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**RETIREMENT PREPARATION FOR  
BLUE-COLLAR WORKERS  
IN AN INDUSTRIAL SETTING: AN EAP PERSPECTIVE**

**PART ONE: INTRODUCTION**

**CHAPTER ONE**

**THE RESEARCH PROBLEM AND PROCESS**

**1.1 INTRODUCTION:**

Retirement is a consequence of industrialisation and therefore a creation of modern society. Before industrialisation people worked until they had to stop working as a result of age or illness. No pensions existed to support those who could not work any further and most people had to keep on working as long as possible to earn a living.

Retirement developed as a result of complex yet interrelated technological, economic, social, political and demographic changes which came about at the end of the 19th and the beginning of the 20th century.

**Technological changes** brought about by the industrial revolution required new job skills and led to the “de-skilling” of the labour process as people stopped being craftsmen and work became more specialised as a result of the introduction of the production line.

The high capital costs of machinery forced production processes to become more efficient by being faster with a strong focus on productivity and output measured in terms of volume against time. This made it difficult for older people to maintain required levels of productivity and gave rise to a view that older people were less effective.

Better production processes and higher productivity levels led to a **more advanced economy** which on the one hand could not afford less effective or productive older workers, but on the other hand however, could more readily afford to support a non-working segment of the adult population by means of State or private pensions - previously unknown phenomena. This led to a restructuring of the workforce with an emphasis on employing younger people which were believed to be better able to meet the demands of the new work processes.

Changing **social structures** also played a role in rendering older workers obsolete. It for instance contributed to the disappearance of the nucleus family and other forms of social and economic "accommodations" which previous societies had created for older people.

Industrialisation also gave birth to a **new social and political order**: the National State. The National State assumed greater responsibility for its subjects but also exercised greater control over their natural and social environments. One such a bureaucratic control was the imposing of "retirement" on people in formal employment at a certain age in order to qualify for a pension.

In view of the above Orbach (1963:389) postulates that:

*"In society retirement represents the creation of an economically non-productive role for large numbers of people who have reached a certain age and whose labour is not considered essential to or necessary for the functioning of the economic order."*

As an introduction to the dissertation this chapter will examine, as part of the research problem, the effect of retirement on people and the changes it brings about in the lives of individuals. Special attention will be given to the South African situation.

It will furthermore discuss the aims and objectives of the study, motivation for the study, the research design and methods as well as the limitations and constraints.

Lastly it will clarify some of the key concepts and terminology used.

## 1.2 THE RESEARCH PROBLEM

### 1.2.1 Retirement and the individual

#### THE EFFECTS OF ROLE TRANSITION

For the individual who has earned a living, retirement means the **transition** from one social role to another - a transition from the position of an **economically active** person to the position of an **economically in-active** person.

According to Gerdes, Moore, Ochse & van Ede (1988:88), the term **role** refers to a position occupied in society coupled with a set of **behaviours** and **attitudes** which are regarded as appropriate to someone playing that role. In other words a person's role is associated with both the **social position** which he fills and the **functions** of that position.

**Role prescriptions** refer to the **behaviour** and **attitudes** which society expects of a person playing that role.

**Role expectations** refer to an individual's **assumptions** of what a particular role **entails** and **role fulfilment** refers to the **way** in which an individual actually **performs the role** and how he **feels** about his performance.

Gerdes et al. (1988:89) furthermore indicate that **role prescriptions, expectations** and **fulfilment** are **culture bound**:

*"for although the same roles have been played repeatedly in different cultures throughout history, even society and culture have had its own norms regarding how the roles should be fulfilled"*.

This statement is very relevant to this study which was conducted amongst blue-collar workers whom, in this case, mainly represented Black employees. The majority of the research subjects were from rural areas where traditional African culture still prevails.



The traditional African perception of the retirement role differs remarkably from that of modern society. One can almost say that in a sense retirement is a negation of the traditional African values surrounding work and old age.

In African societies where traditional culture and values are still dominant, elderly people do not “retire”. When they become unfit for manual work, they perform functional roles as advisors to leaders and the younger generation. They are perceived as authority figures that have power and status and that can still make a valuable contribution to society. This is contrary to the modern perception where older people are often regarded as obsolete and where they enjoy relatively little status and power in society.

This difference in **role expectations** is often confusing and poses a problem for many black blue-collar workers who originate from rural areas where traditional values are still in place. They find it difficult to accept the fact that they have to give up a “useful” role at a certain age by forced retirement and in doing so relinquish power and status without anything to replace this role. Especially those who retire to urban areas often experience feelings of displacement stemming from a discrepancy between these role expectations and real life situations. They expect that they will enjoy the recognition and status synonymous with the role of the elderly in traditional African cultures only to discover that the customs and values of modern society have replaced these values.

#### THE EFFECTS OF CHANGE

Although the transition process is often blamed for causing stress and disruption in the lives of people, it is more likely the **changes** that go hand in hand with the transition that should be blamed for these. The **uncertainty** and **unfamiliarity** of new situations, which are associated with change, often cause **stress** and **anxiety**.

Joubert (1992:10-15) lists the changes that are commonly associated with retirement as the following:

- change in routine and time
- change in habits
- change in relationships
- change in status

- change in goals
- change in income
- possible change in location.

Gerdes et al.(1988:428) state that there are variations in individual **reactions to change**. There are also **various factors** that influence the way in which a person copes with change. Some of them are the following:

- **The timing of an event and a person's readiness to deal with it**

At certain times in the life span of a person there appears a **readiness** for a specific development or change, a readiness to let go of certain habits, attitudes, ideas and roles in order to make way for new developments or roles. This also applies to a person who has reached maturity in his work and who is ready to relinquish the role of employee and to accept the role of retiree.

- **The agreement of difference between a person's expectations and realities of a situation**

An individual's adjustment to a new role or life event is largely determined by the extent of agreement or difference between his **expectations** on the one hand and the **reality** of what he experiences on the other. The closer the agreement between the expectations and reality the better he would be able to cope and the more satisfied he would be. Unrealistic expectations may stem from a lack of awareness and poor preparation for specific roles and may jeopardise a person's ability to adapt to the new role.

- **The support a person is given by others in coping with a new role and changed circumstances**

It has been proven that the **support** of family and friends is of great importance in assisting a person to cope with change and stressful situations such as retirement.

- **The extent of change**

One's ability to cope with change is also determined by the **extent or degree** of the change. The more the new situation differs from the previous one the greater the adaptation will be and the more difficult it will be to cope with the demands of the new situation.

- **The personality of the individual**

Specific **personality attributes** such as maturity, flexibility, self-acceptance and self-esteem may promote successful adaptation to change while opposite attributes may hinder it.

- **Attitudes, values and beliefs**

A person's reactions to change are also influenced by his **attitudes, values and beliefs**. The person who sees a highly stressful situation as a challenge to be met rather than a disaster is likely to cope with it more effectively than a person who views it as a personal defeat.

#### OTHER ASPECTS AFFECTING ADJUSTMENT TO RETIREMENT

Although retirement in modern society is a common milestone, it does not affect people in the same manner. The way in which different individuals react and adjust to retirement will depend on a combination of factors. There is general agreement that some of these factors are the following:

- A person's self-concept
- A person's attitude towards work and what work means to him
- His attitude towards leisure and how non-work time is used
- The quality and quantity of a person's family and social life and relationships
- A person's mental and physical health
- His financial status.

These and other aspects, will be explored further in chapters five and six.



### 1.2.2 Retirement in the South African society

In order to gain a holistic understanding of the research problem one should not only focus on how retirement impacts on the individual and how the individual responds to it. One should also consider retirement against the **background of the society of which the individual is a member**. South Africa is presently undergoing major transformations on political, social and economic fronts and it is expected that the changes brought about by these transformations will seriously impact on the retirees and elderly of the future. Some of the issues relevant to South Africa are the following:

#### INCREASE IN THE NUMBERS OF THE ELDERLY POPULATION

**Population figures and demographic predictions** for South Africa leave no doubt that the numbers of elderly people in the country are growing and that the needs of the aged will become a major issue for the future. It is accepted that South Africa will have to cater for a much higher proportion of aged people in the years to come of which the majority will be black and from marginalised communities (Möller 1985:10).

