

THE UNIVERSITY OF MANITOBA

SCHOOL OF SOCIAL WORK

A. STUDY OF THE DIFFERENCES IN WAYS OF MEETING
POST-RETIREMENT NEEDS AS RELATED TO
PRE-RETIREMENT INCOME

Being a Report of a Group Research Project Submitted
in Partial Fulfillment of the Requirement for the
Degree of Master of Social Work

1962

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May, 1962.

Winnipeg, Manitoba.



ABSTRACT

This study was designed to test the hypothesis that differences in ways of meeting post-retirement needs are related to pre-retirement income levels. The need areas explored were economic, personal, medical and spiritual. The method employed was a closed questionnaire submitted to a random stratified sample of aged, retired persons listed as members of social clubs for the aged. The conclusion drawn was that, with the exception of spiritual need, the ways of meeting need in the other three need areas, economic, personal and medical are related to the level of pre-retirement income, which substantiated the hypothesis.

ACKNOWLEDGEMENTS

The research group gratefully acknowledges the kind assistance of the following persons and organizations:

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Harrow Senior Citizen's Club

Logan Neighborhood House Senior Citizen's Club

Norquay Senior Citizen's Club

Notre Dame Day Centre

Westminster Sunshine Club

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CHAPTER I

INTRODUCTION

One of the most pressing social problems in modern industrialized society is the steadily increasing proportion of older people in the population. Lay and professional people have become increasingly concerned with establishing a broader and deeper understanding of older people. It is recognized that industrialization and its concomitants of improved medical knowledge, increased emphasis on the nuclear family, and decreased family size have contributed to the growth of concern for the large aged population. Until recently, the focus has been on those members of the aged group who require financial assistance and programs have provided a degree of economic security for these people. Much less attention has been paid to needs which may be common to the total aged group, apart from economic status, or to the adequacy of existing services in meeting these needs.

The community and the School of Social Work of the University of Manitoba proposed research into the general problem of the aged, more specifically, a study of the kind of staffing and additional or supporting services and projects that would make housing and services for old people more adequate to meet their needs.

Preliminary reading on the general subject of the aged revealed that exploration has been done in the area of pre-retirement planning based on anticipated need. However, little consideration has been

given to the degree and type of actual post-retirement needs that retired people do experience in making an adjustment. It is generally felt that retirement, by causing change in the older person's established pattern of daily living, does force him to make social and economic adjustments. An assumption noted in the literature is that the type of adjustment made by the person will be related to his level of pre-retirement income. There has been, however, no known research to support this assumption and it has therefore been selected for study.

It was decided, therefore, to study the significance of income levels prior to retirement in determining differences, if any, in ways of meeting post-retirement needs. Having formulated this as the problem it is hypothesized that differences in ways of meeting post-retirement needs will be related to pre-retirement income.

On retirement regular income derived from earning ceases but it is felt that the needs determined by the individual's standard of living during earning years continue. As different income levels are considered, it is assumed that variations in ways of meeting post-retirement needs will be seen. A focus on pre-retirement income will provide a standard by which differences in ways of meeting these post-retirement needs may be determined. Specifically, the focus is on pre-retirement income range of \$0 - \$10,000 plus.

In general it may be said that on retirement new needs will arise, others occasioned by the individual's standard of living prior to retirement will continue, while still others will, of necessity,

require change due to the subsequent reduction in income. For purposes of this study the scope will be four areas of current need. The selection of these areas was based on the four major areas of need of the aged as defined by the National Conference on Social Work of 1947.¹ These areas were the economic, personal, medical, and spiritual needs. The basic assumption of the study being that the four areas outlined constitute the major areas of need of concern to the aged.

In order to test the main hypothesis, four major questions based on the four areas of need were formulated. It is not to be assumed that these questions are listed in order of importance to the aged. Although priorities of need may be significant in the general problem of the aged, this does not come within the scope of this study.

The first question posed by the study was are there differences in the ways of meeting economic need as reflected in the amount of post-retirement income?

It is evident that every aged person has a need for a degree of economic security in his retirement years, due in part to his continuing need to secure the basic living requirements of food, clothing, shelter and medical care, and to his need to maintain the standard of living established prior to retirement. This study seeks to determine whether differences in ways of meeting post-retirement economic need are related to pre-retirement income. In order to determine these differences inquiry was made into the amount of post-retirement income with the

¹Rose J. McHugh, "A Constructive Program for the Aged", Proceedings of the National Conference of Social Work (New York: Columbia University Press, 1948), p. 391-401.

assumption that this would reflect the degree of differences in post-retirement income. The sources of post-retirement income were used as an aid in establishing the amount of post-retirement income.

Secondly, are there differences in the ways needs are met in the area of personal need, as reflected in living arrangements, family and social contacts?

The fact that man is a social being suggests the necessity for reasonably comfortable physical accommodation, plus sufficient social contact to satisfy his need to meet and live with his fellows. This points up a question as to whether such functioning is affected by the individual's level of pre-retirement income. It is assumed that inquiry into type of living accommodation, with whom living, frequency of contact with children, relatives, friends and groups will demonstrate differences in the ways of meeting personal need in the retired person. The differences in ways of meeting personal need will then be related to pre-retirement income.

Thirdly, are there differences in the ways medical need is met as shown by the type of medical service used, frequency of use, and the method of payment for such services?

With increasing age, the human body begins to wear out. As a result, medical care as a basic need is of even greater importance for the aged than for other age groups. The assumption is that in establishing the type of medical care used, frequency of use, and method of payment for medical service, an indication will be obtained as to the

differences in ways of meeting medical need among individual members of the aged group. Such differences will then be related to pre-retirement income.

Fourthly, are there differences in the ways spiritual need are met as reflected by church membership and church attendance?

One of the main distinctions between man and lesser animals is the universal need to identify himself with something larger than himself. Faith provides man with his reason for being. Man's spiritual nature demands an opportunity for the expression of this belief through worship. One of the factors relating to a good adjustment among the aged group is a positive attitude to religion as expressed by church membership and church attendance. On this basis it is assumed that an investigation of church membership and attendance will reflect differences in meeting spiritual need which will then be related to pre-retirement income.

This approach to the problem would necessitate the acceptance of a major limitation inherent in the main assumption that the basic needs of the aged fall within the economic, personal, medical and spiritual areas. The study does not include other needs which may be unexpressed or unconscious, but of importance to the aged person.

* * *

The information required to answer the questions posed by the study was gathered by means of a closed questionnaire presented to a random stratified sample population of aged retired persons listed as members of senior citizen groups at Logan Neighborhood House, Norquay

Neighborhood House, Westminster United Church, Harrow United Church, The Notre Dame Day Centre, and The Crescentwood Community Club. The questionnaires were presented to members during club meetings. Home visits were used to interview individuals not in attendance at the meetings. The study was carried out in Winnipeg in January, 1962, by six second year students of the School of Social Work of the University of Manitoba.

Limitations in method will be stated in Chapter III.

In analyzing the data obtained, pre-retirement income will be scaled to the 1960 dollar value and set out in tables including fifteen ranges of income. The items in the plans for classification in the four basic areas of need will be tabulated quantitatively as a means of assessing the ways in which each need is met. The result will then be related by means of tables to each of the fifteen levels of pre-retirement income, which, for purposes of final analysis will be subdivided into three pre-retirement income levels which will be named lower, middle and upper income groups.

In the final chapter an attempt will be made to summarize the findings of the study and to evaluate the results as they relate to the main hypothesis.

CHAPTER II

REVIEW OF THE LITERATURE

In the early history of Canada and the United States, growing old meant the attainment of prestige and security within the family unit, as this was the point at which the aged family member drew his authority and respect from the wisdom of his life experience. The close association of all family members in what has been called the traditional, or "extended" family, characterized non-industrial society, and provided a place for the aged.

In contrast to this, however, several emerging trends may be identified which have significantly affected the basic social structure of our society, and which have accordingly had far-reaching effects upon the aged. Of foremost importance is the trend towards industrialization and urbanization. Characteristic of these developments is the emphasis on youth, education, and a large mobile labor force ... mobile from the standpoint of moving not only from one area to another, but, as well, from one occupation to another, perhaps requiring different skills and capacities. These factors, in combination with the trend toward a wage-earning economy, have tended to alter the basic family unit, accentuating the nuclear family of parents and non-adult children living at home, and have, in many cases, excluded the aged person as

an unproductive member.¹

In general, it is apparent that these changes, by separating the aged person from his traditional means of support, both financially and socially, occur at a point when his physical and psychological capacities are in decline, and therefore, least able to respond in an appropriate fashion. Increasing life expectancy, as the result of advanced medical knowledge, makes all the more imperative the need for a satisfying adjustment in old age.²

Increased life expectancy, along with the decline in birth rates that accompanies industrialization, are the main reasons for the aging of the population. In the United States, since 1900, the population has doubled, while the number of persons 45 to 64 years has tripled, while the number 65 and over has quadrupled.³ In Canada it is estimated that the aged population increased by 25 per cent between 1951 and 1961, and that there will be an increase of 50 per cent between 1951 and 1971.⁴ In Winnipeg, according to the 1941 census there were 17,500 persons 65 and older in the metropolitan area. In 1955 the number was estimated at 35,000, an increase of about 98 per cent in 14

¹H. L. Wilensky and C. N. Lebeaux, Industrial Society and Social Welfare (New York: Russell Sage Foundation, 1958), pp. 67-83.

²R. K. Burns, "Economic Aspects of Aging and Retirement", American Journal of Sociology, Vol. LIX, No. 4 (January, 1954), p. 385.

³Wilensky and Lebeaux, p. 78.

⁴The Welfare Council of Greater Winnipeg, Age and Opportunity, (Winnipeg, 1953), p. 1.

years. These estimated figures are based on the assumption that the rate of increase in Greater Winnipeg from 1951 to 1955 was at least as great as the rate of increase of Canada as a whole, and for Manitoba, from 1951 to 1954, as estimated by the Dominion Bureau of Statistics.⁵ It is further estimated that there will be 50,000 aged persons in Greater Winnipeg by 1971.⁶ In recognition of this rising proportion of the aged in the population as a social problem, Wilensky and Lebeaux point out:

"The fact that so much of America's welfare spending goes to the aged must be seen then, as the by-product of an increased emphasis on the nuclear family, the rapidity of social change, and the aging of the population. These in turn are the inevitable results of industrialization."⁷

The relationship between aging and retirement is one of the emerging features of our society, particularly as business, industry, and government take a more active role in sponsoring pension plans, and the adoption of compulsory retirement policies. Compulsory retirement has meant that age alone (age 65 typically), not necessarily a marked deterioration in psychological or physiological functioning, sets a limit and restriction on the right of the individual to work.

⁵Ibid., p. 1.

⁶Ibid., p. 1.

⁷Wilensky and Lebeaux, p. 79.

Although retirement provides freedom from the routine and stress of earning a living, and may provide opportunities for developing new interests and activities, it generally results in much increased leisure time, as hours formerly occupied by the job are empty. Along with the loss of job goes the loss of income, and as one loses his job and income, he is no longer an economically productive member of the community and, therefore, loses the status that his work afforded him. Since the need to work is gone, there is also a diminished demand for physical and psychological activity. At the same time, much of the individual's former social stimulation is gone, since the loss of job breaks contact with many of his work companions and customary associates.⁸

An important factor to consider with retirement is that the standards and values the aging person has come to accept during his working years do not cease to be a part of him on retirement. In an industrial society, with an increasingly high standard of living, more and more people have made a long and healthy life under decent social and material conditions a basic goal in their lives. The report of the United States Senate Sub-Committee on the Problems of the Aged and Aging, points out that "when they (the retired) stop being productive, they cannot shed this set of values."⁹

⁸W. Donahue, H. Orbach, and O. Pollak, "Retirement: The Emerging Social Pattern", Handbook of Social Gerontology, ed. Clark Tibbitts (Chicago: University of Chicago Press, 1960), p. 378.

⁹U.S., Congress, Senate, Committee on Labor and Public Welfare, A Report by the Sub-committee on Problems of the Aged and Aging, The Aged and Aging in the United States: A National Problem, 86th Cong. 2d Sess. 1960 (Washington, D.C., Government Printing Office, 1960), p. 21.

Since our standard of living in industrial society rises with industrial progress and development, so too do peoples' expectations, including those of the aged. What is happening is that as each generation enters the so-called "aged" category, it can be expected that its members will consider the standard of living held by previous generations of the retired as unacceptable and inadequate.¹⁰

The need to plan for a retirement which will meet these expectations is now beginning to occupy an ever-increasing proportion of our time and money in pre-retirement. For many, retirement planning commences the day they begin to work and pay into a pension plan. The extent to which an individual's plans will materialize depends essentially on his income, or, more particularly, on the income level reached in the years immediately prior to actual retirement. The extent and nature of planning varies. The literature refers mainly to reliance on four means of providing for needs in retirement: pension plans as an earned retirement right; public assistance based on need; private savings plans; and assistance from other family members. Of these the latter two are perhaps the most traditional.¹¹ As Burns has pointed out, however:

"Savings as a principal source of income provides for less than 10 percent of the total number of older people. While it is true that the total savings and the number of savers is high, the great proportion are not able to save the amounts

¹⁰Ibid., p. 11.

¹¹Burns, pp. 384-390.

required for supporting themselves in the lengthening period of life after 65. Consequently, as a matter of public policy, these needy aged have become largely dependent upon the government for old age insurance and old age assistance, and more recently, upon industry for supplementary pension payments.

Support by the children or other members of the family appears to be declining. This is partly a consequence of the decline of the family itself as a social institution, the weakening of the bonds of the family to the family and its members, and the substantial mobility and movement away from the family, geographically, socially, and financially.

If coverage of the needy aged by pension programs is restricted, if benefits are low, and if individuals lack appreciable savings and assets, it is to be expected that many older people will resist retirement and prefer to work instead of retire. Indeed, many work as long as they can and retire only when forced to do so.¹²

At the 1947 American National Conference of Social Work, Rose J. McHugh presented a paper entitled, "A Constructive Program for the Aged", in which she outlined four major problem areas of common concern to the aged. These four need areas are economic need, personal need, health need, and spiritual need.¹³

It is apparent that all people at all ages have needs that must be met, and in our wage-earning economy, money is necessary for satisfaction of these needs. As Clark Tibbitts points out, obtaining sufficient income for shelter, food, clothing, increased medical needs, and for active living, is commonly regarded as the most pressing need for retired persons and their dependents.¹⁴

¹²Ibid., p. 385.

¹³R. J. McHugh, "A Constructive Program for the Aged", Proceedings of the National Conference of Social Work, 1947 (New York: Columbia University Press, 1948), p. 394.

