied one was with retirement, the less one remained active or took on new activities. It would seem to me

that retirement satisfaction would be one of several variables included in comprising the concept of life satisfaction and as such these two variables should be positively correlated or related. I am at a loss as to how the current finding came to be but suspect that either the scale which was used to measure life satisfaction was inappropriate or respondents assumed that life satisfaction and retirement satisfaction were synonymous.

Although finances and the concern as to whether there would be enough in retirement was a dominant concern identified throughout the findings of this study it was found to account for only a small percentage of what makes up retirement satisfaction. Based on the number of times it was referred to in almost every returned questionnaire I had expected it to show up as a predictor but to a greater degree. As well, although a majority of respondents identified having good to excellent health I had anticipated that health would be a significant predictor of retirement satisfaction in that deterioration is inevitable with aging and could greatly effect the amount of activity and freedom one is able to enjoy in retirement.

Finally, the finding that the more satisfied one was with retirement, the less one remained active or took on new activities completely contradicts many of the other findings of this study and makes little sense based on the responses found in the questionnaire. The overall sense one receives from the majority of findings in this study is that retired academics remain active and in doing so it contributes to their satisfaction and well-being. This finding hints at support for the disengagement theory and there is no other support or other findings which help to explain it.

Future research on the topic of academics in retirement is strongly recommended taking into consideration the limitations of the present study and striving for a larger response rate. Specifically, in addition to those suggestions made above it is recommended that future research: (a) Continue to explore the variables of gender, faculty and incentive status in relation to retirement. Low numbers of female respondents and low numbers of respondents in each faculty in the present study may result in an inaccurate picture of the patterns related to these variables. Increasing numbers of women in the workplace, women retirees and the increasing offers of early retirement incentive packages make these areas likely to present valuable information about retirement. (b) Further explore acceptance of an early retirement incentive package and adjustment difficulties. (c) Further explore the concepts of retirement satisfaction and life satisfaction. Future research should work to both differentiate these concepts and determine what predicts each of these. (d) Examine if and how Universities differ in their approach to retirement and what effects these have on retirees. (e) Explore how life changes in retirement work to decrease retirement satisfaction. (f) Consider the possibility that retired academics are not a homogenous group. Although the present study did not specifically find significant differences within this group, research by Rowe (1972) and Fillenbaum & Maddox (1974) suggest that academics may be a heterogeneous group. A small sample size and a focus on describing retired academics as an overall group may have inadvertently masked significant and important differences between academics as a group.

Appendix A**QUESTIONNAIRE: ACADEMICS IN RETIREMENT**

The following survey is intended to explore the experiences of academics in retirement and consists of a series of open-ended and rating questions. Instructions for how to answer each question are indicated in brackets.

DEFINING RETIREMENT

- A. Do you consider yourself to be retired? (Circle number)  
 1 YES  
 2 NO
- B. When do you believe retirement begins? (Circle number)  
 1 WHEN A PERSON REACHES THE AGE OF 65  
 2 WHEN A PERSON CEASES TO BE EMPLOYED  
 3 OTHER (please specify) \_\_\_\_\_
- C. What does the term "retirement" mean to you?

PREPARATION FOR RETIREMENT

- A. Did you approach your retirement with: (Circle number)  
 1 EAGERNESS  
 2 RESIGNATION  
 3 DREAD  
 4 OTHER (please specify) \_\_\_\_\_
- B. Did you do any preparation for retirement? (Circle number)  
 1 YES  
 2 NO
- C. If yes, how much planning did you do for your retirement? (Circle number)  
 1 A GREAT DEAL  
 2 SOME  
 3 A MINIMAL AMOUNT  
 4 NONE

- D. Did you attend any preretirement classes, seminars or counselling sessions? (Circle number)
- 1 YES
  - 2 NO
- E. Did you receive any information or advice from the University administrative staff before you retired from the University? (Circle number)
- 1 YES
  - 2 NO
- F. Is there any type of information, service or benefit you would liked to have received from the University but did not? (Circle number)
- 1 YES
  - 2 NO
- G. If yes, please list up to three of them.
- 1
  - 2
  - 3
- H. In what ways do you think the University can best help faculty in the transition to retirement? (Explain briefly).
- I. Do you feel your pre-retirement lifestyle prepared you for retirement in any way? (Circle answer)
- 1 YES
  - 2 NO
- J. If yes, please explain briefly.
- K. What are some suggestions you would make for those who are soon to retire? (List up to 3).
- 1
  - 2
  - 3



L. I was adequately prepared when I retired. (Circle number)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

M. There was no reason for me to actively prepare for my retirement because my lifestyle was not expected to be significantly different from my retirement lifestyle and therefore there was nothing for me to prepare for. (Circle number)

1. STRONGLY DISAGREE
2. DISAGREE
3. SLIGHTLY DISAGREE
4. NEITHER AGREE OR DISAGREE
5. STRONGLY AGREE

### ADJUSTMENT TO RETIREMENT

A. Please rate how you feel you adjusted to your retirement. (Circle number)

- 1 RETIREMENT REQUIRED NO ADJUSTMENT
- 2 RETIREMENT REQUIRED MINIMAL ADJUSTMENT
- 3 RETIREMENT REQUIRED A FAIR AMOUNT OF ADJUSTMENT
- 4 RETIRED REQUIRED A GREAT DEAL OF ADJUSTMENT

B. Did you have any difficulties adjusting to retirement (Circle answer)

- 1 YES
- 2 NO

C. If yes, please list the top 3 difficulties that you experienced.

- 1
- 2
- 3

D. How long do you feel that it took you to adjust to being retired? (Circle answer)

- 1 0-3 MONTHS
- 2 4-6 MONTHS
- 3 7-9 MONTHS
- 4 12 MONTHS PLUS

E. If it applies, please list 3 things/people/events that helped you to adjust to being retired.

- 1
- 2
- 3

**RETIREMENT EXPERIENCE**

A. Did you have any concerns about retiring? (Circle answer)

1 YES

2 NO

B. If yes, please list up to three of these.

1

2

3

C. Is retirement how you anticipated it would be? (Circle answer)

1 YES

2 NO

D. Has your life changed significantly since your retirement? (Circle answer)

1 YES

2 NO

E. If yes, please explain briefly.

F. As far as you are concerned, what are the best things about retirement?

(List three)

1

2

3

G. As far as you are concerned, what are the worst things about retirement? (List three)

1

2

3

H. What experiences have you found to be most satisfying in retirement? (List three)

1

2

3

I. What experiences have you found to be **least satisfying** in retirement? (List three)

- 1
- 2
- 3

J. Why did you choose to retire when you did?

K. My current lifestyle is similar to my lifestyle prior to retirement. (Circle answer)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

ACTIVITIES IN RETIREMENT (Involvement in leisure, service, etc.)

A. Throughout your life have you tended to be: (Circle number)

- 1 VERY ACTIVE
- 2 SOMEWHAT ACTIVE
- 3 NOT PARTICULARLY ACTIVE

B. Since retirement do you consider yourself to be: (Circle number)

- 1 MORE ACTIVE
- 2 LESS ACTIVE
- 3 ABOUT THE SAME AS BEFORE I RETIRED

C. In relation to the above question, is this due to your choosing: (Circle number)

- 1 YES
- 2 NO

D. How important is it to you to be active? (Circle number)

- 1 VERY
- 2 SOMEWHAT
- 3 NOT AT ALL

E. Are there activities that you gave up or stopped engaging in when/since your retired?  
(Circle number)

- 1 YES
- 2 NO

F. If yes, please list three of these.

- 1
- 2
- 3

G. Approximately how many leisure, service or other activities have you become involved in since your retirement? (Circle number)

- 1
- 2
- 3
- 4
- 5+

H. If it applies, please identify three of these.

- 1
- 2
- 3

I. Do you feel that retirement is a time to slow down, reduce or give up activities? (Circle number)

- 1 YES
- 2 NO

J. The activities I am presently involved with are similar to the activities I participated in prior to retiring. (Circle answer)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 4 SLIGHTLY DISAGREE
- 5 NEITHER AGREE OR DISAGREE
- 6 STRONGLY AGREE

K. I am just as active now as I was before I retired. (Circle answer)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

L. I have remained active by either taking on new activities in retirement or maintaining the activities I engaged in prior to retirement. (Circle answer)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

**SATISFACTION WITH RETIREMENT**

A. All things considered, how have you found retirement to be? (Circle answer)

- 1 EXCELLENT
- 2 GOOD
- 3 SATISFACTORY
- 4 UNSATISFACTORY

B. How satisfied are you with retirement? (Circle number)

- 1 VERY
- 2 MOSTLY
- 3 SOMEWHAT
- 4 DISSATISFIED

**SATISFACTION WITH LIFE (Current Satisfaction with life)**

A. In most ways my life is close to ideal. (Circle number)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

B. The conditions of my life are excellent. (Circle answer)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

C. I am satisfied with my life. (Circle answer)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

D. So far I have gotten the important things I want in life. (Circle answer)

- 1 STRONGLY DISAGREE
- 2 DISAGREE
- 3 SLIGHTLY DISAGREE
- 4 NEITHER AGREE OR DISAGREE
- 5 STRONGLY AGREE

- E. If I could live my life over, I would change almost nothing. (Circle answer)
- 1 STRONGLY DISAGREE
  - 2 DISAGREE
  - 3 SLIGHTLY DISAGREE
  - 4 NEITHER AGREE OR DISAGREE
  - 5 STRONGLY AGREE