#### LACK OF RESOURCES AND SERVICES

Services and resources for the elderly in the fields of welfare, housing and health are poor and struggle to survive the present economic pressures and effects of rationalisation. It is expected that these services and resources may even further deteriorate in future. It is further expected that the increase in numbers of the elderly population will lead to such high demands on these services that it will be virtually impossible for the State and the non-government sector to provide in these demands.

The fact that the numbers of young people are also still growing coupled with the increase in numbers of the elderly population, means that the economically active sector of the population is proportionally decreasing. It is however this decreasing sector that will have to foot the bill for services for both the youth and the elderly.

demands on the economic resources of the people who themselves fall in this sector that they may find it difficult to make provision for their own futures.

#### POVERTY AND LACK OF SOCIAL SECURITY

Large-scale poverty especially amongst the non-white sector of the population, is another reality of the South African society. Blue-collar workers form the bottom end of the income spectrum and more often than not originate from and retire to marginalised communities where resources and infrastructure are lacking.

Poverty invariably goes hand in hand with poor health, which often results in workers being compelled to take early ill-health retirement sometimes at a relatively young age. This in turn decreases their income earning capacity and may render them dependent or partially dependent on the State in later years.

South Africa is not a welfare state and the indicators are there that the little social security that now exists may shrink even further in the years to come as more and more people compete for a slice of the dwindling cake.

#### THE EFFECTS OF WORKPLACE RESTRUCTURING AND RATIONALISATION

As in most Western countries, the age of 65 traditionally symbolises the end of one's productive and economically active working life in the formal or structured sector. Most working people gear themselves to earn an income up to this age when they will formally disengage from paid employment and start to rely on their pension or retirement income.

As a result of present workplace and economic scenarios in South Africa, many companies are forced to restructure and rationalise which leads to large scale **redundancies and retrenchments**. This has brought the retirement age effectively down to 55 for many employees who had expected to work for another ten years or so.

This often constitutes a triple jeopardy for the retiree. Firstly it means a drastic shortening of his potential income earning period and secondly, an increase in the number of economically non-productive years during which he may be forced to draw on his

retirement reserves. Thirdly it can have a direct impact on his retirement benefits as these are usually calculated as a factor of years of membership of the retirement fund and income at the point of employment termination.

A phenomenon which adds to this and which is rapidly becoming a reality in the changing workplace, is the tendency in companies to move away from a system of employing workers on a " permanent" basis to outsourcing work to contractors. It is predicted that in the next 10 years or so up to 80% of the South African workforce will be contractors. This means that fewer economically active people will have access to employment benefits such as Medical Aid and Pension Funds and will indeed have to find ways to substitute these benefits. People will be forced to become more self-reliant and to take responsibility for their own lives.

#### THE EFFECTS OF SOCIAL CHANGE

As in other developing countries, social change, modernisation and urbanisation in South Africa are leaving their mark on the position and traditional role of the elderly. The erosion of the extended family system for instance, directly challenges and threatens the care giving structures that the elderly traditionally could rely on. These care giving structures may also not escape the effects of AIDS which target especially the age group 25 to 45, in other words the years in which people are usually economically active and earning an income. It may even reverse the care giving structures as elderly parents may have to look after a children in this age group who are dying of AIDS.

These and other aspects relating to the South African society will be explored further in chapters four and nine.

### 1.3 MOTIVATION FOR THE RESEARCH

From the above scenarios it is clear that retirement has **personal, social and economic consequences** for the individual who must come to terms with the changes brought about by this new phase of life, adapt to a new role and more often than not learn to live on a reduced income.

People who therefore retire without proper preparation and planning may face difficult psychological and social adjustments and may face a decline in their quality of life after retirement. On the contrary, those who were able and willing to prepare, may indeed do better after leaving work. (Möller, 1985:185)

Pre-retirement preparation programmes serve a very important purpose in assisting employees to prepare for retirement. They not only ensure **congruence between aspirations and actualities of the retirement situation but also reduce uncertainties, fears and worries relating to housing, health, finances and other matters. They also improve awareness of the numerous options retirement may provide. They furthermore reduce misconceptions and beliefs in negative stereotypes** (Kalish 1982:126 ; Atchley 1976: 33).

However, the fact that most retirement preparation programmes presently available are based on first world experiences and assumptions and designed for literate, white-collar and middle management employees, limit their use. Few of these programmes also take into account the cultural differences in the South African workplace.

According to Atchley (1976: 34),

*“One of the difficulties in trying to help people prepare for retirement is the wide variety of circumstances people face. Pre-retirement counselling about finances, health, living arrangements, leisure time and a host of other topics, must be oriented to the individual's own situation if it is to be effective.”*

A survey conducted by the Manpower Brief (Alfred 991:13) revealed that most of the programmes and material presently available in South Africa focus on emotional/psychological adjustment to retirement, where to live after retirement, health, support systems, use of leisure time, tax issues, estate planning and financial planning with the main emphasis on the latter two. **Their basic aim is to create an awareness of these aspects and encourage to individuals to develop attitudes and expectations congruent with the retirement role which will enable them to make lifestyle changes and develop support structures while they can still pro-actively do so. Their purpose is to stimulate self-preparation by creating awareness of the above issues rather than through education and training.**

Regardless of how well intended these programmes may be, few of them succeed in addressing the needs of blue-collar workers who are in the South-African context often illiterate, unsophisticated, from mixed cultural groups and more often than not, migrant workers. Many of these workers have also been subjected in the past to paternalistic workplace practices during the so-called “caring company-era” and have not been empowered to make informed decisions or to take responsibility for their own lives. As a result of this many South Africans have developed an attitude of “someone will look after me when I am old” just to come to a cruel awakening when they retire and find out that “someone” does not exist and that they are indeed on their own.

Vilakazi (Alfred, 1991:11), formerly from the South African National Council for the Aged, talks about the “horror” of retirement preparation seminars:

*“We need to avoid coming to bring the bad news at the last minute. It appears that company policies are not well known and that the practical implications are not understood. Many delegates don’t understand how pension funds work and how they will receive their money.....A particular need has emerged to prepare pensioners who are returning to rural areas. This group find ‘home’ conditions a shock. They are used to electricity and running water. In their absence their wives have become head of the family, so marital and family friction occurs when the man usurp her power. Up to that point he has been known as the “December guest” and now he is going to overstay his welcome. These things are not addressed in retirement programmes.....”*

*Static retirement preparation models are inadequate. Delegates want to know what to do within their own situation. Many express interest in starting their own businesses. Generally there is also enthusiasm about spending more time with their families.”*

**There is common agreement that a need exists for a retirement programme customised and designed to address the needs of blue-collar workers that can systematically, over time and in a holistic and integrated manner educate and empower them to assume responsibility for their own lives and to make provision for their long term needs.**

In the researcher’s opinion, to be effective such a retirement preparation programme should consist of three components:



- an awareness component in order to cultivate the right attitudes and ensure realistic expectations
- an educational component to ensure that people have the knowledge to make the right decisions and choices
- a capacity building component to ensure that the necessary skills are in place to facilitate proactive actions.

**Considering the realities that face blue-collar workers who retire in South Africa, it has become crucial that employers introduce retirement preparation programmes that meet the above criteria as part of a comprehensive Employee Assistance Programme. This will encourage and empower workers to be self-reliant in retirement and enjoy reasonable quality of life.**

These programmes can however only be effective if they are customised for specific target groups and if there is clarity and agreement on what they should address.

Möller (1985:197) recommends in her research on returned migrant workers in KwaZulu-Natal as follows:

*“Therefore one recommendation for improving the lot of the elderly worker would be to provide financial guidance and advisory services as part of a retirement training programme. The provision of such a service might be considered one of the social responsibilities of the private sector. However, such programmes would need to be carefully devised in conjunction with rural experts who are knowledgeable of the peculiar problems which retired workers face when returning to their rural homes. Assistance with preparation for retirement would no doubt foster positive anticipation of life after work which according to survey findings is conducive to feelings of well-being in retirement.”*

It is important however that the programme be integrated with existing structures in the company such as the Employee Assistance Programme in order to enjoy credibility and to be effectively managed. Employee Assistance Programmes are increasingly moving towards a comprehensive service design model which addresses a broad range of issues facing employees and decision makers. Part of the focus of a comprehensive Employee Assistance Programme is to develop the potential and capacities of people, which should also be the ultimate goal of a retirement preparation programme.