¹⁴C. L. Tibbitts, "Retirement Problems in American Society", American Journal of Sociology, Vol. LIX, No. 4 (January, 1954), p. 304.

Those factors of industrialization that combine to make the meeting of economic need more difficult in old age have been discussed. It should be noted, however, that in combination with those factors, the rising cost of living depresses the dollar value of savings and financial holdings. This factor can, alone, make savings and assets less reliable resources in old age.

Much of the personal and social adjustment of any aged person is determined by his mode of living, that is, his living arrangements and opportunities for contact with relatives, friends, and other social outlets. Many variations in living arrangements are sought dependent upon personal preferences, income, health, marital status, availability of space with children, and importance of community contacts.¹⁵ As has been discussed, industrialization has modified family structure in our society, with the result that older people typically no longer live, or desire to live, with their children. For the retired person then, suitable living arrangements are important but each type of living arrangement has advantages and disadvantages. As Cavan suggests:

"Clearly more institutions of the present type are not the answer, nor do rooming houses meet all the problems; homes with adult children have both advantages and disadvantages. A new type of living arrangement is needed that will combine the economic and physical security provided by the institution, the personal contacts found in the own home of adult children, and the activities and sense of usefulness of the person who is still living independently."¹⁶

¹⁵Ibid., p. 308.

¹⁶R. Cavan, "Family Life and Family Substitutes in Old Age," American Sociological Review, Vol. XIV, No. 1 (February, 1949), p. 83.

In the area of medical need it is generally recognized that declining health accompanies advancing age. Although antibiotics and other advances of twentieth century medicine are due most of the credit for increasing life expectancy, medical science has not yet found the answer to cancer, arthritis, arteriosclerosis, and other chronic, long-term and expensive "degenerative" illnesses that afflict the aging. These illnesses and the necessary expenditure for care come at a time when incomes are reduced and when benefits available to most older people can meet only a small proportion of their need. It is also true that the dilemma for the old person in securing health care is increased because of the rise in medical costs since World War II. In the United States from 1945 to 1959, all prices rose 62 per cent, but medical care costs increased 81 per cent.¹⁷

Rose J. McHugh comments that man craves the most complete fulfillment of his personality possible, and that part of this fulfillment derives through the satisfaction of his spiritual need.¹⁸ Paul Maves suggests that religion has a relation to aging because "it involves a response to the experience of aging, change, loss and death."¹⁹ Mathiasen (1955) claimed that "religion is the key to a happy life in old age ... for man is essentially a spiritual being."²⁰

¹⁷"Medicare: How to Pay the Bill?" Newsweek, April 2, 1962, p. 52.

¹⁸McHugh, p. 400.

¹⁹P. B. Maves, "Aging, Religion and the Church," Handbook of Social Gerontology, ed. Clark Tibbitts (Chicago: University of Chicago Press, 1960), p. 709.

²⁰G. Mathiasen, "The Role of Religion in the Lives of Older People," New York State Governor's Conference on Problems of the

The Community Project for the Aged of the Welfare Council of Chicago (1952), the report of a three-year study, included the following statement: "Work toward the enrichment of older peoples' lives is peculiarly significant as a responsibility of the church. Many older people, buffeted on many sides, exhibit in their attitudes and interests the growing importance of religion in their lives."²¹

Tucker (1940), in a study of 400 unemployed men and 400 unemployed women found a more favorable attitude to religion among older people than among young people.²² McCrary (1956), found that religion and religious participation provided older people with feelings of satisfaction and security.²³ Havighurst and Albrecht (1953) in their study of "Prairie City", a midwestern American city of about 7000 population, of which about 10 per cent were 65 and over, found that the average older person is a regular attendant of religious services, but takes no leadership responsibility. They concluded that the church is an active force for good in the lives of many older people.²⁴ Pressey

Aging (Albany: The Conference, 1955), p. 473, cited by P.B. Maves, Ibid., p. 709.

²¹Welfare Council of Metropolitan Chicago, Community Project for the Aged, Community Services for Older People: The Chicago Plan (Chicago: Wilcox and Follett, 1952), p. 187, cited by P.B. Maves, Ibid., p. 699.

²²A. C. Tucker, "Some Correlations of Certain Attitudes of the Unemployed," Archives of Psychology, No. 245 (1940), pp. 1-72, cited by P. B. Maves, Ibid., p. 735.

²³J. S. McCrary, "The Role, Status and Participation of the Aged in a Small Community," Unpublished Ph.D. dissertation, Washington University, 1956, Abstract in Dissertation Abstracts, No. 17 (1957), p. 914, cited by P.B. Maves, Ibid., p. 735.

²⁴R.J. Havighurst and R. Albrecht, Older People (New York : Longmans, Green and Co., 1953), pp. 201-205, cited by P.B. Maves, Ibid., p. 736.

and Simcoe (1950) found that church attendance was more frequent on the part of the more successful than the problem persons in both childhood and old age.²⁵ Moles found that well adjusted Orthodox Jewish older people were all intensely or fairly religious, while only 35 per cent of the poorly or very poorly adjusted were intensely or fairly religious. Pan (1950, 1954) found that institutionalized old people scored high in religious activity and had more favorable attitudes toward religion than those outside.²⁷ Garrett (1953), on the basis of 429 usable attitude opinion scales, found favorable attitudes toward the church on the part of older people, and that in their expectations of the church, older people stressed worship and services.²⁸ Pressey and Kuhlen (1957) concluded that values and beliefs of one kind or another represent a major aspect of the motivational make-up of the individual.²⁹

²⁵S. L. Pressey and E. Simcoe, "Case Study Comparisons of Successful and Problem Older People," Journal of Gerontology, 5 (1950), pp. 168-175, cited by P.B. Maves, Ibid., p. 736.

²⁶E. Moles, "Religion and Old Age," Unpublished Master's Thesis, Bucknell University, 1949, Abstract in Journal of Gerontology, 5, ((1950), p. 187, cited by P.B. Maves, Ibid., p. 736.

²⁷J. S. Pan, "A Comparison of Factors in the Personal Adjustment of Old People in Protestant Church Homes for the Aged and Of Old People Living Outside of Institutions," Journal of Social Psychology, 35, (1950), pp. 195-203, and J. S. Pan, "Institutional and Personal Adjustment in Old Age," Journal of Genetic Psychology, 85 (1954), pp. 155-8, cited by P.B. Maves, Ibid., p. 736.

²⁸C. W. Garrett, "A Curriculum Structure for Older Persons in the Church Based Upon a Study of the Opinions of Ministers and Older People", Unpublished Ph.D. dissertation, New York University, 1953, Abstract in Religious Education, 51 (1956), pp. 185-6, cited by P.B. Maves, Ibid., p. 737.

²⁹S.L. Pressey and R.G. Kuhlen, Psychological Development Through the Life Span (New York: Harper Bros., 1957), p. 436, cited by P.B. Maves, Ibid., p. 737.

The above mentioned studies generally suggest that religion is of major importance in the adjustment of the older person. However, several studies contradict these findings. Albrecht (1951) studied the role activities of older people and found that only a small percentage of older people hold office in the church.³⁰ Granick (1952) found that the church is of greater importance to older people than other organizations in two Florida communities but concluded that, even so, interest in religion was relatively mild, for 25 per cent never attended church, while only 30-40 per cent attended regularly.³¹ McNulty (1952) found that participation in religious activities by older people estimated to be well adjusted was noticeably missing.³² Albrecht (1958) studied 404 families in seven "Bible Belt" counties

³⁰R. Albrecht, "Social Roles of Older People," Journal of Gerontology, 6 (1951), pp. 138-45, cited by P.B. Maves, Ibid., p. 737.

³¹S. Granick, "Adjustment of Older People in Two Florida Communities," Journal of Gerontology, 7 (1952), pp. 419-25, cited by P. B. Maves, Ibid., p. 737.

³²P. J. McNulty, "Case Studies of Well Adjusted Persons over 70 Years of Age," Paper presented at the annual meeting of the Gerontological Society, Washington, D.C., Abstract in Journal of Gerontology, 7 (1952), p. 488, cited by P. B. Maves, Ibid., p. 739.

of eastern Alabama and concluded that on the basis of church attendance it is not possible to believe that older people become more religious.³³ Barron (1958) reported on a pilot survey of 496 residents of New York City between the ages of 30 to 65. No significant differentials in the distribution of attendance levels taken in 5-year strata were observed. Barron concluded that the question of the impact of religion on adjustment in old age remains inconclusive.³⁴ Orbach (1958) analyzed a pooled sample of 6911 adults 21 years of age and over to test the commonly held hypothesis of increased religiosity with advancing chronological age. He concluded chronological age, as such, gave no evidence of being related to overt religious behaviour. Orbach's study suggested that religious practice probably changed little throughout an individual's lifetime once a regular pattern was established.³⁵

³³R. Albrecht, "The Meaning of Religion to Older People - The Social Aspect," in D. Scudder (ed.), Organized Religion and the Older Person (Gainsville: University of Florida Press, 1958), p. 69, cited by P. B. Maves, Ibid., p. 739.

³⁴M. L. Barron, "The Role of Religion and Religious Institutions in Creating the Milieu of Older People," Ibid., pp. 12-33, cited by P. B. Maves, Ibid., p. 739.

³⁵H. L. Orbach, Age and Religious Participation in a Large Metropolitan Area: New York, Paper presented at the annual meeting of the Gerontological Society, Cleveland, 1958 (In Press), cited by P. B. Maves, Ibid., p. 742.

The review of the literature revealed no previous research specifically related to the differences in the ways of meeting needs of aged, retired persons as related to the differences in pre-retirement income. A study by D. M. Meyers in 1960, entitled, "A Longitudinal Analysis of the Factors Related to Adjustment in Retirement", examined changes in adjustment in a group of selected persons after one year of retirement, and related these changes to specific factors in personal life.

The subjects used in the study were 87 men and women ranging in age from 62 to 76 (with a mean of 69.2) who had worked in and around Metropolitan New York immediately prior to their retirement.

Several weeks before actual retirement they had come into one of three Social Security district offices either to inquire about or to file for Social Security benefits.

Each was given a Chicago Activities and Attitudes Inventory and a supplemental questionnaire to complete immediately before retirement, and again one year after retirement. The Activities section and the supplemental questionnaires gave information about such personal factors as health, marital status, advance notice of retirement, income, savings, religious activity, religion, nativity, death of close ones, hobbies and activities, and number of children. Meyers found that: health was one of the most important factors relating to adjustment; those whose income decreased after retirement adjusted more poorly to retirement than those whose income remained about the same; that those who used up what they considered to be a

significant amount of savings during the first year adjusted more poorly to retirement than those who did not use up considerable savings; that amount of retirement income, amount of savings, religious activity, religious affiliation, sex, nativity, death of close ones and number of children were not found to be related to adjustment either before or after one year of retirement.³⁶

The study is of interest in so far as it relates to differences in adjustment after one year of retirement to differences in personal factors, including income, prior to retirement. It will be noted, however, that the study is concerned with differences in post-retirement adjustment rather than differences in ways of meeting post-retirement need, as related to pre-retirement income. Additionally, where Meyer's study was concerned with individuals only in their first year of retirement, the present study places no limitation on the length of retirement.

³⁶D. M. Meyers, "A Longitudinal Analysis of the Factors Related to Adjustment in Retirement," Ph.D. Thesis, 1960, Abstract in Dissertation Abstracts, Vol. XXI, No. 11 (May, 1961), p. 3541.

CHAPTER III

METHOD

In order to answer the questions posed in Chapter I which would test the main hypothesis, the method described below was formulated.

Since the main question to be answered by the study was whether there is a relationship between pre-retirement income and the ways in which the four areas of need are met in the aged in post-retirement, it was necessary to obtain a stratified sampling of aged, retired persons. It was decided to select senior citizens' clubs from different socio-economic areas in Winnipeg as a source of interviewees. It was desired to have, as nearly as possible, representation in terms of pre-retirement income in the fifteen categories of income, ranging from \$0.00 to \$10,000.00 plus. Random stratified sampling was used with the only criteria being that the subject be retired from active and continuous employment. It was assumed that members of Westminster Sunshine Club, Harrow Senior Citizen's Club and Crescentwood Community Centre Senior Citizen's Club would yield a representation of relatively high incomes, and that Logan Neighborhood House Senior Citizen's Club, Norquay Senior Citizen's Group and Notre Dame Day Centre would yield a representation of lower to middle incomes.

The method decided upon to elicit the necessary information was that of a closed questionnaire. In order to develop a ques-

tionnaire suited to the purpose, a preliminary schedule was designed and tested on a sample of twenty-four aged retired persons by the six Master of Social Work students who would be conducting the total study. The purpose of the initial testing was to assist in refining categories and schedule questions with a view to establishing their applicability in obtaining the information desired for the study.

The Schedule

The refined schedule included six basic areas.¹

1. Personal Data

In this section basic data was obtained from the interviewee with respect to sex, marital status, and year of retirement. In the case of a widow, whether or not she had to work for support after the death of her husband was the determining factor as to whether her pre-retirement income would be used for the study or her husband's pre-retirement income.

All the personal data was obtained with a view to facilitating interviewing and tabulation, but it was not generally applicable to the analysis and results of the study.

2. Pre-retirement Income

Since the total study focuses on pre-retirement income and its relationship to the ways in which post-retirement needs are met, care

¹See Appendix B for sample questionnaire.

was taken to establish the amount of pre-retirement income as accurately as possible for each interviewee. It was therefore decided to employ gradations of \$500.00 from \$0.00 to \$5,000.00; \$1,000.00 gradations were used from \$5,000.00 to \$10,000.00 plus. In the analysis of data income ranges were referred to by numbers from one to fifteen. In this part of the schedule eleven categories were employed to determine sources of pre-retirement income as an aid to determining the actual amount. The amount of pre-retirement income was determined as representing the amount received in an average year in the five years immediately preceding retirement.

Under the section, "Personal Data", the year of retirement was determined. This information was required since it was the intent of the study to scale annual pre-retirement income to current dollar value.² The purpose of scaling was to obtain the true value of the purchasing power of the pre-retirement income as compared to the 1960 dollar value. The following formula was employed:³

²Figures for the 1961 Cost of Living Index were not available at the time of the analysis, therefore 1960 figures were used. The following references were used to develop the Cost of Living Index scale:

Canada, Dominion Bureau of Statistics, Canada Year Book: 1950 (Ottawa, King's Printer, 1950), p. 989.

Canada, Dominion Bureau of Statistics, Canada Year Book: 1961 (Ottawa, Queen's Printer, 1961), p. 946.

Canada, Report of the Royal Commission on Prices, 1949 (Ottawa: King's Printer, 1949), Vol. III, p. 311.