SATISFACTION WITH LIFE (Pre-Retirement)

- A. In most ways my life is close to ideal. (Circle number)
- 1 STRONGLY DISAGREE
  - 2 DISAGREE
  - 3 SLIGHTLY DISAGREE
  - 4 NEITHER AGREE OR DISAGREE
  - 5 STRONGLY AGREE
- B. The conditions in my life are excellent. (Circle answer)
- 1 STRONGLY DISAGREE
  - 2 DISAGREE
  - 3 SLIGHTLY DISAGREE
  - 4 NEITHER AGREE OR DISAGREE
  - 5 STRONGLY AGREE
- C. I am satisfied with my life. (Circle answer)
- 1 STRONGLY DISAGREE
  - 2 DISAGREE
  - 3 SLIGHTLY DISAGREE
  - 4 NEITHER AGREE OR DISAGREE
  - 5 STRONGLY AGREE
- D. So far I have gotten the important things I want in life. (Circle answer)
- 1 STRONGLY DISAGREE
  - 2 DISAGREE
  - 3 SLIGHTLY DISAGREE
  - 4 NEITHER AGREE OR DISAGREE
  - 5 STRONGLY AGREE
- E. If I could live my life over, I would change almost nothing. (Circle answer)
- 1 STRONGLY DISAGREE
  - 2 DISAGREE
  - 3 SLIGHTLY DISAGREE
  - 4 NEITHER AGREE OR DISAGREE
  - 5 STRONGLY AGREE

**DESCRIPTIVE INFORMATION**

- A. Are you: (Circle answer)  
 1 MALE  
 2 FEMALE
- B. What is your age: \_\_\_\_\_
- C. How long have you been retired? \_\_\_\_\_
- D. Age at retirement: \_\_\_\_\_
- E. Did you take an early retirement incentive package? (Circle answer)  
 1 YES  
 2 NO
- F. Faculty employed in while employed: \_\_\_\_\_
- G. What is your marital status (Circle answer)  
 1 MARRIED  
 2 WIDOWED  
 3 SINGLE  
 4 NEVER MARRIED  
 5 OTHER (please specify) \_\_\_\_\_
- H. How would you rate your health at the time of your retirement (Circle answer).  
 1 EXCELLENT  
 2 GOOD  
 3 SATISFACTORY  
 4 POOR
- I. How would you rate your health now? (Circle answer)  
 1 EXCELLENT  
 2 GOOD  
 3 SATISFACTORY  
 4 POOR
- J. For what reason did you retire? (List one).  
 1.
- K. Do you desire to remain affiliated with the University in your retirement? (Circle number)  
 1. YES  
 2. NO

L. **If yes**, in what way?

M. **If no**, please explain briefly.

### **RETIREMENT DESCRIPTIVE INDEX**

For each of the following words please place a **Y** in the space beside it if it describes that particular aspect of your retirement situation or a **N** in the space beside the word if it does not apply. Use **?** if you cannot decide.

#### A. Activities and Work

- Tiresome
- Discouraging
- Exciting
- Good
- Fascinating
- Hard
- Boring
- Challenging
- Interesting
- Useless
- Limited
- Same thing every day
- Creative
- Nothing to do
- Nothing to look forward to
- Relaxing
- New things to do
- Gives sense of accomplishment

#### B. Financial Situation

- Barely live on income
- Insecure
- Satisfactory
- Well off
- Steady
- Bad
- Need outside help
- Worry about it
- High income
- Good pension plan
- Have to make do
- Serious financial problems
- No money to meet emergencies
- Income from investments
- Need help from children
- Income provides luxuries
- Self-supporting
- Good life insurance plan



## C. Health

- Have a lot of minor ailments
- Need little or no medical care
- Feel tired all the time
- Must be careful what I do
- Excellent
- Failing
- Never felt better
- Poor
- Better condition than most people my age

## D. People you associate with

- Worried
- Boring
- Active
- Sympathetic
- Confident
- Too quiet
- Complaining
- Stubborn
- Good
- Too slow
- Narrow interests
- Intelligent
- Stimulating
- Talk too much
- Interesting
- Hard to meet
- Healthy
- Interested in doing things

## F. Retirement in General

- |  |   |
|--|---|
| <input type="checkbox"/> Pleasant            | <input type="checkbox"/> Superior             |
| <input type="checkbox"/> Bad                 | <input type="checkbox"/> Better than for most |
| <input type="checkbox"/> Ideal               | <input type="checkbox"/> Disagreeable         |
| <input type="checkbox"/> Waste of time       | <input type="checkbox"/> Makes me content     |
| <input type="checkbox"/> Good                | <input type="checkbox"/> Inadequate           |
| <input type="checkbox"/> Undesirable         | <input type="checkbox"/> Excellent            |
| <input type="checkbox"/> Worthwhile          | <input type="checkbox"/> Rotten               |
| <input type="checkbox"/> Worse than for most | <input type="checkbox"/> Enjoyable            |
| <input type="checkbox"/> Acceptable          | <input type="checkbox"/> Poor                 |

“Copyright Bowling Green State University, 1982, 1985, 1997”

**ADDITIONAL COMMENTS**

## Appendix B

### RESEARCH INFORMATION AND CONSENT FORM

Your participation is being sought for a research investigation by Susan Wollison of the Social Work Faculty, University of Manitoba under the supervision of Dr. Harvy Frankel. This study will serve as my Masters Thesis and seeks your assistance in examining academics in retirement. Specifically this study seeks to explore your preparation, satisfaction, activities in retirement and the experience of being retired. It will involve you completing a short questionnaire made up of both rating scales and open-ended questions and will require approximately 45 minutes of your time.

The questionnaire designed for this study does not contain any questions which are embarrassing or upsetting. Your decision as to whether to participate or not in this study is strictly voluntary, and will not prejudice your future relations with the University of Manitoba in any way. If you choose to participate in this investigation, you may discontinue at any point in time. Although for statistical purposes it is desirable that you complete as much of the questionnaire as possible, if there are particular items which you do not wish to answer you may choose not to. Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission. Consent forms will be kept separate from questionnaires and stored in a secure area. It should be noted that due to the small population of academic retirees and methodology of placing volunteers into a group based on faculty that if someone really wanted they could possibly determine who you are through simple deduction. Your name and any identifying information related to you will not be included in this study in any area.

If you have any questions about this research, I will be happy to answer them at any time (either before you begin the questionnaire, while you are completing the questionnaire, or after you have completed the questionnaire). Results of this study will be available approximately February 2001 and copies will be available by request. I may be contacted at (204)269-6541 or [swollis@hotmail.com](mailto:swollis@hotmail.com).

This research investigation has been cleared by the Ethics Committee of the Faculty of Social Work, University of Manitoba. Any concerns regarding the procedures or ethics of this investigation may be directed to: Dr. Grant Reid, 474-8455.

You are under no obligation to participate in this study. Completing and returning the questionnaire will be taken as evidence of your willingness to participate and your consent to have the information used for purposes of the study. You may retain the cover letter and this explanation about the nature of your participation and the handling of the information you supply.

In addition to the questionnaire, it is anticipated that once data have been collected there will be areas which require more explanation or exploration. To address these issues I am hoping to hold a small focus group for retired academics. If you would be interested in participating in such a group please sign below. This session would be audio recorded and later transcribed, participants will not be identified and material will be securely stored.

Appendix C

May 31, 2000

Dear Retiree:

Pending your consent you are invited to participate in a study of Academics in Retirement. I am a graduate student at the University of Manitoba, Social Work Faculty. The study will serve as my Masters Thesis. I hope to learn about your experience with retirement, specifically how you prepared for retirement, your activities in retirement and how satisfied you are with retirement. You were selected as a possible participant in this study because you were formally employed as a professor at the University of Manitoba/University of Winnipeg and you have now entered into retirement. You will be one of approximately 200 subjects chosen to participate in this study.

If you decide to participate, please complete the attached questionnaire made up of some short rating scales and open-ended questions and return it in the stamped, addressed envelope as soon as possible. This questionnaire will require approximately 45 minutes of your time. The questionnaire does not contain any questions which are embarrassing or upsetting and your decision as to whether participate or not in this study is voluntary.

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission. Your decision whether or not to participate will not prejudice your future relations with the University of Manitoba or the University of Winnipeg. No one at either University will know who did or did not volunteer for this study. If you decide to participate, you are free to discontinue participation at any time without prejudice.

If you have any questions, please feel free to contact me (269-6541). If you have additional questions later, either myself or my advisor Dr. Harvy Frankel will be happy to answer them.

Thank you for considering this study.

Sincerely,

Susan Wollison

Appendix D

THE UNIVERSITY OF MANITOBA

STAFF BENEFITS OFFICE

180 Continuing Education Complex  
Winnipeg, Manitoba  
Canada R3T 2N2

Fax: (204) 474-7640

June 16, 2000

Dear Retired Staff Member

Ms Susan Wollison contacted our office asking if we would assist her in carrying out her research project. As Ms Wollison explains she is studying Academics in Retirement.