To summarise then, the motivation for this research stems from a lack or absence of appropriate retirement preparation programmes to address the needs of blue-collar workers as well as a need for a programme which can serve as a benchmark for organisations that wish to introduce such programmes for their blue-collar workers as part of a comprehensive Employee Assistance Programme.

#### 1.4 AIMS AND OBJECTIVES OF THE STUDY

The above motivation also determined the aim of the study that was formulated as follows:

- To determine whether blue-collar workers' attitudes to retirement are realistic compared to real life situations.
- To establish whether they have sufficient awareness and knowledge to prepare for retirement.
- To compare the findings with real life situations as experienced by the elderly in South-Africa, in order to make recommendations for the development of a comprehensive and appropriate retirement preparation programme that will assist blue-collar workers to prepare better for retirement.

Broken up into separate units the objectives were:

- To determine blue-collar workers' perceptions of retirement.
- To determine blue-collar workers' expectations of retirement
- To determine whether there is a difference between the expectations of urban and rural workers.
- To determine whether their expectations are congruent with real life situations as experienced by retiree in the country.
- To determine their level of awareness and knowledge of specific retirement issues like
  - Health
  - Housing
  - Money matters.
- To establish whether they sufficiently prepare for retirement.
- To establish whether their level of education influence their level of awareness and knowledge of retirement issues.

To summarise then, this study aims to describe differences between attitudes (cognitions, feelings and actions) of blue-collar workers towards retirement and real life situations in order to develop a programme which can address these differences.

## 1.5 RESEARCH DESIGN AND PROCEDURES

As the ultimate goal of the study was to develop a retirement preparation programme for blue-collar workers, it can be classified as developmental research. The purpose of developmental research is to generate new technology which can be used in social work interventions. The development of a service programme, with distinctive objectives and clientele, can be regarded as new intervention technology, especially if such a programme fill an existing void.

The research design for exploratory descriptive research was followed. More details about this research design and why it was selected will be discussed in Chapter 7.

The research was conducted amongst a sample of male blue-collar workers of the Alpha Group (formerly Anglo-Alpha) during 1993 and 1994. Alpha is a company that produces cement, concrete and aggregates for the building and construction industry with factories and mining operations all over South Africa. Cement factories are located in the Northern Cape, North West Province, Gauteng, the KwaZulu Natal South Coast and in Durban. Stone quarries and concrete readymix plants are located country wide but concentrated in Gauteng, Durban and Cape Town. During the time of the study the Company also had a lime factory near Daniëlskuil in the Northern Cape, an industrial carbonate factory near Port Shepstone and a paper sack manufacturing plant at Mandini on the KwaZulu Natal North Coast. These three operations were included in the study. The fact that operations are spread over such a large geographical area enabled the researcher to draw adequate numbers of blue-collar workers from both rural and urban areas which in turn made a comparison between these two groups possible.

A cross sectional survey was conducted with a randomly selected sample of 170 blue-collar workers from Peromnes Grades 14-19 (these grades represent unskilled and semi-skilled workers). The sample represented 33.3 % of the universum of 510 blue-collar workers who

qualified in terms of the selection criteria. The data of only 163 of the initial 170 could eventually be used. Of these 69 (42.3 %) were from urban areas and 94 (57.7 %) from rural areas.

Workers in the age group 45-55 (born between 1938 and 1948) were selected. The reason for this was two fold: people of this age group normally start to think about and prepare for retirement because their children are of an age that they begin to leave the house and become independent which leaves the parents with more resources for themselves. People of this age group also still have enough time to prepare for retirement that is approaching yet not imminent.

A second reason for selecting this age group was the fact that economic pressures forced Alpha in the two years prior to the survey to seriously downsize its staff complement. Many employees over the age of 55 were offered early retirement and indeed left the Company.

The data collected during the survey was compared with international research data on ageing and retirement as well as local data from the HSRC's Co-operative Programme on Ageing as well as the UCT/HSRC Centre for Gerontology and other research. The research findings of the Co-operative Programme on Ageing were very useful for this study because it highlighted the South African situation and expected future scenarios.

A literature study, which included literature on retirement, work, human development, gerontology, social psychology, anthropology and Employee Assistance Programming, preceded the empirical study. Preference was given to literature from 1980 onwards. "Older" literature was however also consulted when required for greater clarity.

The researcher was very fortunate to attend the XVth International Conference on Gerontology and Ageing in 1993 in Budapest which also contributed to a better insight into the research problem and the ageing process.

The research design, sampling procedures, data collection, methods and hypotheses tested will be dealt with in more detail in Chapter 7.

## 1.6 LIMITATIONS AND CONSTRAINTS OF THE STUDY

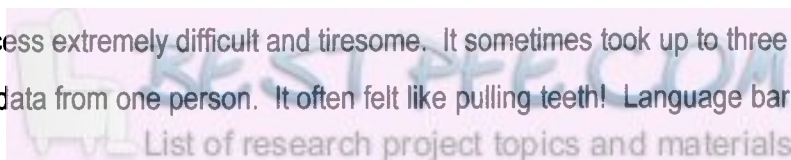
### 1.6.1 Limitations

- One of the biggest limitations of the study is the fact that it was conducted amongst employees of only one Company. As a result of the relatively small universum the sample was also fairly small. This limits the extent to which generalisations could be made or research findings be applied to larger populations.
- A **longitudinal survey design** would have been more appropriate for this study. It would have enabled the researcher to more accurately measure and identify problems relating to the settling down process and adjustment to retirement over time. It would also have made possible more appropriate recommendations with regard to the preparation process. Financial and time constraints however forced the researcher to use a cross sectional survey.
- Although **literature on ageing and gerontology** was plentiful, **literature on retirement** and especially retirement preparation was hard to find. Very little research on this subject has been done internationally as well as in South Africa. This made comparison of the research findings of this research with similar research very difficult.
- By the same token, literature relating to retirement of **blue-collar workers** was virtually impossible to find. Except for findings of studies as conducted by the Programme on Ageing, the majority of resources consulted relate to white-collar workers in first world environments such as the UK and the USA.

### 1.6.2 Constraints

#### THE RESEARCH GROUP AND DATA COLLECTION

- A large component of the research group was illiterate or semi-literate and found it difficult to understand and comprehend the questions. This made the data gathering process extremely difficult and tiresome. It sometimes took up to three hours to collect the data from one person. It often felt like pulling teeth! Language barriers, especially



where the researcher conducted the interviews herself further aggravated the situation. This cumbersome process resulted in mental fatigue on the side of the interviewers who on average, could only interview about four people per day.

- Although the questionnaire was several times “re-designed”, simplified and piloted, it remained long and cumbersome to administer. Questions had to be asked in a round-about manner to foster better understanding and to eventually acquire the required information. Due to the low literacy levels of the research subjects as well as their level of sophistication it was difficult to acquire the information needed in a straight-forward manner.
- The fact that the questionnaire was in English and the interviews were conducted in another language led to a lot of confusion at times. Allowances had to be made for explanations that could lead to a better understanding of the questions. These “explanations” were to an extent “standardised” in consultation with the fieldworkers during the training process to limit the degree to which they could influence responses.
- Although plant management was very co-operative and interviews were scheduled ahead of time it was often difficult to release people from work for these interviews and appointments were often cancelled at the last minute.
- The data collection process was also very drawn out because of the fact that the researcher could not devote a dedicated period of time to the survey but had to do it amidst other work to save costs such as travelling expenses.

#### TIMING OF THE SURVEY

- The survey followed shortly after a downsizing exercise in the Company during which a large number of employees were retrenched. This led to extreme mistrust and scepticism on the side of respondents who perceived the survey as “just another trick to identify people for retrenchment”. A lot of time was spent on explaining why the research was conducted and working through this resistance. These efforts were met with limited success.

- The survey spanned the period just before, during and immediately after the 1994 democratic elections. This period was highlighted by periods of extreme violence and pessimism just before the elections and extreme scepticism and optimism just after the elections. It is only realistic to assume that these social and political conditions in the country during the time of the survey would have influenced the responses to some or other degree. The political changes in the country following the elections also resulted in social changes - some to the advantage of formerly disadvantaged groups. As the questionnaire was constructed during the old paradigm one can expect that this may impact to an extent on the reliability and relevance of the research findings.