³Formula developed in consultation with Dr. H. C. Pentland, Associate Professor of Economics, University of Manitoba.

$$Y = \frac{\text{Cost of living index 1960} \times \text{Pre-retirement income of R year}}{\text{Cost of living index R year}}$$

Y = Adjusted pre-retirement income to 1960 dollar value
R = Year of retirement

The pre-retirement income of all interviewees, having been scaled to current dollar values, were then tabulated according to the fifteen pre-retirement income ranges. Having tabulated this data, it was found that a skewed income curve had been obtained. It was decided to subdivide the sample into three income categories, low, middle and high. The lower category ranged from \$0.00 to \$2,499.00 and comprised 56.7 per cent of the sample; the middle category ranged from \$2,500.00 to \$4,999.00 and comprised 29.8 per cent of the sample; and the higher category ranged from \$5,000.00 to \$10,000.00 and comprised 13.4 per cent of the sample group. This would result in a larger number of samples in each of the middle and high income levels. Such an approach would make the tabulated data more meaningful and would simplify and clarify description of ways in which post-retirement needs are met when related to pre-retirement income ranges. In the analysis the fifteen categories were, however, used for the purposes of exact correlation between pre-retirement income and post-retirement needs.

3. Economic Need

This section of the schedule was designed for the purpose of establishing the degree of difference in the ways of meeting economic need as related to pre-retirement income.

The method of establishing post-retirement income was designed to parallel that used for establishing pre-retirement income, with the exception of the addition of three more sources, namely, Old Age Assistance, Old Age Security, and Retirement Pension. Sources were used merely to determine the amount of pre- and post-retirement income and not for the purposes of tabulation or correlation.

For purposes of analysis, data obtained on post-retirement income was tabulated into the fifteen income categories. The average post-retirement annual income was calculated for each of the fifteen income groups and correlated with the average pre-retirement income in the same groups. Percentages were calculated for descriptive purposes, and the percentage distribution was graphed comparing pre-retirement income to post-retirement income.

4. Personal Need

The purpose of this section of the schedule was to determine the difference in the degree of the ways of meeting personal need as related to pre-retirement income.

In this area of need the schedule was designed for inquiry into three factors which were considered important in assessing the degree of difference in ways of meeting this need. There were, (1) living arrangements (subdivided into "personal living arrangements" and "type of living accommodation"), (2) family contacts (subdivided into "children" and "other relatives"), (3) social contacts (subdivided into "social groups" and "friends seen other than at group meetings").

(1) Living Arrangements

Inquiry was made into personal living arrangements and responses were recorded on a scale which included five categories (alone, living with spouse, children, relatives, non-relatives). Responses to inquiry into interviewee's type of living accommodations were also recorded on a scale which included six major categories (light house-keeping, board and room, suite, house, hotel or institution).

Responses to questions concerning living arrangements and type of accommodations were tabulated and related to the fifteen pre-retirement income categories. This table was further refined to show relationship of living arrangement and type of living accommodation between low, middle and high income groups. Percentages were calculated for descriptive purposes. Living arrangements and type of living accommodations were separately correlated to pre-retirement income. Percentage distribution for personal living arrangements and type of accommodations were graphed and compared to the three income levels.

(2) Family Contacts

(a) Children

The number of living children of each interviewee was determined as was the number of children residing in Greater Winnipeg and the number outside of Greater Winnipeg. Inquiry, by use of a frequency scale ranging from contact "daily" to contact "never" and "cannot recall" was used both for children residing in Greater Winnipeg and children residing elsewhere. The location of children living out-

side of Winnipeg was recorded. A further category included those members of the sample group who indicated they had no children.

(b) Other Relatives

Inquiry was made concerning the number of living meaningful relatives (that is, relatives cited by the interviewee) in Greater Winnipeg and those living outside the area. The same frequency of contact scale was employed for relatives in and outside Greater Winnipeg as was used with children. It was assumed that the location of relatives was not as meaningful to the family unit as the location of children, therefore the former was not recorded.

For purposes of analysis, in order to determine the number of people with children living in or outside Greater Winnipeg, the following formula was employed:

The number of people with children living in Winnipeg equals the total of the income category grouping minus (the number of people with no children plus people with no children in Winnipeg)

To find the number of people who have children outside of Winnipeg substitute "number of people who have no children outside of Winnipeg" for "number of people who have no children in Winnipeg"

The number of children in Greater Winnipeg was tabulated and then correlated with the fifteen levels of pre-retirement income as was the frequency of contact with these children. This table was

further refined into three income categories, as described previously. Percentages were calculated for illustrative purposes. Percentage distribution of contacts were graphed against the mean number of contacts for the total group.

The number of children outside Greater Winnipeg and the frequency of contact was tabulated and correlated with the fifteen levels of pre-retirement income and according to the geographic area in which the children resided. The geographic area was classified into three categories, Manitoba, Saskatchewan-Ontario, U.S.A.-Europe-rest of Canada. The tabulations were further refined into three income categories, low, middle, and high. Percentages were then calculated for descriptive purposes. Percentage distribution of frequency of contact was expressed in a table.

For purposes of analysis, the number of other relatives in Greater Winnipeg was tabulated according to the fifteen levels of pre-retirement income, as was the frequency of contact with these relatives. Correlations were then calculated between frequency of contact and pre-retirement income. For descriptive purposes these were then grouped into three income categories, previously described. Percentages were calculated for illustrative purposes. Percentage distribution of contacts were graphed against the mean number of contacts for the total group.

In the analysis the number of other relatives outside Greater Winnipeg was tabulated according to the fifteen levels of pre-retirement income as was frequency of contact with these relatives. Correla-

tions were then calculated between frequency of contact and pre-retirement income. For purposes of description these were then grouped into three income categories. Percentages were calculated for illustrative purposes. Percentage distribution of contacts were then graphed against the mean number of contacts for the total group.

(3) Social Contacts

The differences in the ways in which need for social contact is met as related to pre-retirement income was assessed in terms of two types of contacts, (a) participation in social organizations, and (b) personal contact with friends other than at group meetings.

(a) Participation in Social Organizations

The number and type of social organizations each interviewee belonged to was determined by a scale subdivided into five categories (social clubs, fraternal, labor, church, civic). Participation was assessed utilizing a frequency table ranging from contact "daily" to contact "never".

(b) Personal Contact with Friends other than at Group Meetings

The number and frequency of personal contacts with friends made by the interviewee other than at group meetings was determined and assessed by the same type of frequency scale employed above.

In the analysis the number of clubs in which the interviewee held membership was tabulated according to the fifteen pre-retirement income levels. Social organization participation was further subdivided to assess the nature of the individual organizations and the frequency of participation in each in relation to pre-retirement

income. Further analysis paralleled that used for "other relatives outside Greater Winnipeg" outlined above.

The number and frequency of contact with friends other than at group meetings was analyzed in a similar way as that used for participation in social organizations outlined above.

5. Medical Need

The purpose of this section of the schedule is to determine differences in the ways in which medical need is met as related to pre-retirement income.

Medical need has been assessed in three different categories. These were (1) type of service (outpatient department, private doctor, private clinic), (2) frequency of use of medical service (frequency scale was utilized ranging from contact "oftener than weekly" to contact "when needed"), and (3) method of payment (savings, medicare, etc.)

Medical need was analyzed in accordance with the three categories discussed above. Therefore type of medical service, frequency of use of this service and type of payment (which was further subdivided into two categories, public, consisting of outpatient's department and medicare and private, consisting of savings, children and relatives and private medical plan) was tabulated and correlated with the fifteen pre-retirement income levels. These findings were further analyzed as were the foregoing.

6. Spiritual Need

The purpose of this part of the schedule was to determine differences in the ways in which spiritual needs are met as related to the level of pre-retirement income. As a result the schedule was designed to ascertain the number of interviewees who were members of a church and the frequency of participation in religious services. Participation was assessed utilizing a frequency scale with contacts ranging from "daily" to "never".

In the analysis of spiritual need the number of church members and non-church members was determined and percentages were calculated and tabled on the basis of the three income categories, low, middle and high. The combined frequency of attendance of church members and non-church members was tabulated and correlated with the fifteen levels of pre-retirement income. These were further subdivided into three income categories, low, middle and high. For descriptive purposes these relationships were expressed in percentages. Separate graphs were established which were expressed in percentages indicating frequency of contact for both members and non-members according to the three income categories, and in each case the frequency was compared with the mean number of contacts.

The type of correlations used in the analysis was rank-difference correlation technique.⁴ In order to test the significance of correla-

⁴G. Milton Smith, A Simplified Guide to Statistics for Psychology and Education (New York: Rinehart & Co., Inc., 1946), p. 774.

tions derived from the above method, tests from the five percent level of significance to the .05 percent level of significance were employed.⁵

level of significance	5%	2.5%	1%	.5%	.05%
correlation value	.441	.514	.592	.641	.760 ⁶

The above approach has necessitated the acceptance of certain limitations. The study is limited by the use of a closed questionnaire and by the interviewee's possible misinterpretation of the questions asked of him. Also there may be inaccuracies in information provided by the interviewee due either to inability to recall or unwillingness to provide this information. The possibility of the interviewer inaccurately recording information and the different methods of presentation employed by each interviewer constitute added limitations.

The study is further limited in the size of the sample population by the fact that the sample is determined from captive groups of retired persons associated with community or religious organizations within an urban area. Another limitation is found in the method of selecting the sample group. The sample population was selected from

⁵Wilfrid J. Dixon and Frank J. Massey, Jr., Introduction to Statistical Analysis (New York: McGraw Hill Book Co., 1957), Table A-30a, p. 468.

⁶Developed in consultation with Dr. G. I. Paul, Associate Professor, Actuarial Mathematics and Statistics, University of Manitoba.

groups of aged persons situated in different socio-economic areas in Greater Winnipeg. This was done with a view to obtaining equal representation, if possible, of interviewees in each of the fifteen ranges of pre-retirement income. It became apparent with the progress of the study that while there would be representation in each of the fifteen income ranges, none of the various groups studied could be identified with a particular income level. As a result of this observation it was found the number of interviewees in the higher income brackets were fewer than those in the lower income ranges.

Since most of the interviewees were sufficiently healthy and ambulatory to a point where they could make use of social clubs in which interviewing mainly took place, this may have influenced the ways of meeting medical, social, personal and spiritual need in the sample population of the aged.

As the sample was chosen from the aged population who held membership in groups or specific social organizations, conclusions drawn respecting contact with social organizations were considered less significant.

This study is further limited in the area of family contacts as all contacts, such as by means of letters, telephone, etc., were not considered. This study concerned itself only with information around direct, personal contact with the interviewee.

The following are working definitions and definitions of units of classification as related to the study:

Needs - stated areas of conscious concern as verbalized by the interviewee in response to a closed questionnaire.

Retirement - termination of active or continuous employment of:

- (a) a single male or married male
- (b) a single woman - as defined
- (c) a married woman - as defined, with respect to her husband's income
- (d) widow - as defined, with respect to the husband if the widow has been unemployed since his death

Post-retirement - those years following termination of active and continuous employment.

Income - the amount, expressed in money, that is derived from labor, business, property or capital. It also includes all other monies received.

Personal Characteristics - includes such identifying information as age, sex, marital status.

Marital Status - a) single: any unmarried male or female, or any woman who is divorced, separated or a wage-earning widow.

b) married: any man or woman who is presently living with spouse, or a widow who has not worked since her husband's death.

Personal Living Arrangements - with whom living; for example, alone, with spouse, etc.

Living Accommodations - refers to type of living arrangements; for example, single room, light housekeeping, house, etc.

Family Contacts - frequency of visits to, and by, children and relatives other than children.

Social Contacts - frequency of association with groups or persons other than relatives.

Type of Medical Services - this refers to either use of a private practitioner or use of outpatients services.

Method of Payment - this refers to the use of private resources (to include prepaid medical plans) or public and government resources by the interviewee.

Church Membership - the interviewee's stated conviction that he belongs to a particular religious organization.

Church Attendance - frequency of participation of the interviewee in regular religious services.

Bar, line and circle graphs were employed in the analysis in order to compare the three income categories, low, middle and high, on the basis of percentage breakdowns, as found in Chapter IV.

CHAPTER IV

ANALYSIS OF DATA

The analysis included in this chapter was based on detailed tabulation of the information recorded in the questionnaires into the fifteen pre-retirement income categories listed in Chapter III.

There was a total of 134 people interviewed consisting of 66 (49.3 per cent) men and 68 (50.7 per cent) women. It was found, with regard to the marital status of this sample population, that the following distribution existed.

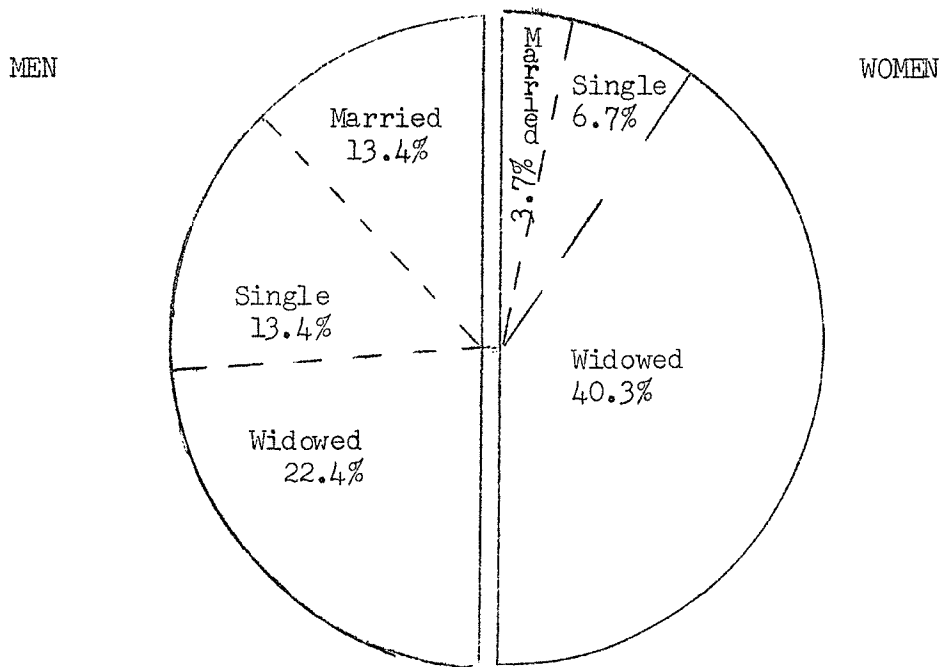


Fig. 1.--Marital status for men and women in the sample population.

The sample population was then broken down into Low, Middle and High income categories as described in Chapter III. It was found that 56.7 per cent fell within the Low income category, 29.8 per cent fell within the Middle income category, and 13.4 per cent fell within the High income category. This follows the normal distribution for the retired population in the United States (1950).¹

Although a consideration of marital status was not directly related to the scope of this study, it was necessary to examine this aspect in order to determine an income category for the widowed female group. The following table illustrates the distribution, of the sample, within the three income categories on the basis of marital status and sex.