You are being sent this letter from our office in order to maintain confidentiality of records. Ms Wollison has no access to our files and we have assumed the responsibility of mailing all questionnaires from our office.

Participating in Ms Wollison's survey is voluntary. Please review the letter and material from Ms Wollison and consider participating in the study. If you choose to participate in the focus group, please provide your phone number.

Sincerely,

A handwritten signature in cursive script that reads 'B. Hanchard'.

Barbara J. Hanchard  
Manager, Staff Benefits

cc: S. Wollison

Appendix EFACULTIESARTS

Art  
 Anthropology  
 Classics  
 Economics  
 English  
 French  
 Spanish  
 Italian  
 Geography  
 German and Slavic  
 History  
 Icelandic  
 Linguistics  
 Native Studies  
 Philosophy  
 Political Studies  
 Psychology  
 Religion  
 Sociology  
 Music  
 Mennonite St.  
 Theatre/Drama  
 Women's St.

SCIENCE

Anthropology  
 Architecture  
 City Planning  
 Biosystems Engineering  
 Entomology  
 Food Science  
 Plant Science  
 Soil Science  
 Agriculture  
 Biological Science  
 Botany  
 Chemistry  
 Computer Science  
 Geological Science  
 Mathematics  
 Microbiology  
 Physics & Astronomy  
 Statistics  
 Zoology  
 Medicine  
 Business Computing

OTHER

Agric. Economics & farm  
 Animal Science  
  
 Environmental  
 Design  
 Interior Design  
 Landscape  
 Architecture  
 Dentistry  
 Law  
 Management  
 Education  
 Engineering  
 Nursing  
 Physical Ed.  
 Recreation  
 Social Work  
 Human Ecology  
 Administration  
 Developmental St.  
 Environmental St.  
 Justice and Law

## Appendix F

Table 1

Characteristics of the Sample: By Gender

Variable	Male		Female	
	Frequency	Percent	Frequency	Percent
<b>Marital Status</b>				
Married	63	86.3	5	41.7
Widowed	5	6.8	3	25.0
Single	1	1.4	0	0.0
Never married	0	0.0	3	25.0
Other	4	5.5	1	8.3
<b>Faculty</b>				
Arts	33	44.6	4	33.3
Science	28	37.8	3	25.0
Other	13	17.6	5	41.7
<b>Accepted Incentive Package</b>				
Yes	47	63.5	8	66.7
No	27	36.5	4	33.3
<b>School</b>				
University of Winnipeg	8	10.8	1	8.3
University of Manitoba	66	89.2	11	91.7

(table continues)

Table 1 (continued)

Characteristics of the Sample: By Gender

Variable	Male		Female	
	Frequency	Percent	Frequency	Percent
<b>Current Health</b>				
Excellent	34	48.6	6	50.0
Good	23	32.9	6	50.0
Satisfactory	9	12.9	0	0.0
Poor	4	5.7	0	0.0
<b>Health at time of retirement</b>				
Excellent	34	47.2	7	58.3
Good	31	43.1	5	41.7
Satisfactory	6	8.3	0	0.0
Poor	1	1.4	0	0.0
<b>Desire affiliation</b>				
Yes	54	75.0	10	83.3
No	18	25.0	2	16.7

Table 2

Characteristics of the Sample: By Faculty

Variable	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
<b>Gender</b>						
Male	33	89.2	28	90.3	13	72.2
Female	4	10.8	3	9.7	5	27.8
<b>Marital Status</b>						
Married	28	77.8	25	80.6	16	84.2
Widowed	4	11.1	2	6.5	2	10.5
Single	0	0.0	1	3.2	0	0.0
Never married	2	5.6	1	3.2	0	0.0
Other	2	5.6	2	6.5	1	5.3
<b>Accepted Incentive Package</b>						
Yes	22	57.9	20	64.5	15	78.9
No	16	42.1	11	35.5	4	21.1
<b>School</b>						
Winnipeg	8	21.1	0	0.0	1	5.3
Manitoba	30	78.9	32	100.00	18	94.7

(table continues)



Table 2 (continued)

Characteristics of the Sample: By Faculty

Variable	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
<b>Current Health</b>						
Excellent	18	48.6	12	42.9	11	57.9
Good	11	29.7	10	35.7	8	42.1
Satisfactory	7	18.9	3	10.7	0	0.0
Poor	1	2.7	3	10.7	0	0.0
<b>Health at time of retirement</b>						
Excellent	18	47.4	15	51.7	9	47.4
Good	15	39.5	11	37.9	10	52.6
Satisfactory	5	13.2	2	6.9	0	0.0
Poor	0	0.0	1	3.4	0	0.0
<b>Desire affiliation</b>						
Yes	25	69.4	24	80.0	15	83.3
No	11	30.6	6	20.0	3	16.7

Table 3

Characteristics of the Sample: By Incentive Status

Variable	Yes		No	
	Frequency	Percent	Frequency	Percent
<b>Gender</b>				
Male	44	89.8	27	90.0
Female	5	10.2	3	10.0
<b>Marital Status</b>				
Married	46	83.6	23	74.2
Widowed	2	3.6	6	19.4
Single	1	1.8	0	0.0
Never married	2	3.6	1	3.2
Other	4	7.3	1	3.2
<b>Faculty</b>				
Arts	22	57.8	16	42.1
Science	20	64.5	11	35.5
Other	15	78.9	4	21.1
<b>School</b>				
Winnipeg	2	28.6	7	77.8
Manitoba	55	69.6	24	30.4

(table continues)

Table 3 (continues)

Characteristics of the Sample: By Incentive Status

Variable	Yes		No	
	Frequency	Percent	Frequency	Percent
<b>Current Health</b>				
Excellent	28	50.9	13	44.8
Good	19	34.5	10	34.5
Satisfactory	7	12.7	3	10.3
Poor	1	1.8	3	10.3
<b>Health at time of retirement</b>				
Excellent	27	49.1	15	48.4
Good	25	45.5	11	35.5
Satisfactory	3	5.5	4	12.9
Poor	0	0.0	1	3.2
<b>Desire affiliation</b>				
Yes	43	67.2	21	32.8
No	11	55.0	9	45.0

Table 4

Characteristics of the Sample: By University

Variable	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
<b>Gender</b>				
Male	8	88.9	66	85.7
Female	1	11.1	11	14.3
<b>Marital Status</b>				
Married	8	88.9	61	79.2
Widowed	1	11.1	7	9.1
Single	0	0.0	1	1.3
Never married	0	0.0	3	3.9
Other	0	0.0	5	6.5
<b>Faculty</b>				
Arts	8	88.9	30	37.5
Science	0	0.0	32	40.0
Other	1	11.1	18	22.5
<b>Accepted incentive package</b>				
Yes	2	22.2	55	69.6
No	7	77.8	24	30.4

(table continues)

Table 4 (continued)

Characteristics of the Sample: By University

Variable	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
<b>Current Health</b>				
Excellent	4	44.4	37	49.3
Good	3	33.3	26	34.6
Satisfactory	2	22.2	8	10.6
Poor	0	0.0	4	5.3
<b>Health at time of retirement</b>				
Excellent	7	77.8	35	45.5
Good	1	11.1	35	45.5
Satisfactory	1	11.1	6	7.8
Poor	0	0.0	1	1.3
<b>Desire affiliation</b>				
Yes	5	55.6	59	78.7
No	4	44.4	16	21.3

Table 5

Preparation for Retirement: Sample Overall

Question	Frequency	Percent
Did you approach your retirement with?		
Eagerness	43	49.4
Resignation	12	13.8
Other	32	36.8
Did you do any preparation for retirement?		
Yes	71	80.7
No	17	19.3
If yes, how much preparation did you do for Retirement?		
A great deal	28	37.3
Some	32	42.7
A minimal amount	14	18.7
None	1	1.3
Do you feel your pre-retirement lifestyle prepared you for retirement in any way?		
Yes	73	82.0
No	16	18.0

(table continues)

Table 5 (continued)

Preparation for Retirement: Sample Overall

Question	Frequency	Percent
I was adequately prepared for retirement		
Strongly disagree	6	6.9
Disagree	4	4.6
Neither agree or disagree	10	11.5
Agree	42	48.3
Strongly agree	25	28.7
There was no reason for me to actively prepare		
Strongly disagree	3	3.4
Disagree	29	33.3
Slightly disagree	14	16.1
Agree	36	41.4
Strongly agree	5	5.7
Did you attend any preretirement classes, seminars or counselling sessions?		
Yes	47	52.8
No	42	47.2

(table continues)

Table 5 (continued)

Preparation for Retirement: Sample Overall

Question	Frequency	Percent
Did you receive any information or advice from the University administration staff		
Yes	75	85.2
No	13	14.8
Is there any type of information, service or benefit you would like to have received from the University but did not?		
Yes	13	14.9
No	74	85.1