## 1.7 DEFINITIONS AND EXPLANATIONS OF KEY CONCEPTS

Unless otherwise indicated the descriptions of key concepts offered below are operational definitions as they apply to this particular study.

**“Retirement”** refers to the final phase of the occupational life cycle. It refers to the period following a career of employment in which occupational responsibilities and often opportunities are at a minimum and in which the individual is entitled to an income by virtue of his past occupational efforts (Atchley, 1976:9).

**“Retirement preparation”** is the management of lifestyle and consumption opportunities to enable retirement to be a progressive set of options and choices (Featherstone, 1987:134).

**“Blue-collar workers”** refer to semi-skilled workers who mainly, but not necessarily perform manual jobs in the job categories PG 14 - 19 as per the Peromnes job rating scale. Those job grades are from the lower end of the rating scale.

**“Peromnes rating scale”** is a structured scale used by many Companies to objectively evaluate jobs as they are, according to critical incidents and actual examples of tasks in the job as set out in a job description of people. Eight factors are taken into consideration for evaluation. These factors are grouped in “job content” factors and “job requirement” factors.

**“Employee Assistance Programme”** (EAP) refers to a set of policies, procedures and actions by which a work organisation can legitimately intervene in identifying, preventing and treating problems that impact, or have the capacity to impact, on job performance or well-being.

In Alpha Ltd. the EAP extends beyond formal employment with the Company and is accessible to pensioners through a Pensioners Assistance Programme (PAP).

**“Industrial setting”** in the context of this study refers to an organisation or company whose core business entails the mining of materials and the manufacturing, packaging and distribution of products such as cement and concrete, which are mainly used in the building and construction industries.

## 1.8 PRESENTATION OF CONTENT

This research report is divided into five parts.

Part One, Chapter One serves as **an introduction** to the dissertation and deals with matters such as the research problem, motivation for the research, objectives, limitations and constraints. It also explains a number of key concepts.

Part Two, Chapters Two to Four, **places retirement in perspective** and explores aspects such as the history and evolution of retirement, theories underlying retirement and the effects of social, cultural and economic influences.

Part Three, Chapters Five and Six deals with the **process of retirement**. Chapter Five focuses on the prelude to retirement and explores the meaning of work and the meaning of retirement and how that influences attitudes and perceptions. Chapter Six deals with adjustment to retirement.

Part Four, Chapters Seven to Eleven presents the **empirical study**. Chapter Seven elaborates on the research design and procedures with particular reference to hypotheses, methods of data collection and sampling methods.



Chapters Eight to Eleven present the findings of the empirical study in relation to the hypotheses tested.

Part Five, Chapter Twelve, presents a discussion of the findings, conclusions and recommendations

## **1.9 SUMMARY**

This Chapter served as an introduction to the dissertation and attended to aspects such as the research problem, motivation of the research, aims and objectives, research design and procedures and the limitations and constraints of the study.

As part of the research problem it examined the effects of retirement and change on the individual and his role fulfilment. It also attended to the implications of retirement in the South African society.

The motivation of the study was stated as the lack or absence of appropriate retirement preparation programmes for blue-collar workers

The aim of the study was to determine whether blue-collar workers' attitudes to retirement are realistic compared with real life situations and to establish whether they have sufficient awareness and knowledge to prepare for retirement.

The research was conducted amongst a group of blue-collar workers between the ages of 45 and 55 in the Alpha Group. A research design for exploratory-descriptive research was used. Several limitations and constraints were highlighted of which the most important were the inaccessibility of literature, problems relating to data collection and the timing of the study.

## **PART TWO: RETIREMENT IN PERSPECTIVE**

### **CHAPTER TWO**

#### ***HISTORY AND EVOLUTION OF RETIREMENT***

##### **2.1 INTRODUCTION**

In Chapter One the statement was made that retirement is a consequence of industrialisation and therefore a creation of modern society. This Chapter will explore this statement and the evolution of retirement within a historical context.

##### **2.2 THE ROLE OF THE ELDERLY IN ANCIENT CULTURES AND EARLY CIVILISED SOCIETIES**

In primitive cultures people of advanced age were rare - most people hardly survived beyond the age of 35. Although very little is known of these cultures the indications are that older people were only supported as long as they could perform some sort of production function. Once they had passed the stage of "meaningful productivity" they were abandoned, neglected and even encouraged to commit suicide. This was especially the custom amongst primitive Eskimo and Japanese cultures. This way of "disposing" of the elderly population was viewed as functional for the existence of the tribes and often carried out with great rites and ceremony (Hooyman, & Kiyak, 1988:6).

During the Greek and Roman cultures eighty percent of people still died during their middle ages. It is said that our chronological conception of age with "old" being defined as age 60 and over began during this time. During this period age implied power and cities and countries were ruled by the elderly. In the family the eldest males were the authority and their authority was absolute and seldom questioned. The young were dependent on the old and respected the old by custom and law. This was also true during biblical times.

According to Atchley (1976:10) the development of agricultural societies brought new developments which effectively contributed to older people having power and status and being respected by their families and communities.

One such development was the concept of **property rights**. When land became property and people gained property rights in agricultural societies, they could usually afford to support themselves. As a landowner a person held the power of landownership and he could hardly be forced off his land. When he grew too old to labour on the lands any longer he could gradually decrease the energy he put into labour himself and hand over to a son or sons or even sons-in-law. In this manner he still retained control over the farm and what was produced.

However, not all members of society benefited from land ownership and the respect and status it brought. The working man who failed to gain property rights had to do the heaviest labour and few of them lived to become old. Those who did survive, however, had to continue working for as long as they could and then had to rely on the benevolence of the family and elite members of society. It almost became a status symbol for the wealthy to support destitute members of society. Those who were not so lucky to be supported ended up in alms houses and they simply died of malnutrition and neglect.

However, different authors agree that in general during the 17th and 18th centuries elderly people were honoured and treated with respect in Western societies. Religion played a major role in this as it influenced or even prescribed to a great extent how the aged should be treated, honoured and obeyed.

### 2.3 THE INFLUENCE OF THE FRENCH, AMERICAN AND INDUSTRIAL REVOLUTIONS ON THE POSITION OF THE ELDERLY

The position of the aged began to change dramatically around the late 1700's. As reasons for this Crandall (1980:75), gave the French and American Revolutions. Both revolutions spawned the concept of **equality**, also equality of the ages, and abolished the old order.

Atchley (1976:12), however, is of the opinion that the changes brought about by the Industrial Revolution were the main contributing factors to the changes in the roles of the elderly and the development of the concept of retirement.

As a result of **industrialisation**, production increased because of better methods and equipment and led to **economic surplus** that meant that more people could now be supported at a higher standard of living. This allowed a much larger proportion of the population to survive into old age. For the first time in history parents began to live beyond the period of their children's dependency.

This means that children left home while the parents were still healthy and capable of looking after themselves. At the same time the **fertility rate** also started to **decline** with the result that older people became an **increasing proportion** of the population.

**Industrialisation** also brought changes to **social organisation**. Where older people formerly retained power by moving into honorary positions and fulfilling advisory and supervisory roles, with a larger proportion of older people, there were simply not enough of these positions. The old were no longer the elite as a lower premium was also placed on experience.

**Industrialisation** also gave birth to the **production line**. With the introduction of the production line a number of people now worked together to achieve a desired outcome and each one only contributed to part of the final product. That meant the replacement of the craftsman or small scale worker and small business man by the salaried worker. This had a significant impact on the lives of individuals. The decline in owning land or managing a business meant that for the majority of people earning a salary, by occupying a job, became their only sources of income.

As job holders had to produce to minimum standards, the demands of the job could no longer be adjusted to fit the capabilities of the individual. This deemed many elderly people redundant as they simply could no longer meet the demands of the job.

## 2.4 THE DEVELOPMENT OF PENSION FUNDS

As a result of the fact that elderly people could no longer meet the demands of the job, **mandatory retirement** laws became common and created immense poverty among the aged. As families were forced to care for the elderly, feelings and **attitudes** towards the elderly **shifted** from respect and honour to disgust and viewing them as a burden.

In the beginning of this century pension funds, which allow older people to retire yet still receive an income, were introduced. The rise of the National State and labour unions made it possible for part of the **economic surplus** to support people not in the labour force any more. This was the beginning of social security and the development of state pension funds.