TABLE 1
DISTRIBUTION OF MEN AND WOMEN BY MARITAL
STATUS IN THREE INCOME CATEGORIES

Marital Status	Sex	Low Income	Middle Income	High Income
		%	%	%
Single	Men	18.4	7.5	5.6
	Women	11.8	-	-
Married	Men	7.9	15.0	33.3
	Women	3.9	5.0	-
Widowed	Men	17.7	30.0	27.8
	Women	40.8	42.5	33.3
Total		100.5	100.0	100.0

¹Paul B. Horton, and Gerald R. Leslie, The Sociology of Social Problems (New York: Appleton-Century-Crofts, Inc., 1955), p. 259.

Economic Need

The following graph illustrates the relationship between post-retirement and pre-retirement income, based on the respective percentage distributions of the total population.

A high positive correlation of .878 was found to exist between post-retirement and pre-retirement income. This is highly significant at the .05 per cent level of significance which is interpreted as evidence that an association exists between the level of pre-retirement and post-retirement income, i.e. an individual with a high pre-retirement income will enjoy a comparably high post-retirement income.

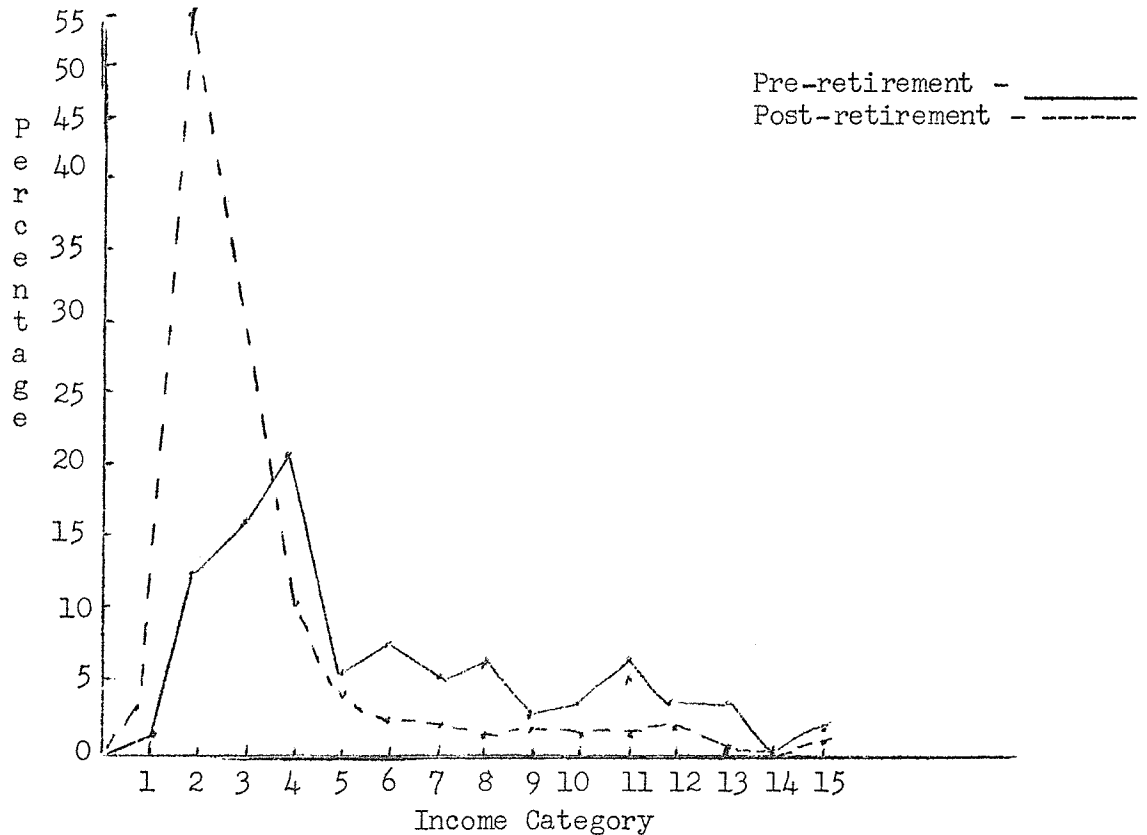


Fig. 2.--Percentage distribution of sample population for pre-retirement and post-retirement income, (See Appendix C, tables 1, 2 and 3).

Personal Need

Living Arrangements

1. Type of Living Accommodations

The relationship between the type of living accommodations and pre-retirement income categories is illustrated in the following graphs.

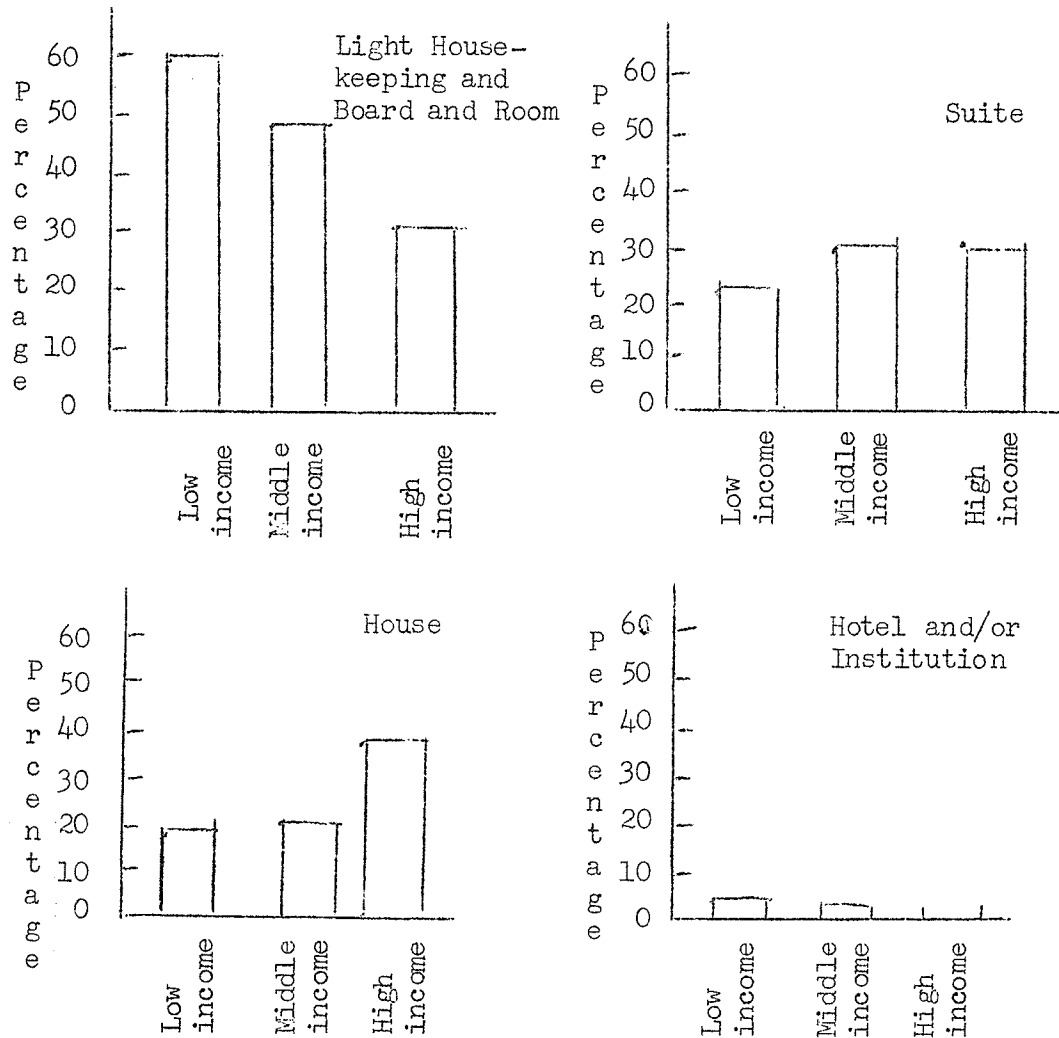


Fig. 3.--Percentage distribution of type of living accommodation for the three income categories, (See Appendix C, Table 5).

A negative correlation of $-.635$ was found to exist between "Board and Room and Light Housekeeping" and pre-retirement income; similarly a positive correlation of $.529$ was found to exist between "House" and pre-retirement income. These correlations were highly significant at the 1.0 per cent level of significance. This attested to the fact that there is a meaningful relationship between these two types of living accommodations and pre-retirement income. Those in the Lower pre-retirement income categories tended to live in "Light Housekeeping and Board and Room" situations, whereas the Higher income groupings tended to live in a "House" which may be owned or rented.

A positive correlation of $.282$ was found to exist between "Suite" and pre-retirement income, with a negative correlation of $-.086$ between "Hotel and/or Institution" and pre-retirement income. As correlations of less than $\pm .441$, which is significant to the 5.0 per cent level of significance, can arise out of chance, a meaningful relationship cannot be said to exist. Therefore no valid significant relationship exists between "Suite, Hotel and/or Institution" and pre-retirement income.

2. Personal Living Arrangements

The relationship between the type of personal living arrangements and pre-retirement income category is illustrated in the following graphs.

A negative correlation of $-.683$ was found to exist between "Living Alone" and pre-retirement income, which is significant to the

0.5 per cent level of significance. A positive correlation of .532 was found between "Living with Spouse" and/or "Children" and pre-retirement income, which was significant to the 2.5 per cent level of significance. A positive correlation of .322 was found to exist between "Living with Relatives and/or Non-relatives" and pre-retirement income. As this falls below the significant correlation value of .441, this cannot be interpreted as being indicative of a significant and meaningful relationship.

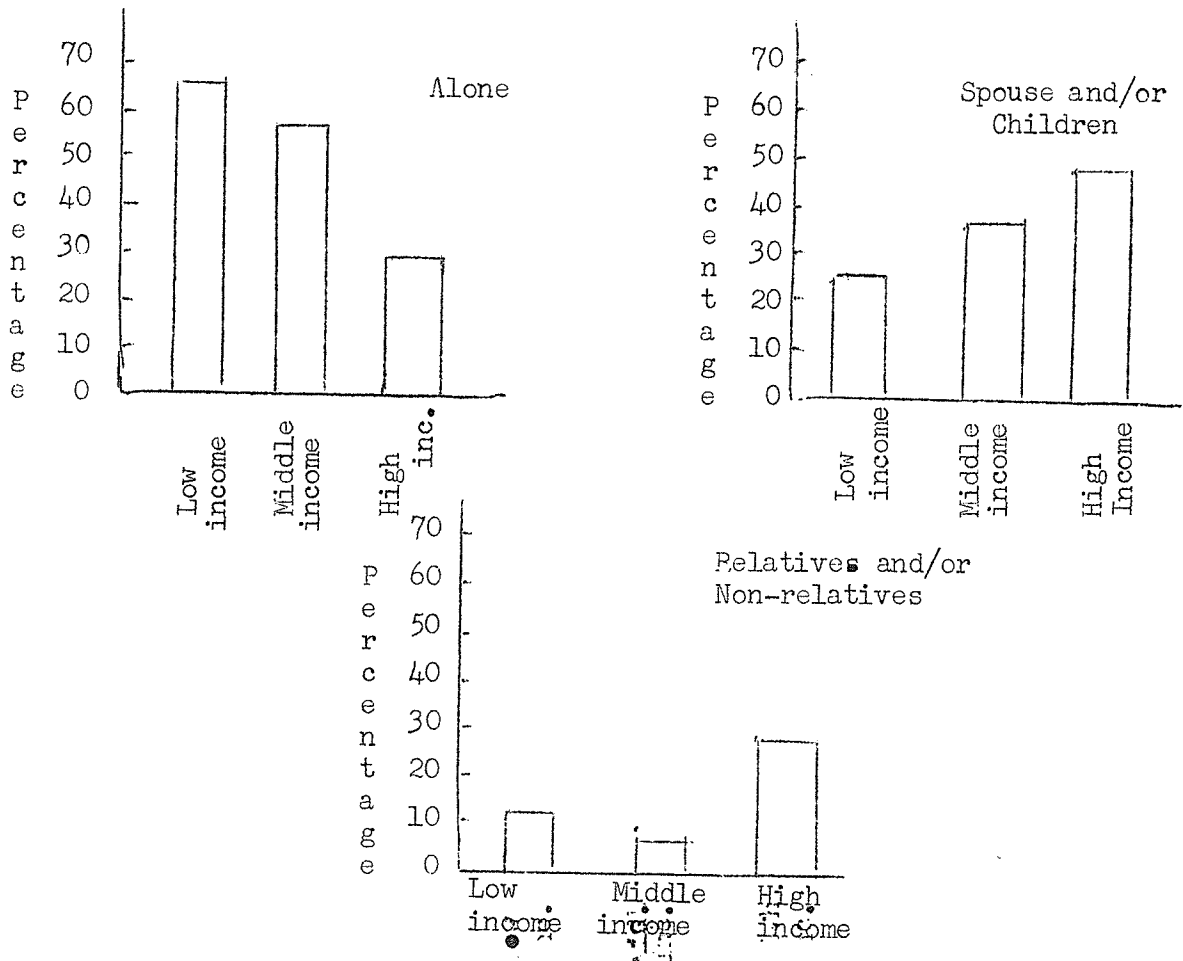


Fig. 4.--Percentage distribution of personal living arrangements for the three income categories, (See Appendix C, table 4).

The correlations indicate that those persons in the lower pre-retirement income categories tend to live alone while those in the higher pre-retirement income categories tend to live with either their spouse or children or both. Although it was found that a segment of the sample population was found to live with relatives or non-relatives this was not characteristic of any particular income category.

Family Contact

1. Children

(i) Distribution of Children

As there was a portion of the sample population that was single, or did not have children, (24.6 per cent had no children), it was necessary to establish the distribution of children over the total sample population. Several classifications of the distribution of children among the population are considered in the following table. One person is considered within more than one of these classifications, as it was necessary to determine the number of persons having children living in and out of Winnipeg for the analysis of frequency of contact with these children. For example, a person having one child living in Winnipeg is considered as having children in Winnipeg and no children outside of Winnipeg; similarly, a single person is considered as having no children, no children living in Winnipeg, and no children living outside Winnipeg.

The percentages, in the table, are only representative of the total number of persons in the respective income categories who have

children within each one of the classifications. (See Chapter III, p. 22). For example, of the 40 persons in the Middle income category, 80 per cent have children living in Winnipeg.