Table 6

Preparation for Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
Did you approach your retirement with?				
Eagerness	34	47.2	6	50.0
Resignation	12	16.7	0	0.0
Other	26	36.1	6	50.0
Did you do any preparation for retirement?				
Yes	57	78.1	11	91.7
No	16	21.9	1	8.3
If yes, how much planning did you do for retirement?				
A great deal	23	37.7	5	45.5
Some	25	41.1	4	36.4
A minimal amount	12	19.7	2	18.2
None	1	1.6	0	0.0

(table continues)

Table 6 (continued)

Preparation for Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
Do you feel your pre-retirement lifestyle prepared you for retirement in any way?				
Yes	60	81.1	11	91.7
No	14	18.9	1	8.3
I was adequately prepared for retirement				
Strongly disagree	3	4.1	3	25.0
Disagree	4	5.5	0	0.0
Neither	8	11.2	1	8.3
Agree	35	47.9	7	58.3
Strongly agree	23	31.5	1	8.3
There was no reason for me to actively prepare				
Strongly disagree	3	4.1	0	0.0
Disagree	24	31.5	4	33.3
Slightly disagree	10	13.7	4	33.3
Agree	31	42.5	4	33.3
Strongly agree	5	6.8	0	0.0

(table continues)

Table 6 (continued)

Preparation for Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
Did you attend any pre-retirement classes, seminars or counselling sessions?				
Yes	38	51.4	7	58.3
No	36	48.6	5	41.7
Did you receive any information				
Yes	64	87.7	10	83.3
No	9	12.3	2	16.7
Is there any type of information				
Yes	11	15.3	2	16.7
No	61	84.7	10	83.3

Table 7

Preparation for Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Did you approach your retirement with:						
Eagerness	14	37.8	18	56.3	11	61.1
Resignation	7	18.9	5	15.6	0	0.0
Other	16	43.2	9	28.1	7	38.9
Did you do any preparation for retirement?						
Yes	30	81.1	26	81.3	15	78.9
No	7	18.9	6	18.8	4	21.1
If yes, how much planning did you do for retirement?						
A great deal	14	42.4	7	25.0	7	50.0
Some	13	39.4	12	42.9	7	50.0
A minimal amount	6	18.2	8	28.6	0	0.0
None	0	0.0	1	3.6	0	0.0

(table continues)

Table 7

Preparation for Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Do you feel your pre-retirement						
lifestyle prepared you						
Yes	28	73.7	28	87.5	17	89.5
No	10	26.3	4	12.5	2	10.5
I was adequately						
prepared for retirement						
Strongly disagree	5	13.5	1	3.2	0	0.0
Disagree	2	5.4	1	3.2	1	5.3
Neither	2	5.6	5	17.2	2	13.3
Agree	18	48.6	18	58.1	6	31.6
Strongly agree	10	27.0	6	19.4	9	47.4
There was no reason						
for me to actively prepare						
Strongly disagree	1	2.7	1	3.2	1	5.3
Disagree	10	27.0	12	38.7	7	36.8
Slightly disagree	7	18.9	5	16.1	2	10.5
Agree	18	48.6	11	35.5	7	36.8
Strongly agree	1	2.7	2	6.5	2	10.5

(table continues)

Table 7 (continued)

Preparation for Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Did you attend any pre-retirement classes,						
Yes	22	57.9	16	50.0	9	47.3
No	16	42.1	16	50.0	10	52.6
Did you receive any information or advice						
Yes	32	86.5	29	90.6	14	73.7
No	5	13.5	3	9.4	5	55.6
Is there any type of information, service						
Yes	6	15.8	5	16.7	2	10.5
No	32	84.2	25	83.3	17	89.5

Table 8

Preparation for Retirement: By Incentive

Question	Did you accept an early incentive retirement package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Did you approach your retirement with?				
Eagerness	31	55.4	11	36.7
Resignation	8	14.3	4	13.3
Other	17	30.4	15	50.0
Did you do any preparation for retirement?				
Yes	49	86.1	21	70.0
No	8	14.0	9	30.0
If yes, how much planning did you do for retirement?				
A great deal	19	37.3	9	39.1
Some	22	43.1	9	39.1
A minimal amount	9	17.6	5	21.7
None	1	2.1	0	0.0

(table continues)

Table 8 (continued)

Preparation for Retirement: By Incentive

Question	Did you accept an early retirement incentive package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Do you feel your pre-retirement lifestyle prepared				
Yes	47	82.5	25	80.6
No	10	17.5	6	19.4
I was adequately prepared for retirement.				
Strongly disagree	5	8.8	1	3.3
Disagree	3	5.3	1	3.3
Neither	8	14.0	2	6.7
Agree	25	43.9	17	56.7
Strongly agree	16	28.1	9	30.0

(table continues)



Table 8 (continued)

Preparation for Retirement: By Incentive

Question	Did you accept an early retirement incentive package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
There was no reason for me to actively prepare				
Strongly disagree	2	3.6	1	3.2
Disagree	23	41.1	6	19.4
Slightly disagree	8	14.3	6	19.4
Agree	20	35.7	16	51.6
Strongly agree	3	5.4	2	6.5
Did you attend any pre-retirement classes, seminars or counselling				
Yes	34	59.6	13	41.9
No	23	40.4	18	58.1
Did you receive any information or advice from the University				
Yes	49	86.1	26	86.7
No	8	14.0	4	13.3

(table continues)

Table 8 (continued)

Preparation for Retirement: By Incentive

Question	Did you accept an early retirement incentive package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Is there any type of information, service or benefit				
Yes	10	18.2	3	9.7
No	45	81.8	28	90.3

Table 9

Preparation for Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
Did you approach your retirement with?				
Eagerness	2	22.2	41	52.5
Resignation	2	22.2	10	12.8
Other	5	55.6	27	34.6
Did you do any preparation for retirement?				
Yes	5	55.6	66	83.5
No	4	44.4	13	16.5
If yes, how much planning did you do for retirement?				
A great deal	1	14.3	27	39.7
Some	4	57.1	28	41.2
A minimal amount	2	28.6	12	17.6
None	0	0.0	1	1.5

(table continues)

Table 9 (continued)

Preparation for Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
Do you feel your pre-retirement lifestyle prepared you				
Yes	7	77.8	66	82.5
No	2	22.2	14	17.5
I was adequately prepared for retirement.				
Strongly disagree	0	0.0	6	7.7
Disagree	0	0.0	4	5.1
Neither	0	0.0	10	12.8
Agree	8	88.9	34	43.6
Strongly agree	1	11.1	24	30.8
There was no reason for me to actively prepare				
Strongly disagree	1	11.1	2	2.6
Disagree	0	0.0	29	37.2
Slightly disagree	2	22.2	12	15.4
Agree	6	66.7	30	38.5
Strongly agree	0	0.0	5	6.4

(table continues)

Table 9 (continued)

Preparation for Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
Did you attend any pre-retirement classes,				
Yes	3	33.3	44	55.0
No	6	66.6	36	45.0
Did you receive any Information or advice				
Yes	5	55.6	70	88.6
No	4	44.4	9	11.4
Is there any type of information, service				
Yes	0	0.0	13	16.7
No	9	100.0	65	83.3

Table 10

Activities in Retirement: Overall Sample

Question	Frequency	Percent
Throughout your life have you tended to be:		
Very active	63	70.8
Somewhat active	22	24.7
Not particularly active	4	4.5
Since retirement do you consider yourself to be		
More active	16	18.2
Less active	20	22.7
About the same as before I retired	52	59.1
In relation to the above question, is this due to your		
Choosing		
Yes	83	96.5
No	3	3.5
How important is it to you to be active		
Very	61	69.3
Somewhat	24	27.3
Not at all	3	3.4

(table continues)

Table 10 (continued)

Activities in Retirement: Overall Sample

Question	Frequency	Percent
Are there activities that you gave up or stopped engaging in when/since you retired		
Yes	40	45.5
No	48	54.5
Do you feel that retirement is a time to slow down, reduce or give up activities		
Yes	26	32.5
No	54	67.5
The activities that I am presently involved with are similar to the activities I participated in prior to retiring		
Strongly disagree	3	3.4
Disagree	13	14.9
Neither agree or disagree	14	16.1
Agree	44	50.6
Strongly agree	11	12.6

(table continues)

Table 10 (continued)

Activities in Retirement: Overall Sample

Question	Frequency	Percent
I am just as active now as I was before I retired		
Strongly agree	1	1.1
Disagree	15	16.9
Neither agree or disagree	12	13.5
Agree	37	41.6
Strongly agree	24	27.0
I have remained active by either taking on new activities in retirement or maintaining the activities I engaged in prior to retirement		
Strongly disagree	12	13.5
Disagree	1	1.1
Neither agree or disagree	6	6.7
Agree	48	53.9
Strongly agree	21	23.6

(table continues)



Table 10 (continued)

Activities in Retirement: Sample Overall

Question	Frequency	Percent
I have substituted my employment with other		
Activities		
Strongly disagree	8	9.8
Disagree	12	14.6
Neither agree or disagree	10	12.2
Agree	43	52.4
Strongly agree	9	11.0