People began to accept without guilt that retirement is an earned right. If they have lived long enough to contribute their work to the economy and still have years left over they are entitled to retire.

Since World War II social security and retirement income schemes have been developed on a larger scale to allow for and encourage more universal and early retirement. In South Africa social or old-age pensions were paid to whites from the early years of this century and were gradually extended to other population groups. Only since 1944 have social pensions been paid on a bimonthly basis to elderly black people (Ferreira, Gillis & Möller, 1989:27). Until September 1993 there was disparity in the pension of the different ethnic groups with black people receiving the lowest pensions.

**Private and company sponsored pension schemes** also experienced dramatic growth in South Africa in the post war period. Membership of "private" pension funds is, however, still not compulsory in South Africa and is normally negotiated in the context of the rules of an employee's job agreement with the employer. Despite this, **retirement arrangements** have become almost conventional and are rigidly formalised and almost prescribed by some firms or occupational groups. Also the **timing** of retirement and **retirement age** is governed by **public arrangement** and is largely outside the decision and control of individual employees. As a result of this, the age of 65 is generally accepted as the traditional retirement age in South Africa and it is rare for a person to work beyond this age.

## 2.5 RETIREMENT AS A MEANS TO REGULATE THE LABOUR MARKET

According to Matras (1990:234), the **conception, formulation and implementation of retirement schemes had as their objective not so much the welfare of the aged but the regulation of the labour market. Through the phasing out of older employees more employment opportunities can be ensured or enhanced for younger employees.**

With the introduction of income maintenance pension schemes in the late 19th century in Europe, the U.S. and North America retirement became a common phenomenon. It was welcomed by employers who used it to replace higher waged employees perceived to be less able to maintain productivity and adapt to new technologies, by younger employees.

Governments also favoured retirement as a means of supporting employment opportunities for younger people and as a measure to improve efficiency and higher productivity. The same viewpoint was held by Labour Unions who wanted to preserve jobs for prime aged employees especially after the depression of the 1930's. They contributed substantially to the development of universal social security benefits.

Fennel, Phillipson & Evens (1988:43) are of the opinion that retirement has played an important role in periods of mass unemployment. Where work is scarce and in short or fluctuating supply, retirement is seen as a functional necessity to regulate employment. Worldwide unemployment in recent years stimulated early retirement and the lowering of the retirement age.

After World War II when labour was in short supply pressure was put on people to delay leaving work. By the 1980's and later, however, retirement was once again viewed as a means of redistributing jobs to the young.

Economic pressures in South Africa since the early 1990's and a need to be globally competitive since the 1994-elections, forced many companies to institute policies for early retirement as a means of reducing staff complements often as part of transformation and restructuring exercises. The introduction of affirmative action practices combined with rationalisation in many companies also affects the retirement age of especially white males. In most South African Companies the retirement age has effectively been lowered from 65 to 55. This has the dramatic implication that many people are forced to retire before they have made adequate provision for their old age.

## **2.6 SUMMARY**

From this Chapter it was clear that retirement, as we know it to day, is a relatively modern concept which only started to evolve towards the end of the 18th Century as a result of the Industrial-, French and American revolutions.

Before then people were craftsmen, tradesmen or landowners who regulated their own work hours as well as their economically productive years. Those who were not as fortunate as to be self employed worked for others and either worked until they passed away or died in poverty as a burden on their families.

As a result of the Industrial Revolution production processes became faster and older people found it increasingly difficult to keep up with the pace and demands of the workplace.

The Industrial Revolution also gave rise to economic surplus that meant that more people could be supported in a given society. This led to the development of pension funds, which allowed people to retire and also receive an income.

Retirement however also served as a means to regulate the labour market during the 19th and 20th Centuries during periods of unemployment as older people were forced to retire to make room for younger people.

\*\*\*\*\*



## **CHAPTER THREE**

### **SOCIAL THEORIES OF RETIREMENT AND AGEING**

#### **3.1 INTRODUCTION**

Although retirement and old age are not synonymous, age related retirement can be seen as the introduction to the "ageing" phase of life. In order to understand the retired person better and to find explanations for the changes in social relationships that occur in later adulthood the gerontological literature has developed theoretical concepts which serve as useful frameworks to study the retiree and the elderly.

These theories basically strive to answer three questions, namely :

- How do the elderly adapt to their physiological, psychological and social situations that are changing as they grow older ?
- What are the ways in which social structures and social change impinge upon the individual and collective processes of adaptation in old age ?
- How do the patterns of transition and adaptation in ageing affect the social units and sub systems in which the elderly are involved and how do they affect the social structure as a whole? (Matras 1990:199 - 201).

Some of the theories relevant to the field covered in this study, dealing with the first two questions, will hence be discussed. The third question will not be dealt with as it falls outside the scope of this dissertation.

#### **3.2 THEORIES OF WELL-BEING, SATISFACTION AND ADAPTATION**

##### **3.2.1 Role Theory**

Research on role theory and ageing involve the work of Burgess (1960); Rosow (1985) and Hagestad & Neugarten (1985).

**At the basis of the role theory lies the assumption that people play different roles during their lifetimes.**



**These roles help to describe a person as a social being, giving meaning to his life and form the basis of his self image. Loss of roles therefore can lead to an erosion of social identity and self-esteem.**

Many role theorists therefore see loss of work as a major crisis, which can result in demoralisation and low self-esteem especially where there are no substitutes with the same cultural value.

Parsons, as quoted by Fennel et al. (1988:43), describes it as follows:

*“Retirement not only cuts the ties of the job itself but also greatly loosens those to the community of residence.”*

According to Hooyman and Kiyak (1988:65), retirement not only alters the **roles** people are expected to play but also the **manner** in which they are expected to play them. What is required in one role may be useless or conflicting in another one. For example, learning to be highly productive in the workplace may be anti-thetical to adjusting to leisure time in retirement.

Results from modern research indicate that people who are reluctant to retire are often those who gained most satisfaction from their work. Those who worked merely to satisfy their financial needs tend to look forward to retirement (Fennel et. al. 1988:44).

Role change experienced by the retiree and the elderly underlies the two most widely debated theories of successful ageing namely the **activity theory** and the **disengagement theory**.

### **3.2.2 Activity Theory**

**The activity theory pioneered by Burgess (1960), presumes that a person's self-concept is validated through participation in roles characteristic of middle age.**

**It is based on the assumption that older people who are active will be more satisfied and better adjusted than less active elderly. It is therefore seen as desirable for older people to maintain as many middle- aged activities as possible in later life.**

According to Weeks (1984:27), **activity theorists** accept retirement as the normal state for older people and they make the further assumption that retirement leads to a loss in social roles. Those retirees who manage to maintain high levels of activity after being displaced from the workforce, are also those who adjust more successfully to retirement. Activities replace the role lost upon retirement with new roles which in turn allow a person to maintain a positive self-esteem.

According to Hooyman & Kiyak (1988:66) this perspective is consistent with our society's value system which emphasises work and productivity.

Matras (1990:205) indicated that some people who never had high levels of activity in their lives still maintain a high morale and life satisfaction in old age. This standpoint acknowledges the importance of **personality** as a major determinant for **life satisfaction** as proposed by the continuity theory. People who have been active, achieving and outward-directed earlier in their lives will probably seek to continue in this manner into old age whereas those who have been passive, dependent and home-centred, may want to sustain this pattern of life in later life.

Empirical support for this theory is also mixed. Palmore (1979) found that being active in organisations as well as physical activity were two major predictors of successful ageing.

Other studies such as that of Longino & Kart (1982) and Hooyman & Kiyak (1988), identified a negative association between formal group activity and life satisfaction. This suggests that variables other than level of activity such as opportunities to interact intimately with others are needed to explain life satisfaction.

According to Weeks (1984:28), the explanatory power of the theory is weak and it does not adequately characterise all other people.

The theory is based on a static perception of old age which in turn is based on the assumption that low status for older people is normal and therefore something that is best coped with by one set of behaviour.

### 3.2.3 Disengagement Theory

The controversial disengagement theory was introduced by Cumming & Henry in 1961. They see disengagement as an inherent characteristic of ageing. The process of disengagement is not one sided but is mutual withdrawal by both society and the older person.