TABLE 2
PERCENTAGE DISTRIBUTION OF PEOPLE WITH CHILDREN
FOR THE THREE INCOME CATEGORIES

Classification	Low Income	Middle Income	High Income
	%	%	%
People without children	32.9	15.0	11.1
People with no children in Winnipeg	9.2	5.0	16.7
People with no children outside Winnipeg	10.5	22.5	5.6
People with children in Winnipeg	57.9	80.0	72.7
People with children outside Winnipeg	56.6	62.5	83.3

(ii) Children in Winnipeg

It was found that 89 persons, of the total sample of 134, had children living in Greater Winnipeg. These 89 persons had a total of 224 children or 2.52 children per capita. In the Low income category 44 persons had a total of 130 children or 2.95 children per capita. The Middle income category, consisting of 32 persons, had a total of 69 children or 2.16 children per capita. The High income category, comprised of 13 persons having a total of 25 children, had 1.92

children per capita.

The frequency of contact with their children in Greater Winnipeg was tabulated for each of the three income groups. The following graph compares the frequency of contact for each group with the mean number of contacts for the total population.

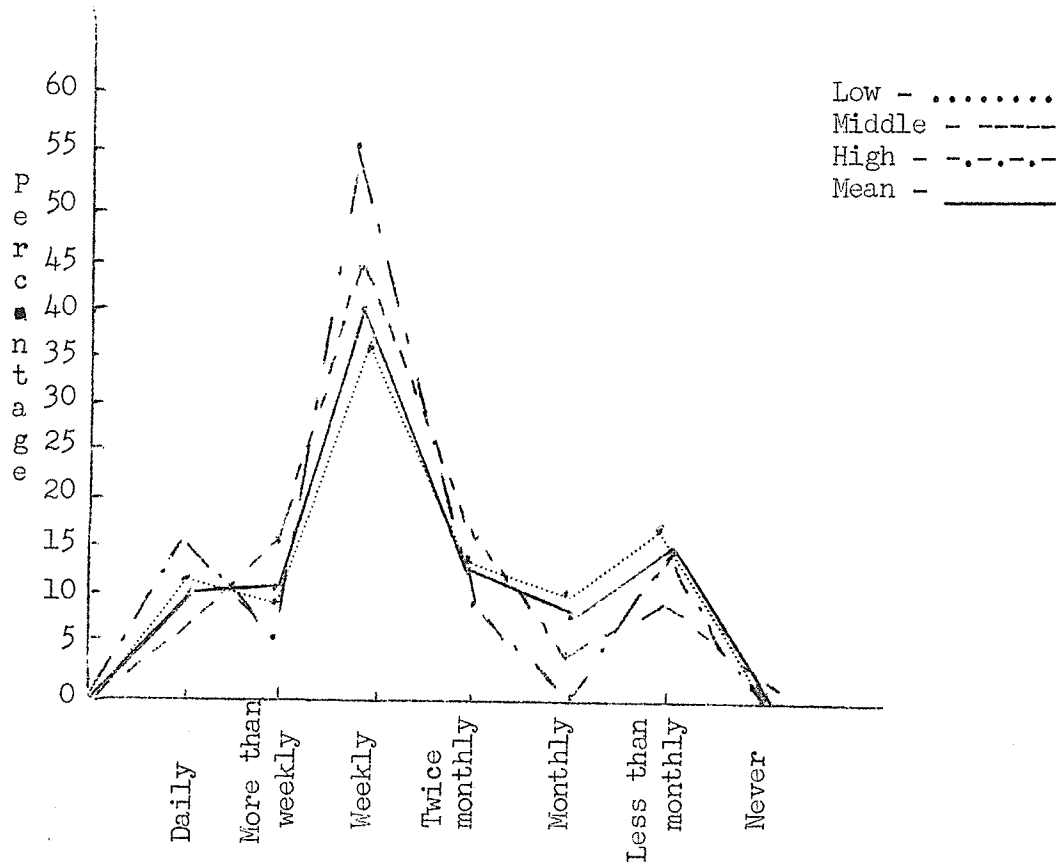


Fig. 5.--Percentage distribution of frequency of contact with children in Greater Winnipeg for the three income categories , (See Appendix C, Tables 6 and 7).

A high negative correlation of $-.581$ was found to exist between the frequency of contact with children in Greater Winnipeg and pre-retirement income. This is significant at the 2.5 per cent level of significance. This indicates that those persons in the Lower income categories have more frequent contact with their children.

(iii) Children outside Winnipeg

It was found that 83 persons, of the total sample of 134, had children living outside of Greater Winnipeg. These 83 persons had a total of 181 children or 2.18 children per capita. In the Low income category 43 persons had a total of 116 children, or 2.69 children per capita. The Middle income category, consisting of 25 persons, had a total of 41 children or 1.64 children per capita. The High income category, comprised of 15 persons having a total of 24 children, had 1.62 children per capita.

The frequency of contact with these children was grouped according to three geographical areas. The following table illustrates the frequency of contact by means of percentages; for example, 29.3 per cent of the 23 persons in the Middle income category see their children, living in Saskatchewan and/or Ontario, yearly.

Correlations were made between the frequency of contact in each of the three geographical areas with pre-retirement income. For the geographical areas of Manitoba, Saskatchewan and/or Ontario, and the rest of Canada, United States, and Europe, the correlations of $-.057$, $-.236$, and $-.090$, respectively, were found to exist. As these correlations fall below the correlation level of $.441$, or the 5.0 per cent

TABLE 3

PERCENTAGE DISTRIBUTION OF FREQUENCY OF CONTACT WITH CHILDREN IN THREE GEOGRAPHICAL AREAS OUTSIDE OF GREATER WINNIPEG FOR THE THREE INCOME CATEGORIES

Frequency of Contact	Manitoba			Sask.-Ont.			Rest of Canada U.S.A. & Europe		
	Low Income	Middle Income	High Income	Low Income	Middle Income	High Income	Low Income	Middle Income	High Income
	%	%	%	%	%	%	%	%	%
Weekly	-	-	4.16	-	-	-	-	-	-
Twice Monthly	.86	-	-	-	-	-	-	-	-
Monthly	6.04	7.31	-	-	-	4.16	-	-	-
Quarterly	9.48	2.43	16.66	.86	-	-	-	-	-
Half-Yearly	1.72	4.87	4.16	1.72	4.87	-	-	-	8.33
Yearly	3.45	-	-	11.21	29.26	4.16	6.03	9.74	20.83
More than Yearly	-	2.43	-	4.31	4.87	-	6.90	12.17	12.49
Never	2.59	2.43	-	10.34	9.75	4.16	32.76	9.73	16.66

level of significance, it is interpreted that no relationship exists between frequency of contact with children outside Greater Winnipeg, irrespective of geographic location, with pre-retirement income.

It was also found that 67 (27.0 per cent) of the total 181 children were never seen. A correlation of $-.314$ was found to exist which falls below the meaningful level of significance. This indicates that this characteristic is not peculiar to any pre-retirement income group.

Within this group it was found that in three instances there was no knowledge of the children's whereabouts. This accounted for 1.7 per cent of the children in the Low income category and 4.2 per cent of the children in the High income category.

As only three children were not accounted for from the total of 181, this appears to be a negligible influence in the study.

2. Relatives

(i) Relatives in Winnipeg

Of the 134 persons in the total sample, 59 or 41.8 per cent, indicated having meaningful relatives in Greater Winnipeg. A total of 107 relatives or 1.91 relatives per capita was recorded for these 59 persons. In the Low income category, 29 persons had a total of 61 meaningful relatives, or 2.10 relatives per capita. The middle income category of 17 persons had a total of 24 relatives or 1.41 relatives per capita. The High income category, comprised of 10 persons having a total of 22 relatives, had 2.2 relatives per capita.

The frequency of contacts with these relatives was tabulated for the three income groups and reproduced in the following comparative graph. This compares the frequency of contact in each category with the mean number of contacts in that portion of the population indicating contact with meaningful relatives.

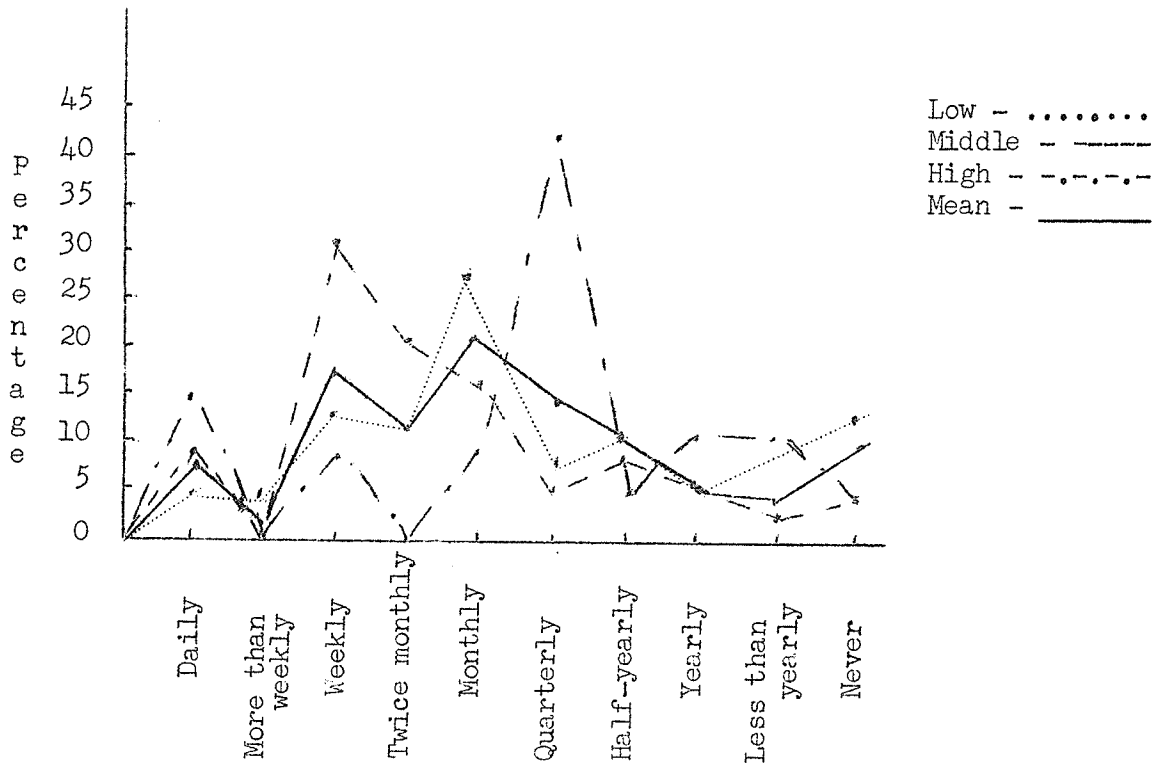


Fig. 6.--Percentage distribution of contacts with relatives in the Greater Winnipeg area for the three income categories, (See Appendix C, Tables 8 and 9).

A correlation of $-.284$ was found to exist between the frequency of contact with meaningful relatives and pre-retirement income. As this falls below the meaningful level of correlation ($.441$) or the 5.0

per cent level of significance, no valid relationship can be established between this factor and pre-retirement income other than that which occurs by chance.

No personal contact was maintained for 10 or 9.5 per cent of the 107 meaningful relatives. A negative correlation of $-.147$ was found to exist which falls below the acceptable level of significance, i.e. 5.0 per cent, which shows there is no relationship between no contact with relatives and pre-retirement income. By limiting this study to personal contact other forms of contact are excluded to which the above result may be attributable.

(ii) Relatives outside Winnipeg

A total of 64 persons, 47.8 per cent of the total sample, signified 129 meaningful relatives outside of Greater Winnipeg or 2.01 relatives per capita. In the Low income category 34 persons had a total of 66 meaningful relatives or 1.94 relatives per capita. The Middle income category consisted of 19 persons having a total of 43 relatives or 2.26 relatives per capita. The High income category, comprised of 11 persons having a total of 20 relatives, had 1.81 relatives per capita.

The frequency of contact with the relatives outside of Greater Winnipeg for each income category is compared to the mean for the contacts with relatives for the total group of 64 persons in the following graph.

In order to establish the relationship between frequency of

contact with relatives outside of Winnipeg and pre-retirement income a correlation was taken. The result obtained was a negative correlation of $-.130$. As this correlation falls below the 5.0 per cent level of significance no valid relationship could be formulated.

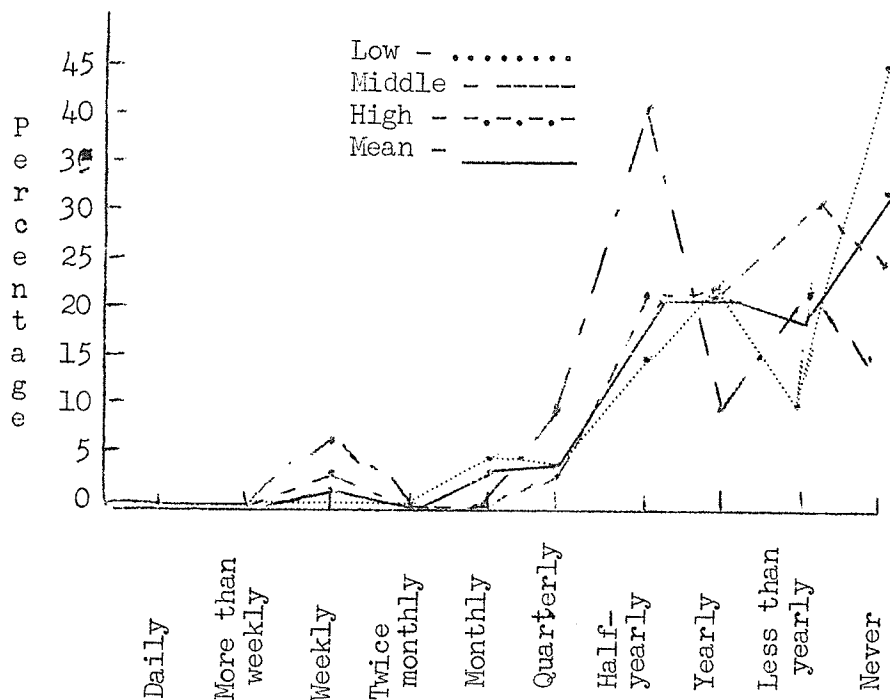


Fig. 7.--Percentage distribution of contacts with relatives outside of Greater Winnipeg for the three income categories, (See Appendix C, Tables 10 and 11).

Social Contact

1. Clubs

A total membership in 275 clubs was recorded for the total sample population of 134 people, or 2.05 clubs per capita. In the low income group 76 persons belonged to a total of 134 clubs, or 1.76 clubs per

capita. In the Middle income category there were 40 persons who belonged to 91 clubs, or 2.27 clubs per capita. The High income category was comprised of 18 persons belonging to 50 clubs or 2.77 clubs per capita.