Table 11

Activities in Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
Throughout your life have you tended to be				
Very active	53	71.6	8	66.7
Somewhat active	17	23.1	4	33.3
Not particularly active	4	5.4	0	0.0
Since retirement do you consider yourself				
to be				
More active	13	17.8	3	25.0
Less active	15	20.5	4	33.3
About the same as before I retired	45	61.6	5	41.7
Is this due to your choosing				
Yes	70	95.9	10	100
No	3	4.1	0	0.0
How important is it to you to be active				
Very	51	69.9	7	58.3
Somewhat	19	26.0	5	41.7
Not at all	3	4.1	0	0.0

(table continues)

Table 11 (continued)

Activities in Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
Are there activities that you gave up				
Yes	36	48.6	3	25.0
No	38	51.3	9	75.0
Do you feel that retirement is a time to slow down, reduce or give up activities				
Yes	22	32.4	3	30.0
No	46	67.6	7	70.0
The activities that I am presently involved with are similar to the activities I participated in prior to retiring				
Strongly agree	3	4.1	0	0.0
Disagree	9	12.3	3	25.0
Neither agree or disagree	12	16.4	2	16.7
Agree	39	53.4	4	33.3
Strongly agree	9	12.3	2	16.7

(table continues)

Table 11 (continued)

Activities in Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
<b>I have remained active by either taking on</b>				
Strongly disagree	9	12.2	2	16.7
Disagree	1	1.4	0	0.0
Neither agree or disagree	5	6.8	1	8.3
Agree	43	58.1	5	41.7
Strongly agree	16	21.6	3	25.0
<b>I have substituted my employment with</b>				
<b>other activities</b>				
Strongly disagree	5	7.4	2	16.7
Disagree	10	14.7	2	16.7
Neither agree or disagree	7	10.3	3	25.0
Agree	39	57.4	4	33.3
Strongly agree	7	10.3	1	8.3

Table 12

Activities in Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Throughout your life						
have you tended to be						
Very active	28	73.7	20	62.5	15	78.9
Somewhat active	10	26.3	8	25.0	4	21.1
Not particularly	0	0.0	4	12.5	0	0.0
Since retirement do						
you consider yourself						
More active	7	18.9	8	25.0	1	5.3
Less active	8	21.6	8	25.0	4	21.1
About same	22	59.5	16	50.0	14	73.7
Is this due to your choosing						
Yes	35	97.2	30	93.8	18	100.0
No	1	2.8	2	6.3	0	0.0

(table continues)

Table 12 (continued)

Activities in Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
How important is it for						
you to be active						
Very	27	71.1	20	64.5	14	73.7
Somewhat	10	26.3	9	29.0	5	26.3
Not at all	1	2.6	2	6.5	0	0.0
Are there activities						
that you gave up						
Yes	19	50.0	13	41.9	8	42.1
No	18	50.0	18	58.1	11	57.9
Do you feel that						
retirement is a time						
to slow down, reduce						
or give up activities						
Yes	12	35.3	9	32.1	5	27.8
No	22	64.7	19	67.9	13	72.2

(table continues)

Table 12 (continued)

Activities in Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
The activities that I am presently involved with are similar						
Strongly dis.	1	2.7	1	3.2	1	5.3
Disagree	5	13.5	4	12.9	4	21.1
Neither	6	16.2	6	19.4	2	10.5
Agree	21	56.8	15	48.4	8	42.1
Strongly ag.	4	10.8	5	16.1	2	10.5
I am just as active now as I was before I retired						
Strongly disagree	1	2.6	0	0.0	0	0.0
Disagree	7	18.4	7	21.9	1	5.3
Neither	4	10.5	5	15.6	3	15.8
Agree	16	42.1	12	37.5	9	75.0
Strongly agree	10	26.3	8	25.0	6	31.6

(table continues)

Table 12 (continued)

Activities in Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
I have remained active						
Strongly disagree	5	13.2	4	12.5	3	15.8
Disagree	0	0.0	1	3.1	0	0.0
Neither	2	5.3	2	6.3	2	10.5
Agree	23	60.5	17	53.1	8	42.1
Strongly agree	8	21.1	8	25.0	5	26.3
I have substituted my employment with other activities						
Strongly disagree	4	10.8	2	6.9	2	12.5
Disagree	5	13.5	6	20.7	1	6.3
Neither	2	5.4	5	17.2	3	18.8
Agree	21	56.8	15	51.7	7	43.8
Strongly agree	5	13.5	1	3.4	3	18.8



Table 13

Activities in Retirement: By Incentive

Question	Did you accept an early retirement incentive package			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Throughout your life have you tended to be				
Very active	39	68.4	23	74.2
Somewhat active	15	26.3	7	22.6
Not particularly active	3	5.3	1	3.2
Since retirement do you consider yourself to be				
More active	12	21.1	4	13.3
Less active	12	21.1	8	26.7
About the same	33	57.9	18	60.0
Is this due to your choosing				
Yes	55	98.2	27	93.1
No	1	1.8	2	6.9

(table continues)

Table 13 (continued)

Activities in Retirement: By Incentive

Question	Did you accept an early incentive retirement package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
How important is it to you				
to be active				
Very	39	68.4	21	70.0
Somewhat	17	29.8	7	23.3
Not at all	1	1.8	2	6.7
Are there activities that you				
Gave up or stopped engaging				
in when/since you retired				
Yes	25	43.9	15	48.4
No	32	56.1	16	51.6
Do you feel that retirement is				
a time to slow down, reduce				
or give up activities				
Yes	15	28.3	11	40.7
No	38	71.7	16	59.3
Strongly agree	7	12.5	4	12.9

(table continues)

Table 13 (continued)

Activities in Retirement: By Incentive

Question	Did you accept an early incentive retirement package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
The activities that I am presently involved with are similar to the activities I participated in prior to retiring				
Strongly disagree	3	5.4	0	0.0
Disagree	10	17.9	3	9.7
Neither agree or disagree	9	16.1	5	16.1
Agree	25	44.6	19	61.3
I am just as active now as I was before I retired				
Strongly disagree	0	0.0	1	3.2
Disagree	9	15.8	6	19.4
Neither agree or disagree	8	14.0	4	12.9
Agree	23	40.4	14	45.2
Strongly agree	17	29.8	6	19.4

(table continues)

Table 13 (continued)

Activities in Retirement: By Incentive

Question	Did you accept an early incentive retirement package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
I have remained active				
Strongly disagree	9	15.8	3	9.7
Disagree	0	0.0	1	3.2
Neither agree or disagree	3	5.3	3	9.7
Agree	30	52.6	18	58.1
Strongly agree	14	24.6	6	19.4
I have substituted my employment with other activities				
Strongly disagree	6	11.8	2	6.7
Disagree	4	7.8	8	26.7
Neither agree or disagree	7	13.7	3	10.0
Agree	28	54.9	15	50.0
Strongly agree	6	11.8	2	6.7

Table 14

Activities in Retirement: By University

Question	Did you accept and early retirement incentive?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Throughout your life have you tended to be				
Very active	7	77.8	56	70.0
Somewhat active	2	22.2	20	25.0
Not particularly active	0	0.0	4	5.0
Since retirement do you consider yourself to be				
More active	2	22.2	14	17.7
Less active	3	33.3	17	21.5
About the same	4	44.4	48	60.8
Is this due to your choosing				
Yes	7	87.5	76	97.4
No	1	12.5	2	2.6

(table continues)

Table 14 Continued

Activities in Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
How important is it to you to be active				
Very	5	55.5	56	70.9
Somewhat	4	44.4	20	25.3
Not at all	0	0.0	3	3.8
Are there activities that you gave up or stopped engaging in when/since you retired				
Yes	4	44.4	36	45.6
No	5	55.5	43	54.4
Do you feel that retirement is a time to slow down, reduce or give up activities				
Yes	2	25.0	24	33.3
No	6	75.0	48	66.7

(table continues)

Table 14 Continued

Activities in Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
The activities that I am presently involved with are similar to the activities I participated in prior to retiring				
Strongly disagree	0	0.0	3	37.5
Disagree	1	12.5	12	15.2
Neither agree or disagree	0	0.0	14	17.7
Agree	7	87.5	37	46.8
Strongly agree	0	0.0	11	13.9
I am just as active now as I was before I retired				
Strongly agree	0	0.0	1	1.3
Disagree	1	11.1	14	17.5
Neither agree or disagree	1	11.1	11	13.8
Agree	5	55.6	32	40.0
Strongly agree	2	22.2	22	27.5

(table continues)

Table 14 (continued)

Activities in Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
I have remained active by either taking on new activities in retirement or maintaining the activities I engaged in prior to retirement				
Strongly disagree	1	11.1	11	13.8
Disagree	0	0.0	1	1.3
Neither agree or disagree	1	11.1	5	6.3
Agree	6	66.7	42	52.5
Strongly agree	1	11.1	20	25.0
I have substituted my employment with other activities				
Strongly disagree	0	0	8	10.8
Disagree	0	0	12	16.2
Neither agree or disagree	0	0	10	13.5
Agree	7	87.5	36	48.6
Strongly agree	1	12.5	8	10.8



Table 15

Satisfaction With Retirement: Overall Sample

Question	Frequency	Percent
All things considered, how have you found retirement to be		
Excellent	44	50.6
Good	34	39.1
Satisfactory	7	8.0
Unsatisfactory	2	2.3
How satisfied are you with retirement?		
Very	58	66.7
Mostly	25	28.7
Somewhat	2	2.3
Dissatisfied	2	2.3