*“Ageing is an inevitable mutual withdrawal or disengagement resulting in decreased interaction between the ageing person and others in the social system he belongs to. The process may be initiated by the individual or by others in the situation..... When the ageing process is complete the equilibrium which exists in middle life between the individual and his society has given way to a new equilibrium characterised by a greater distance and an altered type of relationship.” (Cumming & Henry 1961:14-15).*

**The key assumption of the theory is that as one grows older one’s “ego energy” declines and one becomes increasingly self occupied and less responsive to normative controls. Older people who experience loss of roles and energy want to be released from the pressures of society which expect of them to be productive and competitive.**

According to Hooyman and Kiyak (1988:68) disengagement is viewed as a form of adaptive behaviour, which allows older people to maintain a sense of worth and tranquillity. It is also presumed to be functional for society. In this manner societies can transfer power in an orderly fashion from older to younger generations. Societies should therefore encourage the withdrawal of older people from society rather than to seek to keep the elderly involved.

This theory is a highly controversial one and has received lots of criticism throughout the years. Some of the major criticisms are the following :

It cannot account for the large number of people who enjoy life by being active in old age. The idea that people voluntarily and mutually disengage seems unlikely to be a universal

process (Weeks 1984:26). The theory fails to account for variability in individual preferences.

Moreover in many cultures the elderly still move into new roles of prestige and power.

What happens when either the individual or the society wants to disengage but the other "party" does not wish him to do so? Especially if the elderly does not want to disengage but the society wants him to, the society can use this theory as a rationale to avoid confronting and dealing with issues concerning the elderly. (Matras 1988:206).

According to Weeks (1984:27), the theory does not fit all the facts, for instance modern society seems to be imposing an earlier withdrawal of people through forced and early retirement despite the fact that life expectancy is increasing.

Lastly the assumption that it is beneficial for a society if its elderly disengage is also not universally true. Withdrawal from useful roles by the elderly in the society may not necessarily be good for the society.

#### **3.2.4 Continuity Theory**

**The continuity theory proposes that the personality of a person is a dominant integrating force which adjusts to changing circumstances. People with different personalities and lifestyles will therefore adapt differently to retirement and old age.**

According to this theory (Hooyman & Kiyak 1988:71), we become with age more and more what we already were when we were younger. Central personality traits become more pronounced and core values more accentuated. An individual ages successfully if she or he maintains a mature integrated personality while growing old.

Matras (1990:207) proposes that the habits, commitments, dispositions, preferences and behaviours learned in early life persist in later life. People strive to maintain continuity of roles and lifestyles in later life. The extent to which they can maintain these roles and lifestyles in early and middle years will determine how successfully they will adapt to the

changes of retirement and old age. Individuals provide their own standards for successful ageing rather than to adjust to a common norm.

There are a few major criticisms against this theory. Firstly by emphasising earlier stages of development and the fact that individuals seek to maintain a particular pattern of behaviour throughout life as criteria for successful ageing, **individual responses** to growing old are overlooked. Lifestyles in old age may be a **response** to growing old rather than reflections of life long patterns. (Hooyman & Kiyak 1988:71). Poor health, limited finances, etc., may require modifications in lifestyles. A person may want to change earlier lifestyles in order to correct unwanted behaviour and to rid himself of disliked roles. Striving for continuity may then indeed be maladaptive and may reduce his self-esteem.

Secondly, the continuity theory overlooks external factors. Although a person may want to continue with previous roles and lifestyles, his environment may change compelling him to change as well. A person may become widowed, friends may move away, he may change residence or community or even values or attitudes may change, making continuity of lifestyles and role stability impossible (Matras 1990:207).

Thirdly, the complexity of the continuity theory makes it difficult to test empirically.

### 3.3 THEORIES CONCERNING THE INFLUENCE OF SOCIAL STRUCTURE AND SOCIAL CHANGE ON ADAPTATION AND SOCIAL STATUS IN OLD AGE

#### 3.3.1 Modernisation Theory

The best known theory in this category is surely the modernisation theory which was developed by Cowgill & Homes (1972). This theory stems from an essay written by Talcot Parsons in 1942 which postulates that **loss of status amongst older people is as a result of them being cut off from younger generations and left out. The institutionalisation of retirement in societies has stripped older people of their useful functions and in the process also stripped them of their status.**

It argues that the modernisation of societies is accompanied by demographic transition which results in lower status for the elderly.

The key features of modernisation, producing this effect were held to be :

- the introduction of new technology
- the impact of urbanisation
- the importance attached to education

(Fennel et al. 1988:28).

It is argued that the improvement in **technology** which relates to the maintenance of health, **increases longevity** and that in turn create inter-generational competition for jobs. As a result of this it became necessary to introduce retirement in order to make way for younger workers.

New **technology** on the other hand undermines the **skills** of older workers who were schooled and gained experience in “old technologies” As a result of technological development work opportunities are usually created in high density population areas with the result that young people migrate to cities where they earn more and as a result achieve higher status than their parents.

**Urbanisation** resulted in the **breaking up** of the **extended family systems** as young people move away leaving the elders behind. **A major theme of the modernisation theory therefore is that older people are deprived of family relationships in a modern industrial society.**

**Education** has also become more **technical** than **experimental** in industrialised societies and is targeted at the young. Young people now know more than their elderly parents and as a result enjoy higher status. **The growth in education has therefore undermined the traditional role of older people as teachers of skills and knowledge and rendered them redundant.**

The modernisation theory has been criticised on the grounds of **over simplification** of both concepts **modern** and **modernisation** and of the concept of **social status** of the

**aged** (Matras 1990:213). In many industrialised countries such as Japan, the elderly still enjoy a high status. Similarly, the assumption that the elderly enjoy high status in pre-modern societies has been widely questioned, criticised and even disproved.

New developments in demographic research (Fennel et al. 1988:28-32), also raise serious doubts about many of the arguments. It presents different interpretations of the development of the family over the past 400 years and the relationship between older people and their younger children. Changes in life expectancy, the decrease in the child bearing age and other demographic factors, are also now throwing new light on why families moved away from the extended family system to a single family system.

### 3.2.2 Age Stratification Theory

The age stratification theory studies the elderly in relation to other age groups in society. It refers to the division of society into socially meaningful groups or strata. Each strata consists of individuals with similar characteristics because they are at the same stage in the life course. (Binstock & George 1990:188).

**According to this theory (Matras 1990:212-213), chronological age not only determines genetic physiological and psychological maturation and development, it also determines the roles people play, their status, rights, power, entitlements and responsibilities. It implies that people from different strata differ in social values and in the manner in which they perceive life situations. Individuals in the same stage of the life course on the other hand, have much in common. Being born during the same time period they share a common historical and environmental past as they have been exposed to similar events, conditions and changes.**

In this sense political, social and economic structures and situations in a given time period will largely influence the way people living during that period think and behave. It will shape their social values, attitudes and perceptions. This in turn will determine how they will perceive and adapt to old age.

The age stratification theory furthermore postulates that each strata can be evaluated according to the **roles its members typically play** and the extent to which these role are **valued** by society. It then follows that some age strata have qualities that are valued more than others and therefore have more status. This may in turn lead to actual or perceived inequality amongst age strata.

Age strata also differ in age related capacities as a result of the variety of physical, social and psychological factors that affect the ageing process (Hooyman & Kiyak 1988:75).

Mobility among strata is strictly one way and irreversible. Interaction between members of the different strata may be characterised by co-operation or conflict.

This theory has always been controversial. According to Hooyman & Kiyak (1988:77), the theory too narrowly assesses people and ascribes too many matters to chronological age.

It gives little consideration to the importance of other matters such as physical appearance, physical health, mental-ability, and so forth. Family backgrounds, social class, culture and so forth is also not considered. Another point of criticism is that we are moving towards an age irrelevant society with age-based constraints weakening and socio-economic status becoming more important.

Although the theory is of little use to explain an individual's behaviour in the ageing process, it can however help us to understand the ways in which society uses age to fit people into structural niches in the social world and to observe that this age structure changes as time passes. (Hooyman & Kiyak 1988:78).