The frequency of club attendance for each income category is compared to the mean number of club contacts for the total sample population in the following graph.

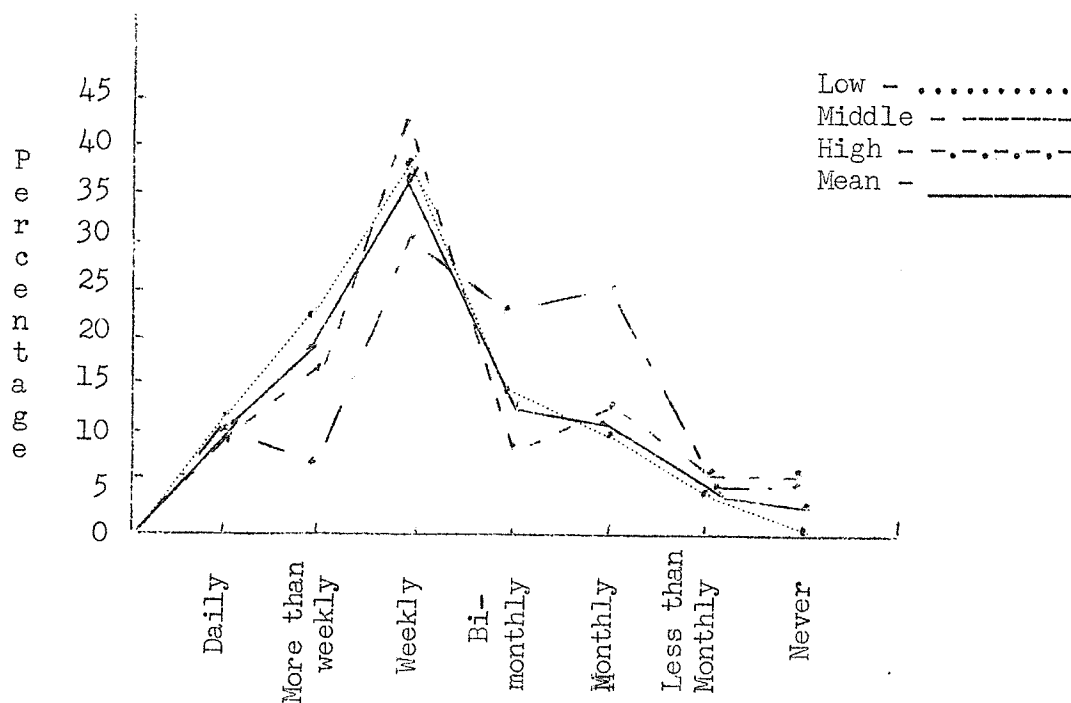


Fig. 8.—Percentage distribution of club contacts for the three income categories, (see Appendix C, Tables 12 and 13).

A correlation of .672 was found to exist between the frequency of club contact and pre-retirement income. This was highly significant at the .5 per cent level of significance. For each stated club membership a contact was tabulated. Therefore, this same correlation can be

said to exist between club membership and pre-retirement income. This indicates that the higher income categories tended to hold membership in more clubs and attended these clubs more often than did the lower income categories. Owing to the extremely high level of significance the relationship is valid.

Further correlations were not attempted due to the fact that the sample population was drawn exclusively from club membership lists in specific socio-economic areas of Greater Winnipeg. Any conclusions about the type of club membership as related to income categories would therefore not be valid or conclusive.

2. Friends

Out of the total sample of 134, 86 or 64.2 per cent of the persons indicated a total of 316 meaningful friends, or 3.16 friends per capita. The remaining 48 persons (38.8 per cent) indicated having no friends. In the Low income category 144 friends were listed by the 44 persons in the category, or 3.18 friends per capita. The Middle income category, consisting of 29 persons, with a total of 111 friends, had 3.48 friends per capita. The High income category was comprised of 13 persons with a total of 15 friends, had 5.0 friends per capita.

The frequency of contact with friends in each income category is compared to the mean number of contacts with friends in the following graph.

In order to establish whether a relationship existed between frequency of contact with friends and pre-retirement income, a correlation of .208 was derived. As this correlation fell below the .441

level and did not comply with the acceptable 5.0 per cent level of significance, no relationship can be said to exist. A similar correlation was derived for persons indicating no friends and pre-retirement income with a resulting correlation of $-.238$ which does not fall within the acceptable standards of significance either. Therefore, no valid relationship can be said to exist.

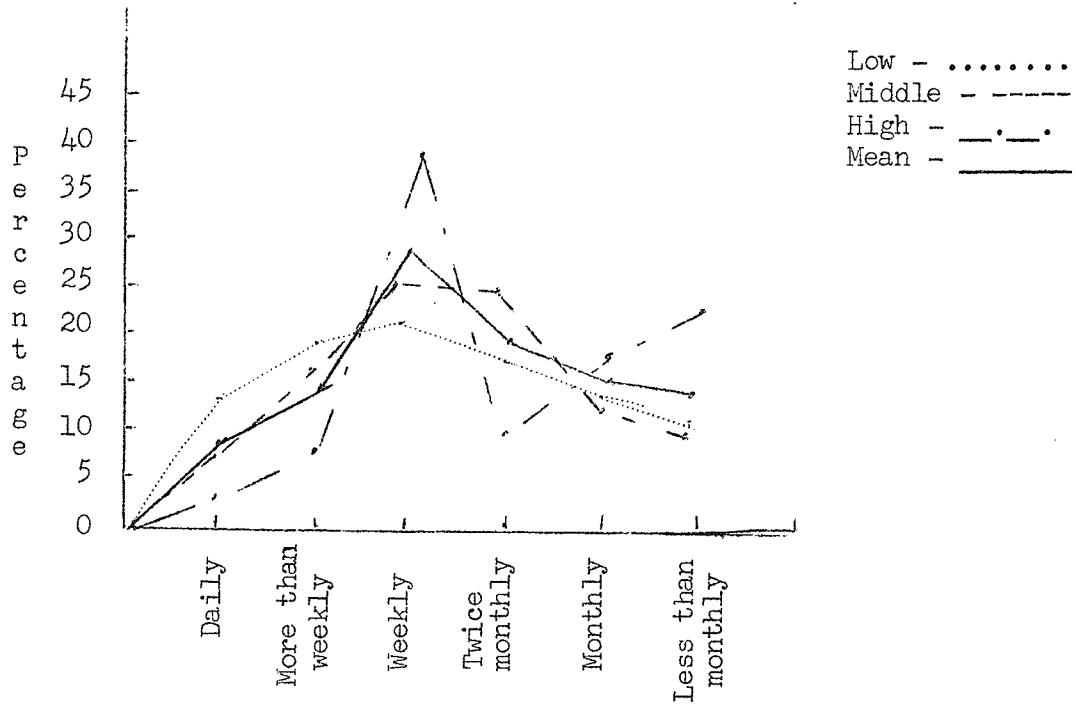


Fig. 9.— Percentage distribution of contact with friends for the three income categories, (see Appendix C, Tables 14 and 15).

Medical Need

Type of Service

The distribution of the type of service used by the three income categories is shown in the following table.

Correlations were established between the three types of services used and pre-retirement income. There was a resulting correlation of $-.761$, of high significance at the .05 per cent level of significance, between Outpatient Department services and pre-retirement income. This indicates that persons with lower or more limited incomes make use of this type of service more than do the higher income categories as can be seen in the following table.

TABLE 4
PERCENTAGE DISTRIBUTION OF TYPE OF
MEDICAL SERVICE USED BY THE
THREE INCOME CATEGORIES

Type of Service	Low Income	Middle Income	High Income
	%	%	%
Outpatient Department	55.2	40.0	27.8
Private Doctor	38.2	52.5	55.5
Private Clinic	6.6	7.5	16.7
Total	100.0	100.0	100.0

A positive relationship between Private Doctor services and pre-retirement income levels revealed a correlation of .534 which was significant at the 2.5 per cent level of significance. This indicates that more use is made of Private Doctor services as the income increases.

No significant correlations were found to exist between the usage of Private Clinics and pre-retirement income. A correlation of .316 was obtained which fell below the 5.0 per cent level of significance, therefore, indicating no valid relationship.

Frequency of Medical Contact

The frequency of contact with the various medical services was established for each category and compared with the mean for the total sample population in the following graph.

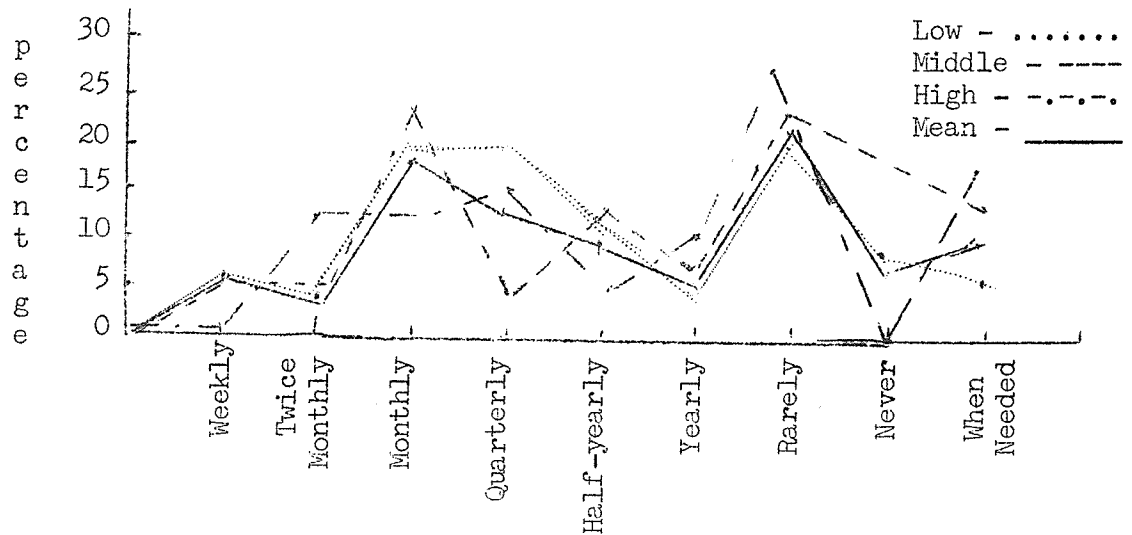


Fig. 10.—Percentage distribution of frequency of use of medical services for the three income categories, (See Appendix C, Tables 20 and 21).

A correlation of .521 was found to exist between the frequency of use of the various medical services and the pre-retirement income. This is highly significant at the 2.5 per cent level of significance. This indicates that as the income increases more contact is maintained or established with the various types of medical services.

Method of Payment

The method of payment for the various medical services by the three income categories is shown in the following graph.

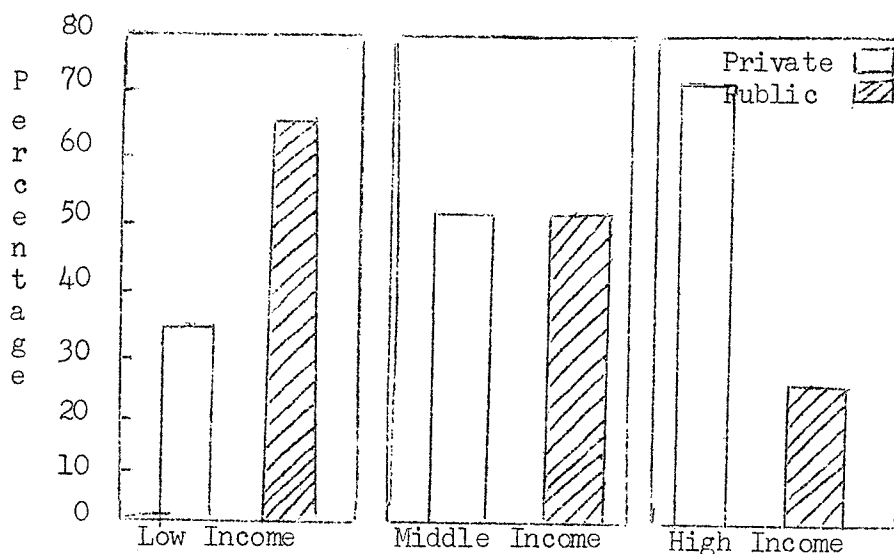


Fig. 11.-- Percentage distribution of private and public methods of payment for medical services for the three income categories, (See Appendix C, Table 22).

For correlative purposes the five methods of payment were grouped as: Private, including medical plan, savings, and assistance from children and relatives, and Public, including outpatient department services and medicare.

A high positive correlation of .799 was found to exist between private modes of medical payment and pre-retirement income which was significant at the .05 per cent level of significance. Similarly, a high negative correlation of -.711 was found to exist between public modes of medical payment and pre-retirement income which is highly significant at the .5 per cent level of significance. These correlations indicate a high degree of relationship between method of payment for medical services and pre-retirement income. This means that the lower income categories rely on public means of payment or free public services whereas persons with a progressively higher income make use of private resources and independent facilities.

Spiritual Need

Church Membership

Of the total sample 79.1 per cent professed church membership whereas 20.9 per cent did not.

The following table shows the distribution of members and non-members among the three income categories.

TABLE 5

PERCENTAGE DISTRIBUTION OF CHURCH
MEMBERS AND NON-MEMBERS

	Low Income	Middle Income	High Income
	%	%	%
Members	78.9	75.0	83.3
Non-members	21.1	25.0	16.7
Total	100.0	100.0	100.0

Church Attendance

In the following graphs the frequency of church attendance, for each income category, is compared to the mean of church attendance for members and non-members.