Table 16

Satisfaction With Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
All things considered, how have you found retirement to be				
Excellent	35	48.6	8	66.7
Good	28	38.9	4	33.3
Satisfactory	7	9.7	0	0.0
Unsatisfactory	2	2.8	0	0.0
How satisfied are you with Retirement				
Very	48	65.8	9	75.0
Mostly	21	28.8	3	25.0
Somewhat	2	2.7	0	0.0
Dissatisfied	2	2.7	0	0.0

Table 17

Satisfaction With Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
All things considered,						
how have you found						
retirement to be						
Excellent	21	55.3	14	45.2	9	50.0
Good	12	31.6	14	45.2	8	44.4
Satisfactory	4	10.5	2	6.5	1	5.6
Unsatisfactory	1	2.6	1	3.2	0	0.0
How satisfied are you						
with retirement						
Very	27	71.1	20	64.5	11	61.1
Mostly	10	26.3	8	25.8	7	38.9
Somewhat	0	0.0	2	6.5	0	0.0
Dissatisfied	1	2.6	1	3.2	0	0.0

Table 18

Satisfaction With Retirement: By Incentive

Question	Did you accept an early retirement incentive package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
All things considered, how				
have you found retirement to be				
Excellent	28	50.0	16	53.3
Good	20	35.7	13	43.3
Satisfactory	6	10.7	1	3.3
Unsatisfactory	2	3.6	0	0.0
How satisfied are you with				
Retirement				
Very	38	66.7	20	66.7
Mostly	16	28.1	9	30.0
Somewhat	1	1.8	1	3.3
Dissatisfied	2	3.5	0	0.0

Table 19

Satisfaction With Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
All things considered, how				
have you found retirement to be				
Excellent	3	33.3	41	52.6
Good	5	55.6	29	37.2
Satisfactory	0	0.0	7	9.1
Unsatisfactory	1	11.1	1	1.3
How satisfied are you with				
Retirement				
Very	5	55.6	53	67.9
Mostly	3	33.3	22	28.2
Somewhat	0	0.0	2	2.6
Dissatisfied	1	11.1	1	1.3

Table 20

Adjustment to Retirement: Overall Sample

Question	Frequency	Percent
Please rate how you feel you adjusted to your Retirement		
Retirement required no adjustment	20	23.3
Retirement required minimal adjustment	45	52.3
Retirement required a fair deal of adjustment	20	23.3
Retirement required a great deal of adjustment	1	1.2
Did you have any difficulties adjusting to retirement?		
Yes	21	23.9
No	67	76.1
How long do you feel that it took you to adjust to being retired?		
0-3 months	52	61.9
4-6 months	9	10.7
7-9 months	2	2.4
12 months plus	21	25.0

Table 21

Adjustment to Retirement: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
Please rate how you feel you adjusted to your retirement				
Required no adjustment	18	25.4	2	16.7
Required minimal adjustment	35	42.3	8	66.7
Required a fair deal	17	23.9	2	16.7
Required a great deal	1	1.4	0	0.0
Did you have any difficulties adjusting to retirement				
Yes	18	24.3	2	16.7
No	56	75.7	10	83.3
How long do you feel that it took you to adjust to being retired				
0-3 months	43	61.4	9	75.0
4-6 months	7	10.0	2	16.7
7-9 months	2	2.9	0	0.0
12 months plus	18	25.7	1	8.3

Table 22

Adjustment to Retirement: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Please rate how you feel you adjusted to your retirement						
No adjustment	10	27.7	7	22.6	3	15.8
Minimal	18	50.0	15	48.4	12	63.2
A fair deal	8	22.2	8	25.8	4	21.1
A great deal	0	0.0	1	3.2	0	0.0
Did you have any difficulties adjusting to retirement						
Yes	8	21.1	8	25.8	5	26.73
No	30	78.9	23	74.2	14	73.7
How long do you feel that it took to adjust to being retired						
0-3 months	25	65.8	17	63.1	10	52.6
4-6 months	2	5.3	3	11.1	4	21.1
7-9 months	1	2.6	1	3.7	0	0.0
12 months plus	10	26.3	6	22.2	5	26.3



Table 23

Adjustment to Retirement: By Incentive

Question	Did you accept an early incentive retirement package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Please rate how you feel you adjusted to your retirement				
Required no adjustment	11	19.6	9	31.0
Minimal adjustment	28	50.0	17	58.6
A fair deal	16	28.6	3	10.3
A great deal	1	1.8	0	0.0
Did you have any difficulties adjusting to retirement				
Yes	19	33.3	2	6.5
No	38	66.7	29	93.5
How long do you feel that it took you to adjust to being retired				
0-3 months	27	50.0	25	83.3
4-6 months	8	14.8	1	3.3
7-9 months	2	3.7	0	0.0
12 months plus	17	31.5	4	13.3

Table 24

Adjustment to Retirement: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
Please rate how you feel you adjusted to your retirement				
Required no adjustment	2	22.2	18	23.4
Required minimal adjustment	4	44.4	41	53.2
A fair deal of adjustment	3	33.3	17	22.1
A great deal of adjustment	0	0.0	1	1.3
Did you have any difficulties adjusting to retirement				
Yes	2	22.2	19	24.1
No	7	77.8	60	75.9
How long do you feel that it took you to adjust to being retired				
0-3 months	6	66.7	46	61.3
4-6 months	0	0.0	9	12.0
7-9 months	0	0.0	2	2.7
12 months plus	3	33.3	18	24.0

Table 25

Retirement Experience: Overall Sample

Question	Frequency	Percent
Did you have any concerns about retiring		
Yes	42	47.7
No	46	52.3
Is retirement how you anticipated it would be		
Yes	72	84.7
No	13	15.3
Has your life changed significantly since your retirement		
Yes	41	47.7
No	45	52.3
My current lifestyle is similar to my lifestyle prior to retirement		
Strongly disagree	4	4.5
Disagree	16	18.2
Neither agree or disagree	7	8.0
Agree	50	56.8
Strongly agree	11	12.5

Table 26

Retirement Experience: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
Did you have any concerns about				
Retiring				
Yes	36	48.6	5	41.7
No	38	51.3	7	58.3
Is retirement how you anticipated				
it would be				
Yes	59	81.9	10	100.0
No	13	18.1	0	0.0
Has your life changed significantly				
since your retirement				
Yes	33	45.2	6	54.5
No	40	54.8	5	45.5

(table continues)

Table 26 (table continued)

Retirement Experience: By Gender

Question	Male		Female	
	Frequency	Percent	Frequency	Percent
My current lifestyle is similar to my lifestyle prior to retirement				
Strongly disagree	4	5.4	0	0.0
Disagree	12	16.2	4	33.3
Neither agree or disagree	5	6.8	1	8.3
Agree	44	59.5	6	50.0
Strongly agree	9	12.2	1	8.3

Table 27

Retirement Experience: By Faculty

Question	Arts		Science		Other	
	Frequency	Percent	Frequency	Percent	Frequency	
Did you have any concerns about retiring						
Yes	17	44.7	16	50.0	9	50.0
No	21	55.3	16	50.0	9	50.0
Is retirement how you anticipated it would be						
Yes	32	84.2	26	86.7	14	82.4
No	6	15.8	4	13.3	3	17.6
Has your life changed significantly						
Yes	16	45.7	17	53.1	8	42.1
No	19	54.3	15	46.9	11	57.9
My current lifestyle is similar						
Strongly disagree	2	5.3	2	6.5	0	0.0
Disagree	10	26.3	5	16.1	1	5.3
Neither	4	10.5	0	0.0	3	15.8
Agree	19	50.0	21	67.7	10	52.6
Strongly agree	3	7.9	3	9.7	5	26.3

Table 28

Retirement Experience: By Incentive

Question	Did you accept an early retirement incentive package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Did you have any concerns about retiring				
Yes	30	53.6	26	46.4
No	12	38.7	19	61.3
Is retirement how you anticipated it would be				
Yes	45	83.3	9	16.7
No	26	86.7	4	13.3
Has your life changed significantly				
Yes	29	52.7	26	47.3
No	11	36.7	19	63.3

(table continues)

Table 28 (continued)

Retirement Experience: By Incentive

Question	Did you accept an early retirement incentive package?			
	Yes		No	
	Frequency	Percent	Frequency	Percent
My current lifestyle is				
Similar				
Strongly disagree	2	3.5	2	6.5
Disagree	14	24.6	2	6.5
Neither	5	8.8	2	6.5
Agree	29	50.9	21	67.7
Strongly agree	7	12.3	4	12.9



Table 29

Retirement Experience: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
Did you have any concerns about retiring				
Yes	3	33.3	39	49.4
No	6	66.7	40	50.6
Is retirement how you anticipated it would be				
Yes	6	66.7	66	86.8
No	3	33.3	10	13.2
Has your life changed significantly				
Yes	3	33.3	38	49.4
No	6	66.7	39	50.6

Table 29

Retirement Experience: By University

Question	University of Winnipeg		University of Manitoba	
	Frequency	Percent	Frequency	Percent
My current lifestyle is similar				
Strongly disagree	0	0.0	4	5.1
Disagree	2	22.2	14	17.7
Neither	1	11.1	6	7.6
Agree	6	66.7	44	55.7
Strongly agree	0	0.0	11	13.9

Appendix G

Dear Requester:

Thank you for requesting the Satisfaction with Life Scale. As you may know, there is an article in the 1985, Volume 45, issue of *Journal of Personality Assessment*, which reports on the validity and reliability of the scale. In addition, we have a more recent article titled, "Review of the Satisfaction with Life Scale" in *Psychological Assessment*\*. The results reported in this second article are extremely encouraging. The SWLS correlates substantially with reports by family and friends of the target person's life satisfaction, with number of memories of satisfying experiences, and with other life satisfaction scales. The SWLS was examined in both a college student and elderly population. In both populations the scale was valid and reliable (internally consistent and stable).