### 3.3.3 The Political Economy of Ageing

This perspective, which developed as recently as the mid 1970's, is more a macro analysis of **structural properties** that underline how people **adapt** to old age rather than a theory. **It views old age as a social rather than a biological constructed status. It studies the interrelationship between political structure, economic structure and social structure.**



According to this perspective, many of the problems facing older people are a product of social and economic inequality rather than resulting from the ageing process itself. (Hooyman & Kiyak 1988:83). Social conditions facing older people, such as inadequate income, health care and housing are created by a capitalist society. The dependency status of elderly people results from the restricted access to a wide range of resources, especially income. (Bond & Coleman 1990:32)

**The political economy of ageing approach criticises policies for stereotyping and stigmatising older people and discriminating against them. It blames social and economic policies as the key determinants of the elderly's appalling life conditions.** Policies are often directly influenced by the state of the economy: when the economy declines so do resources and services for the elderly.

Fennel et al. (1988:53), quotes Townsend who writes:

*"Retirement, poverty, institutionalisation and restriction of domestic and community roles are the experience which help to explain the structured dependency of the elderly. (In this analysis it is) society (that) creates the framework of institutions and rules within which the general problems of the elderly emerge or, indeed, are "manufactured". In the everyday management of the economy and the administration and development of the social institutions the position of the elderly is subtly shaped and changed. The policies which determine the conditions and welfare of the elderly are not just the reactive policies represented by the statutory social services but the much more generalised and institutionalised policies of the state which maintain or change social structure".*

**This perspective challenges the perception that older people are passive recipients of welfare and medical services that are to be blamed for rising health and social security costs.** It argues that current governmental and welfare approaches to ageing tend to preserve rather than challenge the underlying social and economic inequalities. Solutions must involve fundamental policy changes to alter both social perceptions of the elderly as well as their objective conditions.



The political economic perspective contributed to a large extent to the development of a more positive approach to old age during recent years. It provided social gerontologists with a range of counter arguments to perceptions blaming and scape-goating elderly people. **It created an approach that focuses on the strength and potential of older people working with them towards interdependency rather than fostering dependency and powerlessness.**

### 3.4 SUMMARY

This chapter critically examined several theories relating to the ageing process and how people adapt to ageing. The following theories were discussed:

- Role theory
- Activity theory
- Disengagement theory
- Continuity theory
- Modernisation theory and the
- Political economy of ageing perspective

Although these theories serve as very practical frameworks to explain and confront certain problems, no one is universal. None of the theoretical perspectives discussed in this chapter accounts fully for the wide variations or multiple dimensions of the ageing process. For this reason a multi-disciplinary approach was adopted for this research. Key elements of all theories discussed were therefore used as a basis for this study.

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## **CHAPTER FOUR**

### **RETIREMENT AND AGEING IN A SOCIAL, CULTURAL AND ECONOMIC CONTEXT**

#### **4.1 INTRODUCTION**

In order to understand the social and economic dimensions of retirement and ageing better, it is important that we take a closer look at the dynamics influencing these dimensions namely demography, ethnicity, culture and industrialisation.

Each of these influences will be briefly reviewed in this chapter with special attention to Africa and especially the South African situation. It was very interesting to note that most of the literature consulted regarding Africa and South African blacks, came out in strong support of the modernisation theory.

#### **4.2 DEMOGRAPHY AND AGEING**

##### **4.2.1 Terminology**

The demography of ageing is concerned with determining the following:

- the state of the older population
- changes in the numbers, proportionate size and composition of sub populations
- the component forces influencing demography namely mortality, fertility and migration and
- the impact of demographic changes on issues such as family life, household structures, inter-generational relations and allocation of social, economic and health care resources.

According to Hofmeyer & Mosterd (Ferreira et al. 1992:19) **demographic ageing** of a population is defined as an **increase in the proportions of persons 65 years and older with resultant increase in the median age**. During the process of demographic transition the age structure of a population increases and the median age rises.

The United Nations Scale (1956) for the population ageing distinguish between young, mature and aged populations.

Young populations have less than 4% of persons in the age group 65 years and older. Mature populations have 4-7% in the age group 65 years and older and aged populations exceed 7%.

#### 4.2.2 Causes of population ageing

The ageing of populations has been distinctly a 20th century phenomenon. Until about 200 years ago, most countries were demographically young. Since then however and especially over the past 50 to 100 years substantial changes in the age structures have occurred in the presently developed countries as the proportion of children in this population markedly declined while the proportions in the middle and older age groups increased.

Ageing populations have now become a worldwide concern. By the year 2000 the estimated elderly population - that is people 60 years and older - will constitute 13,7% of the world's population.

The major demographic forces "causing" the elderly population to be proportionately higher than the "younger population" are **fertility, mortality and immigration**.

**A decline in fertility rates together with a reduction in the overall mortality rate lead to a decline in the younger population and an increase in the older population.** This century, especially the latter half, has witnessed a decline in **fertility in developed countries**. Improvements in living conditions, medicine and public health services were not only responsible for a decline in infant mortality rates but generally contributed to people living longer - hence an increase in the elderly population.

World figures show that **fertility rates will sharply decline** to the year 2035 while **survival rates will further increase**. Both will be substantial for even less developed countries. (Binstock & George 1990:29)

It is also expected that the “**older old**” section - that is people over the age of 80 years - **will increase**. This trend has been evident in both developed and less developed countries.

Although **immigration** also has an influence on population ageing it is not as substantial as fertility and mortality rates. Since migrants are normally younger people, mass emigration can lead to an ageing of the population of the country of origin and juvenation of the country of destination. It is, however, seldom that immigration takes place on such a large scale.

Immigration can, however, have an influence on the age structure of local communities. So for instance can an influx of younger people to urban areas result in the populations of rural communities being relatively older than that of urban communities.

#### 4.2.3 Trends in South Africa

Although the world population in general is ageing and the cause of great concern for gerontologists due to the demands it will make on social and economic services and resources, the situation is different and to an extent **more complex**, in South Africa. **Not only are the different ethnic groups in different stages of demographic transition, they are also subject to different transition rates** (Ferreira et al. 1992:19).

Population ageing amongst the blacks is a recent phenomenon due to the still fairly high fertility and infant mortality rates.

According to the United Nations scale measuring the degree of population ageing, the blacks are, demographically speaking, a young population due to the fact that only 2,6-3% of their population is over the age of 65 based on 1985 demographic figures. According to the same scale whites are classified as an aged population with 8,4% in the age group 65 and older.

Indians and coloureds are also classified as young populations with their elderly measuring below 4%.

According to projected trends it is expected that the numbers of the elderly groups of all four population groups will continually increase over the next 50 years and thus the total elderly population will increase. (Hofmeyr & Mosterd, 1992:24)

During the same time the numbers of the young population (0-14 years) will decrease. (Ferreira et. al. 1992:29)

It is expected that the percentages for whites, 65 and older, will increase from 8,4% in 1985 to 18,3% in 2035. The whites will then be the oldest population group. Indians will increase from 2,8% to 14,7% and coloureds from 3,5% to 12,7%.

Amongst the blacks the expected increase will only be 4,4%: from 3% to 7,4%. Despite the fact that the blacks will retain a relatively youthful structure they will also be defined as an aged population. **However, although the black population will have a small percentage of old persons, it will have the most numerous population in terms of absolute numbers.**

When absolute numbers are considered, 7 million of the total population of the country will be over the age of 65 by the year 2034. The ethnic composition will also change. The share of the Indians in the total elderly population will increase only slightly from about 2% in 1985 to 3% in 2035. Coloureds will increase from 8% to 9% and whites will decrease drastically from 31% to 15%. On the opposite side of the scale, the black elderly will increase dramatically from 59% of the aged population to 73%.

The "very old" (80+) population is expected to increase from 12,1% to 13,6% in the year 2035. About  $\frac{2}{3}$  of this group will be black.

Demographic projections furthermore depict **greater dependency** amongst the elderly of all the ethnic groups.

Add to this that many black elderly still have a number of **young dependants** to care for when they retire, there is indeed cause for concern taking into consideration the **lack of services**, resources and infrastructure for the elderly in South Africa.

### 4.3 RACE, ETHNICITY AND RETIREMENT

Ethnic groups are broadly defined as “social groups distinguished by race, religion or national origin” (Gordon 1964:27).

According to Hooyman & Kiyak (1988:474) **ethnicity involves three components namely culture, social status and support systems.** These components influence the way in which people feel about themselves and how they interact with their environment. It also determines how individual ethnic groups adjust to retirement and ageing.