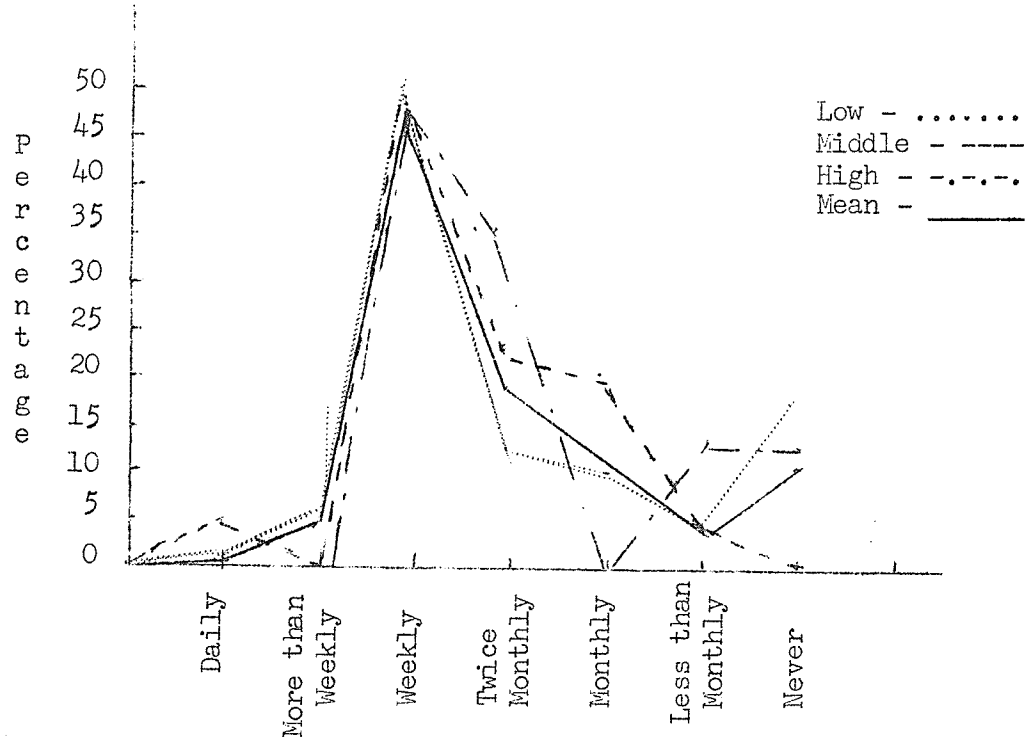


Fig. 12.--Percentage distribution of frequency of church attendance among church members for the three income categories, (See Appendix C, Tables 18 and 19).

A negative correlation of $-.183$ was established on the basis of church attendance. As this correlation fell below the $.441$ correlation level the 5.0 per cent level of significance was not realized. Therefore no relationship was found to exist between the frequency of church

attendance and pre-retirement income. As a contact was recorded for each person signifying church membership, or non-membership, the same non-significant correlation exists with regard to the relationship between church membership and pre-retirement income level.

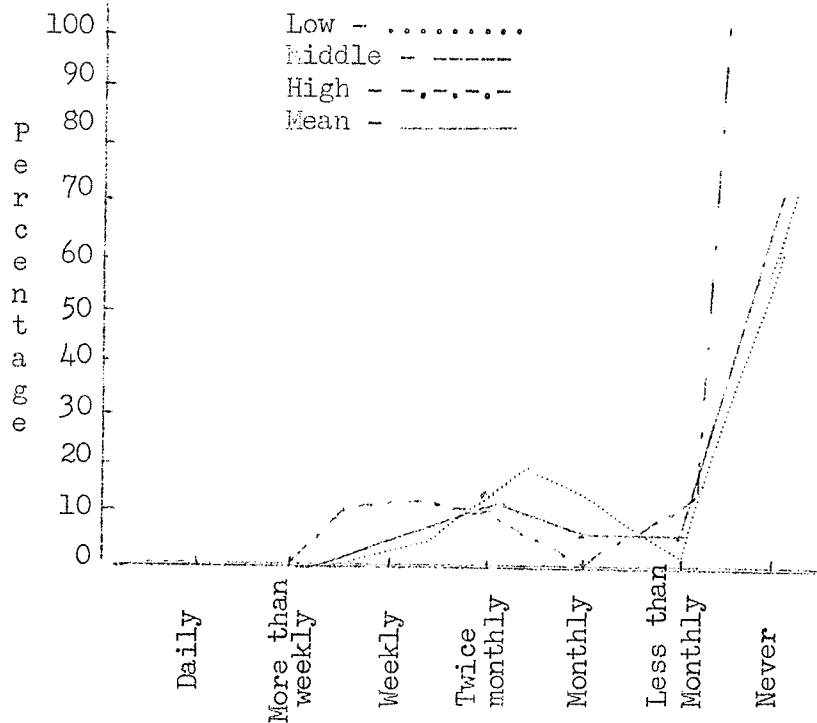


Fig. 13.-- Percentage distribution of frequency of church attendance among church non-members for the three income categories. (See Appendix C, Tables 16 and 17).

The conclusions relevant to this study, based on the analysis included in this chapter, will follow in Chapter V.

CHAPTER V

CONCLUSIONS

The analysis of the data in Chapter IV allows certain conclusions to be drawn with regard to the hypothesis that a relationship exists between ways of meeting post-retirement need and pre-retirement income. These conclusions were based on observations of the four need areas, that is, economic, personal, spiritual and medical.

Although many subjective conclusions can be drawn from the analysis of the data, this study is merely concerned with objective conclusions drawn from the statistical analysis. The correlations derived do not allow the conclusion to be drawn that a cause and effect relationship exists between the ways these need areas are met and pre-retirement income. Correlations merely state statistically that a proportional variation exists between these factors.

Economic Need

The first question to be answered was are there differences in the way of meeting economic need as reflected in the amount of post-retirement income?

A positive relationship of high statistical significance (correlation .878) was found to exist between the amount of post-retirement income and the amount of pre-retirement income. This

indicated that persons in the high or low income category in pre-retirement had a respectively high or low income in post-retirement. As the way of meeting economic need, for the purposes of this study, is directly related to the amount of money a person possesses, those in the low post-retirement category would experience the highest degree of economic need. On this basis it can be concluded that economic need decreases as the level of post-retirement income increases. These conclusions, however, are not indicative of the degree to which desired standard of living is met by the post-retirement income for any given income level.

Therefore it can be concluded that difference in the way in which economic need is met is reflected in the amount of post-retirement income.

Personal Need

The second question to be answered was are there differences in the way personal need is met as reflected in living arrangements and family and social contacts?

Living Arrangements

1. Type of Living Accommodation

Of the four types of living accommodations considered, a significant correlation existed with pre-retirement income for only two, that is, board and room and light housekeeping; and house (owned or rented). There was a negative relationship (correlation $-.635$) between board and room and light housekeeping and pre-retirement income level;

a positive relationship (correlation .529) between house (owned or rented) and pre-retirement income. There was no significant relationship between suite and hotel and/or institution and pre-retirement income.

The negative correlation with respect to board and room and light housekeeping and pre-retirement income indicated that the lower the income category the more frequent the use made of this type of accommodation. There was no relationship found between suite and hotel and/or institution as related to any specific pre-retirement income level.

In conclusion it can be stated that differences in living arrangements are related to pre-retirement income levels insofar as board and room and light housekeeping and house are concerned.

2. Personal Living Arrangements

Of the three types of living arrangements considered significant correlations existed between pre-retirement income and living alone and living with spouse and/or children. There was a negative relationship (correlation $-.683$) between living alone and pre-retirement income; a positive relationship (correlation $.532$) between living with spouse and/or children and pre-retirement income. There was no significant relationship between living with relatives or non-relatives and pre-retirement income.

The negative correlation with respect to living alone and pre-retirement income indicated that the lower the income category the more frequently old people tended to live by themselves. The positive correlation with respect to living with spouse and/or children and pre-

retirement income indicated that the higher the income category the more frequently this type of living arrangement occurred. There was no relationship found between living with relatives or non-relatives and any specific pre-retirement income level.

In conclusion it can be stated that differences in personal living arrangements are related to pre-retirement income levels insofar as living alone and living with spouse and/or children are concerned.

Family Contacts

1. Children

A negative correlation (correlation $-.581$) was found to exist between frequency of contact with children in Greater Winnipeg and pre-retirement income. This indicated that those persons in the lower income categories have more frequent contact with their children.

There was no significant correlation between frequency of contact with children outside of Greater Winnipeg and pre-retirement income regardless of where the children were located.

It can therefore be concluded that differences in frequency of contact with children in Greater Winnipeg are related to pre-retirement income levels.

2. Relatives

No significant correlation was found between frequency of contact with relatives in or out of Greater Winnipeg and pre-retirement income.

In conclusion, there is no relationship between differences in frequency of contact with relatives and pre-retirement income levels.

Social Contacts

1. Participation in Social Organizations

A positive correlation (correlation .672) was found between frequency of contact with social clubs and pre-retirement income. This indicated that with a higher pre-retirement income level the frequency of contact with social clubs increased.

In conclusion, differences in frequency of contact with social clubs were related to pre-retirement income.

2. Personal Contact with Friends

No significant correlation was found between frequency of contact with friends and pre-retirement income.

In conclusion, therefore, differences in frequency of contact with friends is unrelated to pre-retirement income levels.

Consequently, it can be concluded that differences exist in the ways of meeting personal need as reflected in living arrangements and family and social contacts and are related to pre-retirement income levels.

Medical Need

The third question to be answered was are there differences in the ways in which medical need is met as shown by the type of medical service used, frequency of use, and the method of payment for such services?

Type of Service

A high negative correlation (correlation $-.761$) was found between the use of outpatient medical services and pre-retirement income level. A high positive correlation (correlation $.534$) was found between the use of private doctor and pre-retirement income. There was no significant correlation between the use of private clinics and pre-retirement income. This indicated that the lower the pre-retirement income level the more common the use of outpatient services, and the higher the pre-retirement income the more common the use of the private doctor.

In conclusion, the type of medical services used is related to pre-retirement income levels.

Frequency of Use

A positive relationship (correlation $.521$) was found between frequency of use of medical services and pre-retirement income levels. This indicated that the higher the pre-retirement income the more frequently medical services are used.

In conclusion, the frequency of use of medical services is related to pre-retirement income.

Method of Payment

1. Public Resources

A negative relationship (correlation $-.711$) was found to exist between the use of public resources for the payment of medical services and pre-retirement income. This indicated that the lower the pre-retirement income level the more public resources was used for payment of medical services.

2. Private Resources

A positive relationship (correlation .798) was found to exist between the use of private resources for the payment of medical services and pre-retirement income. This indicated that the higher the pre-retirement income level the more frequently private resources was used for the payment of medical services.

In conclusion, the method of payment for medical services is related to pre-retirement income levels.

It can therefore be concluded that there are differences in the ways of meeting medical need (as shown by the type of medical services used, frequency of use, and the method of payment for such services) as related to pre-retirement income.

Spiritual Need

The fourth question to be answered was are there differences in ways of meeting spiritual need as reflected by church membership and church attendance?

No significant correlation was found between church membership and church attendance.

Therefore, it can be concluded that there are no significant differences in ways of meeting spiritual need (as reflected in church membership and church attendance) when related to pre-retirement income levels.

General Conclusions

The conclusions, drawn from the correlations in Chapter IV, are based on an arbitrary division of the population into lower and higher groups. These terms are used only qualitatively rather than quantitatively; that is, one group represents a higher or lower income category than the other, rather than specific income categories.

In summary, certain definite differences in ways of meeting need were evident between high and low income levels. It is not to be assumed that the separate factors mentioned below are inter-related.

It can be concluded that in the lower income level there is a greater degree of economic need; persons in the lower income level were more frequently unmarried; persons in this group more frequently lived in light housekeeping or board and room accommodations; married persons had more frequent contact with children; they held fewer memberships in social clubs and attended less frequently; they used outpatient hospital services more often and also public resources for payment of these services.

Certain trends were also characteristic of the higher income levels. There was less economic need in this group; the most common type of accommodation was a house; persons in this group more frequently lived with spouse or children; more were married and had less contact with children; more persons belonged to social clubs and attended more frequently; they made more use of a private medical practitioner and paid him from their personal funds.

While there appeared to be a relationship between type of living accommodations, types and methods of payment for medical services and pre-retirement income, the use of the rank difference correlation in these instances may not have been entirely appropriate. The relationship might be further tested by the use of chi-square.

No significant differences were found for the following factors in relation to pre-retirement income: suite, hotel and/or institution; living with relatives or non-relatives; frequency of contact with children outside Greater Winnipeg; frequency of contact with relatives in or out of Greater Winnipeg; frequency of contact with friends, church membership or frequency of church attendance.

Therefore, with the exception of spiritual need, the main hypothesis, that differences exist between ways of meeting post-retirement needs as related to pre-retirement income, has been substantiated by this study.

Validity was established for the correlations through the use of statistical tests of significance. The findings of the study further attest to the validity of the units of measurement used in all need areas, with the exception of spiritual need.

Reliability of this study could only be established through the re-application of the questionnaire to another sample population, larger and more representative of the total aged, retired group in the community. The results of this study cannot be said to apply to the total aged population due to the fact that the sample was taken from

social clubs for the aged and because of the other limitations outlined previously.

Recommendations for Further Study

On the basis of the findings of this study the following recommendations for further exploration can be made:

1. A subjective study of the felt needs of the aged, for example, in the area of spiritual need.
2. Determination of the priority of needs of the aged considering both felt and expressed needs.
3. The relationship of post-retirement income to the degree of difference in post-retirement need.
4. A comparative study of the relationship between pre-retirement and post-retirement need.

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APPENDIX A

ADJUSTED COST OF LIVING INDEX
(BASE YEARS - 1935-39= 100)

YEAR	COST OF LIVING INDEX	YEAR	COST OF LIVING INDEX
1913	79.1	1937	101.2
1914	79.1	1938	102.2
1915	80.7	1939	101.5
1916	87.0	1940	105.6
1917	102.4	1941	111.7
1918	115.6	1942	117.0
1919	126.5	1943	118.4
1920	145.4	1944	118.9
1921	129.9	1945	119.5
1922	120.4	1946	123.6
1923	120.7	1947	135.5
1924	118.8	1948	155.0
1925	119.8	1949	160.8
1926	121.8	1950	165.5
1927	119.8	1951	182.8
1928	120.5	1952	187.3
1929	121.7	1953	185.7
1930	120.8	1954	186.9
1931	109.1	1955	187.2
1932	99.0	1956	189.9
1933	94.4	1957	196.0
1934	95.6	1958	201.2
1935	96.2	1959	203.4
1936	98.1	1960	205.8

APPENDIX B

QUESTIONNAIRE TO ESTABLISH THE RELATIONSHIP BETWEEN
THE WAYS OF MEETING POST-RETIREMENT NEEDS AND
PRE-RETIREMENT INCOME
OF AN OLDER AGE GROUP

1. Personal Characteristics:

A. Male:

(a) What is your present marital status?

(1) Married _____

(2) single _____

(3) widowed _____

(b) In what year did you retire? _____

B. Female:

(a) What is your present marital status?

(1) married _____

(2) single _____

(3) widowed _____

(b) If widowed, have you been working since your husband's death? _____

Complete (c) or (d)

(c) Married and widowed but did not work.

(1) In what year did your husband retire? _____

(d) Single and widowed but did work.

(1) In what year did you retire? _____

2. Personal Need:

A. Living Arrangements:

(a) Who are you living with at present?

(1) alone _____

(2) with spouse _____

(3) with children _____

(4) with relatives other than children _____

(5) with non-relatives _____

2. Personal Need:

(b) What type of housing accommodations do you have at present?