The SWLS is in public domain (not copyrighted) and therefore you are free to use it without permission or charge. You will, however, have to type or reproduce your own copies.

Best wishes,



Ed Diener, Ph.D.  
Professor

ED/mg

\*Pavot, W., & Diener, E. (1993). Review of the Satisfaction with Life Scale. *Psychological Assessment*, 2, 164-172.



Appendix H

**COPYRIGHT PERMISSION**

The Job Descriptive Index (JDI) is copyrighted by Bowling Green State University. The Job in General (JIG) Scale is a sub-scale of the Job Descriptive Index and is also copyrighted by Bowling Green State University. The purchaser is granted permission to reproduce the Job Descriptive Index and the Job in General Scale. The number of copies that the purchaser can make is listed below. The rights to reproduce additional copies must be purchased through Bowling Green State University (see below).

The notation "Copyright Bowling Green State University, 1982, 1985, 1997" must be included on each copy of the JDI and JIG.

Date: May 24, 00

Purchaser: Susan Wallison

Address: 102-2343 Pembina  
Winnipeg, MB  
R3T 0A4  
CANADA

Permission to reproduce: 300 copies

To obtain copyright information for the JDI and JIG contact :

The JDI Research Group  
Department of Psychology  
Bowling Green State University  
Bowling Green, Ohio 43404  
(419) 372-8247

**RESEARCH ETHICS COMM Appendix I VAL CERTIFICATE**

**Faculty of Social Work  
University of Manitoba  
Winnipeg, Manitoba.**

**MAY 10, 2000.**

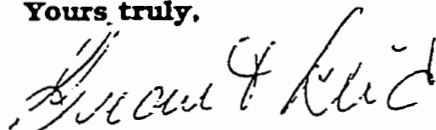
**To: S. Wolliston.**

**YOUR PROJECT ENTITLED *Academics in Retirement: Updating and Extending Previous Research* HAS BEEN APPROVED BY THE RESEARCH ETHICS COMMITTEE.**

**CONDITIONS ATTACHED TO THE CERTIFICATE:**

- 1. You may be asked at intervals for a progress report.**
- 2. Any significant changes of the protocol should be reported to the Chairperson of this Committee so that the changes can be reviewed prior to their implementation.**

**Yours truly,**



**Grant Reid**

**Chair**

**Research Ethics Committee.**

**(204) (474-8455).**

## References

- Atchley, R. C. (1971). Disengagement among professors. Journal of Gerontology, 26, 476-480.
- Atchley, R. C. (1976). The sociology of retirement. New York: John Wiley & Sons.
- Babbie, E. R. (1995). The practice of social research. (7<sup>th</sup> Ed.). Belmont: Wadsworth Publishing Company.
- Baker, M. (1988). Aging in Canadian society: A survey. Toronto: McGraw-Hill Ryerson Limited.
- Beck, S. (1984). Retirement preparation programs: Differentials in opportunity and use. Journal of Gerontology, 39, (5), 596-602.
- Bengston, V. L., & Haber, D. A. (1975). Sociological approaches to aging. In D. S. Woodruff, & J. E. Birren (Eds.), Aging: Scientific perspectives and social issues. (pp. ) New York: D. Van Nostrand Co.
- Benz, M. (1958). A study of faculty and administration staff who have retired from NYU. Journal of Educational Sociology, 31, 282-293.
- Berg, B. L. (1998). Qualitative research methods for the social sciences. (3<sup>rd</sup> Ed.). Boston: Allyn & Bacon.
- Bosse, R., Aldwin, C. M., Levenson, M. R., Spiro, A., & Mroczek, D. (1993). Changes in social support after retirement: Longitudinal findings from the normative aging study. Journals of Gerontology, 48, S210-217.
- Calasanti, F. M. (1996). Gender and life satisfaction in retirement: an assessment of the male model. Journals of Gerontology: Series B: Psychological and Social Sciences, 51B (1), 518-529.

Cavanaugh, J. C., & Whitbourne, S. K. (1999). Gerontology: An interdisciplinary perspective. New York: Oxford University Press.

Clarke, R. (1990). Income maintenance policies in the United States. In R. Binstock & L. George (Eds.), Handbook of aging and the social sciences (pp.383-397). San Diego CA: Academic Press.

Clark, R. L., Ghent, L., & Heeden, A. (1994). Retiree health insurance and pension coverage: Variations by firm characteristics. Journals of Gerontology, *49*, 553-561.

Cockerham, W. C. (1991). This aging society. New Jersey: Prentice-Hall, Inc.

Conner, K. A., Dorfman, L. T., & Tompkins, B. (1985). Life satisfaction of retired professors: The contribution of work, health, income and length of retirement. Educational Gerontology, *11*, 337-347.

Conrad, C. (1992). Old age in the modern and postmodern western world. In Thomas D. Cole, David D. Van Tassal, & Robert Kastenbaum (Eds.), Handbook of the humanities of aging (pp.62-95). San Diego, CA: Academic Press.

Comman, J. M., & Kingson, E. R. (1996). Trends, issues, perspectives, and values for the aging of the baby boom cohorts. The Gerontologist, *36*, 15-26.

Cummings, E., & Henry, W. (1961). Growing old. New York: Basic Books.

Denton, F. T., & Spencer, B. G. (1995). Demographic change and the cost of publicly funded health care. Canadian Journal on Aging, *14* (2), 174-192.

Denton, F. T. (1997). Population aging and the maintenance of social support systems. Canadian Journal on Aging, *16* (3), 485-498.

Denton, F. T., Feaver, C. H., & Spencer, B. G. (1998). The future population of Canada, its age distribution and dependency relations. Canadian Journal on Aging, 17, (1), 83-109.

Desjardins, B. (1993). Population Aging and the Elderly. Cat. No. 91-533E. Ottawa: Minister of Industry, Science and Technology.

Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The satisfaction with life scale. Journal of Personality Assessment, 49, 71-75.

Dillman, D. A. (1978). Mail and telephone surveys: The total design method. New York: Wiley & Sons.

Dorfman, L. T. (1979). Emeritus professors review university retirement policies. Journal of College and University Personnel Association, 30, 13-25.

Dorfman, L. T. (1980). Emeritus professors: Correlates of professional activity in retirement. Research in Higher Education, 12, 301-316.

Dorfman, L. T. (1981). Emeritus professors: Correlates of professional activity in retirement. Research in Higher Education, 14, 147-160.

Dorfman, L. T. (1985). Retired academics and professional activity: A British-American comparison. Research in Higher Education, 22, 273-289.

Dorfman, L. T. (1989). British and American Academics in Retirement. Educational Gerontology, 15, 25-40.

Dorfman, L. T. (1992). Academics and the transition to retirement. Educational Gerontology, 18, 343-363.

Dorfman, L. T. (1997). The sun still shone: Professors talk about retirement. Iowa City: University of Iowa Press.



Dorfman, L., Conner, K., Tompkins, J., & Ward, W. (1982). Retired professors and professional activity: A comparative study of three types of institutions. Research in Higher Education, 17, 249-266.

Dorfman, L., Conner, K., Tompkins, J., & Ward, W. (1984). Reactions of professors to retirement: A comparison of retired faculty from three types of institutions. Research in Higher Education, 20, 89-102.

Dubois, B., & Miley, K. K. (1996). Social work: An empowering profession (2<sup>nd</sup> Ed.). Boston: Allyn & Bacon.

Evans, L. (1985). Proximity to retirement and anticipatory involvement: Findings from the normative aging study. Journal of Gerontology, 40, (3), 368-74.

Ferraro, K. F. (1990). Sociology in aging: The micro-macro link. In Kenneth F. Ferraro (Ed.). Gerontology: Perspectives and issues. (pp.110-128). New York: Springer.

Fillenbaum, G., & Maddox, G. (1974). Work after retirement: An investigation into some psychologically relevant variables. The Gerontologist, 14, 418-424.

Fudge, E. (1998). Recently retired non-professional men and their perception of retirement. Australasian Journal of Ageing, 17 (2), 90-94.

Gall, T. L., Evans, D. R., & Howard, J. (1995). The retirement adjustment process: Changes in the well-being of male retirees across time. Journals of Gerontology, 52B, P110-P117.

Gee, S., & Baillie, J. (1999). Happily ever after? An exploration of retirement expectations. Educational Gerontology, 25 (2), 109-128.

George, L., & Maddox, G. (1977). Subjective adaptation of loss of the work role: A longitudinal study. Journal of Gerontology, 39, 364-371.

George, M. V., Norris, M. J., Nault, F., Loh, S., & Dai, S.Y. (1994). Population projections for Canada, provinces and territories 1993-2016. Ottawa: Minister of Industry, Science and Technology.

Gernant, L. (1972). What 814 retired professors say about retirement. Gerontologist, 12, 348-353.

Government of Canada, (1993). Our aging society- A look at the statistics. Seniors Information Exchange, 5 (2), 6.

Grinnell, R. M. (1997). Social work research and evaluation (4<sup>th</sup> Ed.). Itasca, Illinois: F.E. Peacock.

Guinne, B. (1999). Leisure behavior motivation and the life satisfaction of retired persons. Activities, Adaptation and Aging, 23 (4), 13-20.

Hardy, M., & Quadagno, J. (1998). "Satisfaction with early retirement: Making choices in the auto industry," Journal of Gerontology, 50B, (4), S217-228.

Hayward, M., Hardy, M., & Liu, M. (1994). Work after retirement: The experience of older men in the United States. Social Science Research, 23, 82-107.

Havighurst, R., & Albrecht, R. (1953). Older people. New York: Longmans, Green.

Havighurst, R., McDonald, W., Perun, P., & Snow, R. (1976). Social scientists and educators: Lives after 60. Chicago: Committee on Human Development.

Havighurst, R., McDonald, W., Mauelen, L., & Mazel, J. (1979). Male social scientists after 60. The Gerontologist, 19, 55-60.

Hill, E. A., & Dorfman, L. T. (1982). Reaction of housewives to the retirement of their husbands. Family Relations, 31, 195-200.

Hooyman, N., & Kijak, H. A. (1999). Social gerontology: A multidisciplinary perspective (5<sup>th</sup> Ed.). Boston: Allyn & Bacon.

Hunnisett, H. S. (1988). Retirement guide for Canadians: An overall plan for a comfortable future (9<sup>th</sup> Ed.). Vancouver: Self-Counsel Press.

Ingraham, M. (1974). My purpose holds: Reactions and experiences in retirement of TIAA-CREF annuants. New York, NY: Teachers Insurance and Annuity Association/College Retirement Equities Fund.

JDI Research Group. (1985). The retirement descriptive index. Bowling Green, OH: Bowling Green State University.

Kaye, L., & Monk, A. (1984). Sex role traditions and retirement from academe. The Gerontologist, 24, 420-426.

Kell, D., & Patton, C. (1978). Reactions to induced early retirement. The Gerontologist, 18, 173-179.

Keller, J. (1983). The relationship between leisure and life satisfaction among older women. National Recreation and Park Association Annual Meeting, Kansas City.

Kratcoski, P. C., Huber, J. H., & Gavlak, R. (1974). Retirement satisfaction among emeritus professors. Industrial Gerontology, 1, 78-81.

Lefrancois, R., Leclerc, G., & Poulin, N. (1998). Predictors of activity involvement among older adults. Activities, Adaptation & Aging, 22, (4), 15-29.

Marlow, C. (1998). Research methods for generalist social work (2<sup>nd</sup> ed.). Pacific Grove: Brooks/Cole Publishing Company.

Marshall, V. W. (1983). Generations, age groups and cohorts: conceptual distinctions. Canadian Journal on Aging, 2 (2), 51-62.

- Matcha, D. A. (1997). The sociology of aging: A social problems perspective. Boston: Allyn & Bacon.
- McDonald, P. L., & Wanner, R. A. (1990). Retirement in Canada. Toronto: Butterworths.
- McPherson, B. D. (1990). Aging as a Social Process: An Introduction to Individual and Population Aging. (2<sup>nd</sup> ed.). Toronto: Butterworths.
- McPherson, B. D. (1998). Aging as a social process: An introduction to individual and population aging (3<sup>rd</sup> Ed.). Toronto: Harcourt Brace & Company.
- Milletti, M. A. (1984). Voices of experience: 1500 retired people talk about retirement. New York: Teachers Insurance and Annuity Association/College Retirement Equities Fund.
- Monette, D. R. (1998). Applied social research: A tool for the social services. (4<sup>th</sup> Ed.). Fort Worth: Harcourt Brace College Publishing.
- Moore, E. H. (1951). Professors in retirement. Journal of Gerontology, 6, 243-252.
- Norland, J. A. (1994). Profile of Canada's seniors. Cat. No. 96-312E. Ottawa: Statistics Canada and Prentice Hall Canada.
- Novak, M. (1987). Successful aging: The myths, realities and future of aging in Canada. Markham: Penguin Books.
- Novak, M. (1997). Ageing and society: A Canadian perspective (3<sup>rd</sup> ed.). Toronto: Nelson.
- Parliament, M. (1989). The decline in cardio-vascular disease mortality. Canadian Social Trends. (Autumn), 28-29.

Ragheb, M., & Griffith, C. (1982). The contribution of leisure participation and leisure Satisfaction to the life satisfaction of older persons. Journal of Leisure Research, 14, 295-306.

Reitzes, D. C., Mutran, E., & Fernandez, E. (1996). Preretirement influences on post-retirement self-esteem. Journals of Gerontology, 51B, S242-S249.

Richardson, V. E. (1993). Retirement counselling. New York: Springer.

Riddick, C., & Daniels, S. (1985). The relative contribution of leisure activities and other factors to the mental health of older women. Journal of Leisure Research, 16, 136-148.

Riker, H. C., & Myers, J. E. (1990). Retirement counselling: A practical guide for action. New York: Hemisphere Publishing Corp.

Roadburg, A. (1985). Aging: retirement, leisure and work in Canada. Toronto: Methuen.

Roman, P., & Taietz, P. (1967). Organizational structure and disengagement. The Gerontologist, 7, 147-152.

Rowe, A. (1972). The retirement of academic scientists. Journal of Gerontology, 27, 113-118.

Rowe, A. (1973). Scientists in retirement. Journal of Gerontology, 28, 345-350.

Rowe, A. (1976). Retired academics and research activity. Journal of Gerontology, 28, 456-461.

Rubin, A., & Babbie, E. (1997). Research methods for social work. (3<sup>rd</sup> ed.). Pacific Grove:Brooks/Cole Publishing Company.

Schneider, R. L., & Kropf, N. P. (1992). Gerontological social work: Knowledge, service settings and special populations. Chicago: Nelson-Hall Publishers.

Schultz, K. S., Morton, K. B., & Weckerle, J. B. (1998). Influence of push and pull factors on voluntary and involuntary early retirees' retirement and involuntary early retirees' retirement decision and adjustment. Journal of Vocational Behavior, 53, 45-57.

Shin, D. C. , & Johnson, D. M. (1978). Avowed happiness as an overall assessment of the quality of life. Social Indicators Research, 5, 475-492.

Smith, P. C., Kendall, L., & Hulin, D. L. (1969). The measurement of satisfaction in work and retirement: A strategy for the study of attitudes. New York: Wiley & Sons.

Snow, R. B., & Havighurst, R. J. (1977). Life style types and patterns of retirement educators. The Gerontologist, 17, 545-552.

SPSS Student Version 8.0 for Windows. Prentice-Hall.

Stanley, D., & Freysinger, V. J. (1995). The impact of age, health and sex on the frequency of older adults leisure activity participation: A longitudinal study. Activities, Adaptation & Aging, 19, (3), 31-42.

Statistics Canada, (1991). Population dynamics in Canada. Cat. No. 96-305E.

Statistics Canada and Prentice Hall Canada Inc.

Statistics Canada, (1997). A portrait of seniors in Canada. Cat. No. 89-519. Ottawa: Minister of Supplies and Services.

Statistics Canada, (2000). Women in Canada 2000: A gender-based statistical report. Cat. No. 89-503XPE. Ottawa: Minister of Supplies and Services.

Stearns, H. L., & Gray, J. H. (1999). Work, leisure and retirement. In J. C. Cavanaugh, & S. K. Whilbourne (Eds.). Gerontology: An Interdisciplinary Perspective. (pp. 355-390). New York: Oxford University Press.

Streib, G., & Schneider, C. (1971). Retirement in american society. Ithaca, NY: Cornell University Press.

Taylor, M., & Shore, L. M. (1995). Predictors of planned retirement age: An application of Baehr's Model. Psychology and Aging, 10, 76-83.

Thorson, J. A. (1995). Aging in a changing society. Belmont, CA: Wadsworth Publishing Company.

Tissue, T. L. (1968). A Guttman scale of disengagement potential. Journal of Gerontology, 23, 513-516.

Tutty, L. M., Rothery, M. A., & Grinnell, R. M. (1996). Qualitative research for social workers. Boston: Allyn & Bacon.

[www.caat.ca](http://www.caat.ca)

[www.mbgov.ca](http://www.mbgov.ca)

[www.umanitoba.ca](http://www.umanitoba.ca)

[www.umanitoba.ca/about/](http://www.umanitoba.ca/about/)

Zastrow, C., & Kirst-Ashman, K. (1994). Understanding human behavior and the social environment, (3<sup>rd</sup> ed.). Chicago: Nelson-Hall Publishers.