- (1) single room _____
 - (i) light housekeeping _____
 - (ii) room and board _____
- (2) two or more room suite _____
- (3) house _____
 - (i) owned _____
 - (ii) rented _____
- (4) institution _____
- (5) hotel _____

B. Family Contacts:

- (a) How many children do you have? _____
- (b) How many live in Greater Winnipeg? _____
- (c) How often do you see the children who are living in Greater Winnipeg?

- daily _____
- oftener than weekly _____
- weekly _____
- twice monthly _____
- monthly _____
- quarterly _____
- half-yearly _____
- yearly _____
- less than yearly _____
- never _____
- cannot recall _____

- (d) How many children live Outside Greater Winnipeg? _____
- (e) Where do these children live, and how often do you see them?

- | | <u>Number</u> | <u>Place</u> |
|---------------------|---------------|--------------|
| daily | _____ | _____ |
| oftener than weekly | _____ | _____ |
| weekly | _____ | _____ |
| twice monthly | _____ | _____ |
| monthly | _____ | _____ |
| quarterly | _____ | _____ |
| half-yearly | _____ | _____ |
| yearly | _____ | _____ |
| less than yearly | _____ | _____ |
| never | _____ | _____ |
| cannot recall | _____ | _____ |

2. Personal Need:

(f) How often do you see any relations living in Greater Winnipeg other than children?

daily _____
 oftener than weekly _____
 weekly _____
 twice monthly _____
 monthly _____
 quarterly _____
 half-yearly _____
 yearly _____
 less than yearly _____
 never _____
 cannot recall _____

(g) How often do you see relatives living outside Greater Winnipeg other than children?

daily _____
 oftener than weekly _____
 weekly _____
 twice monthly _____
 monthly _____
 quarterly _____
 half-yearly _____
 yearly _____
 less than yearly _____
 never _____
 cannot recall _____

C. Social Contacts:

(a) What social organizations do you belong to and how often do you attend?

<u>Category</u>	<u>Number</u>	<u>Never</u>	<u>Daily</u>	<u>More than weekly</u>	<u>Weekly</u>	<u>Twice mon-thly</u>	<u>Mon-thly</u>	<u>Less than monthly</u>
(1) Social _____								
(2) Fraternal _____								
(3) Labour _____								
(4) Church _____								
(5) Civic _____								
(6) Other _____								

(b) How many friends do you see regularly other than at meetings? _____

2. Personal Need:

(c) How often do you see these persons?

daily _____
oftener than weekly _____
weekly _____
twice monthly _____
monthly _____
less than monthly _____

3. Spiritual Need:

(a) Do you belong to a religious body? _____

(b) How often do you attend services of this body?

daily _____
oftener than weekly _____
weekly _____
twice monthly _____
monthly _____
less than monthly _____
never _____

4. Medical Need:

A. Type of Service:

(a) Where do you go for medical care when you need it?

(1) outpatients' department _____
(2) private doctor _____
(3) private clinic _____

B. Frequency of Use:

(a) How often do you use these services?

oftener than weekly _____
weekly _____
twice monthly _____
monthly _____
quarterly _____
half-yearly _____
yearly _____
rarely _____
never _____
when needed _____

C. Method of Payment:

(a) How are these services paid for?

(1) prepaid medical plan _____
(2) private savings or funds _____
(3) free O.P.D. _____
(4) medicare _____
(5) children and/or relatives _____

5. Economic Need:

A. Pre-retirement Income:

(a) What was your income in a single year during the five years prior to your retirement?

<u>Source</u>	<u>Amount</u>
(1) wages or salaries.....	\$ _____
(2) veteran's pension.....	\$ _____
(3) public assistance.....	\$ _____
(4) workman's compensation.....	\$ _____
(5) insurance & annuities.....	\$ _____
(6) income from property.....	\$ _____
(7) gross income from roomers and boarders.....	\$ _____
(8) family (children & relatives).....	\$ _____
(9) unemployment insurance.....	\$ _____
(10) income of spouse.....	\$ _____
(11) other.....	\$ _____
TOTAL.....	\$ _____

B. Post-retirement Income:

(a) What is the amount of your present income?

<u>Source</u>	<u>Amount</u>
(1) earnings.....	\$ _____
(2) old age assistance.....	\$ _____
(3) old age pension.....	\$ _____
(4) veteran's pension.....	\$ _____
(5) public assistance, not included in 2 or 3 above.....	\$ _____
(6) retirement pension.....	\$ _____
(7) unemployment insurance.....	\$ _____
(8) workmen's compensation.....	\$ _____
(9) interest, dividends, and insurance annuities.....	\$ _____
(10) property income.....	\$ _____
(11) roomers and boarders.....	\$ _____
(12) assistance from voluntary church or lodge	\$ _____
(13) relatives or friends.....	\$ _____
(14) other.....	\$ _____
TOTAL.....	\$ _____

5. Economic Need:

Income Scale

Income Category	Income Range
(1)	\$ 0. - 499.
(2)	500. - 999.
(3)	1,000. - 1,499.
(4)	1,500. - 1,999.
(5)	2,000. - 2,499.
(6)	2,500. - 2,999.
(7)	3,000. - 3,499.
(8)	3,500. - 3,999.
(9)	4,000. - 4,499.
(10)	4,500. - 4,999.
(11)	5,000. - 5,999.
(12)	6,000. - 6,999.
(13)	7,000. - 7,999.
(14)	8,000. - 8,999.
(15)	9,000. - 10,000. plus.

APPENDIX C

Table 1

PERCENTAGE DISTRIBUTION OF SAMPLE POPULATION OF PRE-RETIREMENT INCOME AND POST-RETIREMENT INCOME FOR THE LOW INCOME CATEGORY

Income Category	% of Sample Population in Pre-retirement Income	% of Sample Population in Post-Retirement Income
1	1.49	2.23
2	13.43	55.97
3	15.67	15.67
4	20.14	11.20
5	5.97	4.48

Table 2

PERCENTAGE DISTRIBUTION OF SAMPLE POPULATION OF PRE-RETIREMENT INCOME AND POST-RETIREMENT INCOME FOR THE MIDDLE INCOME CATEGORY

Income Category	% of Sample Population in Pre-retirement Income	% of Sample Population in Post-retirement Income
6	9.70	2.23
7	5.97	2.23
8	8.20	.75
9	2.23	1.49
10	3.73	.75

Table 3
 PERCENTAGE DISTRIBUTION OF SAMPLE POPULATION OF PRE-RETIREMENT
 INCOME AND POST-RETIREMENT INCOME FOR THE HIGH INCOME CATEGORY

Income Category	% of Sample Population in Pre-retirement Income	% of Sample Population in Post-retirement Income
11	5.97	.75
12	2.23	1.49
13	2.23	0.00
14	.75	0.00
15	2.23	.75

Table 4

PERCENTAGE DISTRIBUTION OF TYPE OF PERSONAL
 LIVING ARRANGEMENTS FOR THE THREE INCOME CATEGORIES

Personal Living Arrangements	Low Income Category %	Middle Income Category %	High Income Category %
Alone	65.79	60.00	27.77
Spouse and children	23.68	35.00	44.43
Relatives and Non-relatives	10.53	5.00	27.77

Table 5

PERCENTAGE DISTRIBUTION OF TYPE OF LIVING ACCOMMODATION
FOR THE THREE INCOME CATEGORIES

Living Accommodation	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Board and Room and Light Housekeeping	59.21	50.00	33.32
Suite	21.05	27.50	27.77
House	17.10	20.00	38.88
Hotel and/or Institution	2.63	2.50	0.00

Table 6

MEAN DISTRIBUTION OF FREQUENCY OF CONTACT WITH CHILDREN
IN GREATER WINNIPEG IN PERCENT

Frequency	Percent
Daily	11.16
Oftener than weekly	9.82
Weekly	41.51
Bimonthly	13.40
Monthly	7.15
More than monthly	16.07
Never	.89

Table 7

PERCENTAGE DISTRIBUTION OF FREQUENCY OF CONTACT WITH CHILDREN
LIVING IN GREATER WINNIPEG FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Daily	11.53	8.69	16.00
Oftener than Weekly	7.69	15.94	4.00
Weekly	36.16	46.37	56.00
Bimonthly	14.62	13.04	8.00
Monthly	10.00	4.35	0.00
More than Monthly	19.23	10.14	16.00
Never	0.76	1.45	0.00

Table 8

MEAN PERCENTAGE DISTRIBUTION OF CONTACT WITH RELATIVES
LIVING IN GREATER WINNIPEG

Frequency	%	Frequency	%
Daily	7.48	Quarterly	14.02
Oftener than weekly	1.87	Half-yearly	9.34
Weekly	16.82	Yearly	5.61
Bimonthly	11.22	More than yearly	2.80
Monthly	21.50	Never	9.34

Table 9

PERCENTAGE DISTRIBUTION OF FREQUENCY OF CONTACT WITH RELATIVES
LIVING IN GREATER WINNIPEG FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Daily	4.91	8.33	13.63
Oftener than Weekly	3.28	0.00	0.00
Weekly	13.11	33.33	9.09
Bimonthly	11.47	20.83	0.00
Monthly	27.87	16.66	9.09
Quarterly	8.19	4.16	40.90
Half-yearly	11.47	8.33	4.54
Yearly	4.91	4.16	9.09
More than Yearly	1.64	0.00	9.09
Never	13.11	4.16	4.54

Table 10

MEAN PERCENTAGE DISTRIBUTION OF CONTACT WITH RELATIVES
LIVING OUTSIDE GREATER WINNIPEG

Frequency	%
Daily	0.00
Often than Weekly	0.00
Weekly	1.55
Bimonthly	0.00
Monthly	2.33
Quarterly	3.88
Half-yearly	20.93
Yearly	20.16
More than Yearly	17.83
Never	33.33

Table 11

PERCENTAGE DISTRIBUTION OF FREQUENCY OF CONTACT WITH RELATIVES
LIVING OUTSIDE GREATER WINNIPEG FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Daily	0.00	0.00	0.00
Oftener than Weekly	0.00	0.00	0.00
Weekly	0.00	2.32	5.00
Bimonthly	0.00	0.00	0.00
Monthly	4.54	0.00	0.00
Quarterly	3.03	2.32	10.00
Half-yearly	15.15	20.93	40.00
Yearly	22.72	20.93	10.00
More than Yearly	9.09	30.23	20.00
Never	45.45	23.25	15.00

Table 12

MEAN PERCENTAGE DISTRIBUTION OF CLUB CONTACTS FOR THE TOTAL SAMPLE POPULATION

Frequency	%
Daily	10.19
Oftener than Weekly	17.82
Weekly	37.82
Bimonthly	14.20
Monthly	13.45
More than Monthly	3.63
Never	2.90

Table 13

PERCENTAGE DISTRIBUTION OF CLUB CONTACTS FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Daily	10.45	9.87	10.00
Oftener than Weekly	23.14	16.48	6.00
Weekly	38.81	40.66	30.00
Bimonthly	14.93	8.79	22.00
Monthly	9.70	13.19	24.00
More than Monthly	2.23	5.49	4.00
Never	.75	5.49	4.00

Table 14

MEAN PERCENTAGE DISTRIBUTION OF CONTACTS WITH FRIENDS
FOR THE TOTAL POPULATION

Frequency	%
Daily	8.86
Oftener than Weekly	15.50
Weekly	26.89
Bimonthly	18.98
Monthly	15.19
More than Monthly	14.55

Table 15

PERCENTAGE DISTRIBUTION OF CONTACT WITH FRIENDS
FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Daily	13.57	7.31	1.54
Oftener than Weekly	18.57	16.22	7.69
Weekly	22.86	25.23	38.46
Bimonthly	17.14	25.23	12.31
Monthly	15.00	13.51	18.46
More than Monthly	12.86	12.60	21.54

Table 16

MEAN PERCENTAGE DISTRIBUTION OF CHURCH ATTENDANCE
AMONG NON-CHURCH MEMBERS

Frequency	%
Daily	0.00
Oftener than Weekly	0.00
Weekly	6.89
Bimonthly	13.79
Monthly	3.44
More than Monthly	3.44
Never	72.41

Table 17

PERCENTAGE DISTRIBUTION OF FREQUENCY OF CHURCH ATTENDANCE AMONG
NON-CHURCH MEMBERS FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Daily	0.00	0.00	0.00
Oftener than Weekly	0.00	0.00	0.00
Weekly	6.25	10.00	0.00
Bimonthly	18.75	10.00	0.00
Monthly	6.25	0.00	0.00
More than Monthly	0.00	10.00	0.00
Never	68.75	70.00	100.00

Table 18

MEAN PERCENTAGE DISTRIBUTION OF CHURCH ATTENDANCE
AMONG CHURCH MEMBERS

Frequency	%
Daily	1.91
Oftener than Weekly	2.86
Weekly	48.11
Bimonthly	18.10
Monthly	11.43
More than Monthly	4.76
Never	12.38

Table 19

PERCENTAGE DISTRIBUTION OF FREQUENCY OF CHURCH ATTENDANCE
AMONG CHURCH MEMBERS FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Daily	1.67	3.33	0.00
Oftener than Weekly	5.00	0.00	0.00
Weekly	48.33	50.00	46.67
Bimonthly	13.33	23.33	26.67
Monthly	10.00	20.00	0.00
More than Monthly	3.33	3.33	13.33
Never	18.33	0.00	13.33

Table 20

MEAN PERCENTAGE DISTRIBUTION OF FREQUENCY OF CONTACT OF THE
TOTAL POPULATION FOR MEDICAL SERVICE

Frequency	%
Weekly	5.23
Bimonthly	4.48
Monthly	18.66
Quarterly	13.43
Half-yearly	11.20
Yearly	6.72
Rarely	21.64
Never	8.20
When needed	10.45

Table 21

PERCENTAGE DISTRIBUTION OF FREQUENCY OF USE OF MEDICAL SERVICES
FOR THE THREE INCOME CATEGORIES

Frequency	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Weekly	6.58	5.00	0.00
Bimonthly	2.63	5.00	11.11
Monthly	18.42	22.50	11.11
Quarterly	18.42	2.50	16.66
Half-yearly	11.84	12.50	5.55
Yearly	5.26	7.50	11.11
Rarely	19.74	22.50	27.77
Never	10.50	7.50	0.00
When needed	6.58	15.00	16.66

Table 22

PERCENTAGE DISTRIBUTION OF METHOD OF PAYMENT FOR MEDICAL SERVICES
FOR THE THREE INCOME CATEGORIES

Method	Low Income Category	Middle Income Category	High Income Category
	%	%	%
Medical Plan	5.26	20.00	33.34
Savings	28.95	30.00	38.88
Children and Relatives	1.31	0.00	0.00
O.P.D.	39.47	35.00	27.77
Medicare	25.00	15.00	0.00