Each ethnic group is unique and should be studied as such with the diversity amongst groups acknowledged.

Despite the diversity amongst ethnic groups some common themes emerge: Ethnic groups are normally people whose language and physical and cultural differences make them visible and identifiable. In many countries ethnicity encompasses **minority status.** They more often than not experience differential and unequal treatment and their resources and status reflect social and economic discrimination. They are often the victims of poverty, malnutrition, poor health and substandard housing (Hooyman & Kiyak, 1988:493).

The absence of a theoretical framework in social gerontology to study ethnic minorities gave rise to the application of the “**double jeopardy**” hypothesis. This hypothesis which was originally applied to elderly blacks, states that:

*“in addition to suffering from the prejudices, stereotypes and discrimination associated with old age, ethnic minority aged also bear the burden of being Black, Chicano, Native American or of being a member of a minority group” (Kyriakos & Mindel, 1987:30).*

Kyriakos & Mindel (1987:31) quote Dowd & Bengston who said:

*“... the minority aged are said to bear in effect a double burden. Like other older people in industrial societies they experience the devaluation of old age found in most modern societies ... Unlike other older people however, the minority aged must bear the additional economic, social and psychological burdens of living in a society in which racial equality remains more a myth than a social policy.”*

**Although the South African black population does not constitute a minority group in terms of numbers, they do meet with the criteria for minority status namely inequality, discrimination and inadequate resources.** Although situations have changed since the 1994 democratic elections, which put an end to inequality and discrimination, black elderly for the most part of their lives had entirely different social, political and economic experiences than their white counterparts. This rendered them a marginalised group.

As a result of limited employment opportunities due to low educational levels blacks used to fill low level and unskilled jobs providing low incomes. This not only reduced their life time earnings but also their pension benefits as the latter are based on earnings. Low incomes also have an impact on health because the lower a person's economic status the higher the prevalence of disease.

In addition to a lack of financial security the black elderly population is furthermore still to a great extent marginalised with regard to health services, living arrangements and social integration. According to Ferreira et al. (1992:187), *"the black elderly who are old, socio-politically marginal, poor and in poor health appear to fit the description of the "multi jeopardy" group. This group is considered to be at high risk for being alienated from the community"*.

Kyriakos & Mindel (1987:201) are of the opinion that disadvantaged minority groups find retirement a less disruptive and less stressful experience than whites. The reason for this is that the occupational roles they have to relinquish are less intrinsically meaningful by virtue of the fact that greater proportions of minority elderly work at menial jobs. The income drop is also smaller amongst the blacks than amongst the whites. This, however, only means that they remain victims of poverty as the poverty they experienced during their work life continues after retirement.

The main findings of a pilot study on personal adjustment to rural retirement among circulatory migrants conducted by Möller (1989:55), indicated that prospective retirees anticipated a life of poverty in retirement. Successful retirees were those who were financially secure, i.e. had managed to set themselves up in business, had survived the ordeal of securing a state old-age pension and/or received gifts or tokens of recognition from their children.



Findings furthermore suggested **that more traditionally orientated persons experience above average adjustment to well-being in retirement.** Good health, financial security, social integration and a positive attitude towards life in retirement were major contributions to the perceived well-being of Zulu return migrants.

What is significant about this study is the fact that despite the divided society in which it was conducted, with an uneven distribution of welfare benefits amongst its old folk, findings reveal similarities rather than differences between the needs of ethnic groups.

#### 4.4 CULTURE, RETIREMENT AND AGEING : AN ANTHROPOLOGICAL PERSPECTIVE

**Culture provides norms, values, beliefs, customs, practices and rituals to people and ethnic groups and is one of the primary reasons why different groups experience retirement and ageing differently.** The elderly, especially the elderly women, are seen in many traditional cultures as the transmitters of culture to the younger generations.

When studying the influence of culture on the experience of ageing and retirement of traditional communities it is virtually impossible to divorce it from the **social and economic systems** of these communities as both are very closely entwined.

In traditional Africa, that is until before colonial times when Africa became part of international economic influences and systems, social systems stressed the importance of age as a significant criterion for the allowances of authority, leadership, power, privilege and prestige in the community. (Rwezaura 1989:114). The older a person became the higher his chances were for acquiring **upward mobility** in the social hierarchy. The **control over strategic resources** such as land, livestock, women and children enabled him to ensure relative stability in junior/senior relations. It also meant social security for the elderly.

**Social security** was furthermore ensured by old men marrying younger women and having more than one wife. In this way he could generate more children and in so doing increase the number of subordinates and expand his relationships of obligation and dependency. Marrying young wives and having more children was looked upon as an **investment in the future**. Not only had

he more children and wives to look after him in his old age, but sons could work for him and more importantly, marriageable daughters could assure a direct income through the lobola system.

The **payment of bridewealth** (lobola) played an immensely important role in regulating the social and economic organisation in traditional Africa. It not only ensured the **economic dependence** of young men and women on male elders but also **guaranteed the status and power** of male elders and ensured their economic survival.

**Control of social organisation** has consistently been in the hands of the elderly in traditional Africa. In African cultures, children were taught to respect and obey their elders and to regard the father as the economic and legal authority of the home. The eldest male was regarded as head of the family which included all the direct ascendants. The elderly were allowed to perform useful and valued functions and most of them performed meaningful roles up to the moment of death. When they became too old to be hunters, warriors and farmers, they were promoted to political, judicial and religious leadership roles (Cowgill & Holmes 1972:316).

Retirement was an unknown phenomenon as responsibilities and power were never relinquished. The elderly did not stop working - they just moved into other roles.

The **extended family** played an important role in caring for the elderly. The caring function also extended into local communities in the form of **informal support** systems, especially where close community ties existed. Within the cultural framework of the extended family children were expected to assume responsibility for parental needs in old age.

**Forces of changes generated by colonial capitalism, ecological factors and a strive for freedom disrupted the traditional order.** Rapid changes in Africa and South Africa especially during the last 50 years had a significant impact on the lives of the elderly.

**Freer mobility of people and waged employment** enabled young Africans to secure wealth and status outside the traditional sphere (Rwezaura 1989:121). This provided them with a chance to disregard the authority of the elderly.

**Economic and social change** and especially the disappearance of large scale bridewealth (lobola), had the effect of reducing or even taking away elders' control over young people and especially marriageable women. This greatly undermined the power and authority of the elderly male over the younger generation as fathers became dispensable as sources for wives.

Rwezaura (1989:123), sums it up as follows:

*“By giving juniors the freedom to travel, to belong to new religions, to gain European education, to work for wages outside the home and so on, the freedom to break loose from relations of dependence was assured in advance. Elders could no longer count on their juniors to provide for them during old age.”*

Change also led to a move away from the extended family to the **nuclear** family. This altered the social and economic roles the elderly played considerably and rendered them almost powerless and without economic support.

In **South Africa** like in many of its neighbouring countries, **urbanisation** is another factor **eroding** the black person's **security and support**. This will however be dealt with in the next section of the chapter.

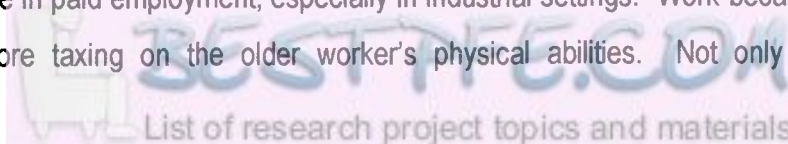
## 4.5 INDUSTRIALISATION, RETIREMENT AND AGEING

As discussed out in Chapter two, retirement is largely a result of industrialisation. The major effects of industrialisation with regard to ageing can be summed up as follows:

- changing in work roles and the institutionalisation of retirement
- development of state pensions and retirement schemes
- urbanisation
- breakdown in the extended family system
- lowering the status of the elderly.

### 4.5.1 Changing of work roles

Industrialisation led to a decline in agricultural employment and self employment and to an increase in paid employment, especially in industrial settings. Work became less flexible and more taxing on the older worker's physical abilities. Not only did it lead to



competition for jobs but the development of technology made the skills of older workers obsolete. This eventually led to older workers becoming redundant and to the institution of retirement as we know it in the 20th century.

Although a stigma was attached to retirement in the early part of the century due to the fact that many elderly lived in poverty, Markides & Cooper (1987:4) point out that this stigma greatly disappeared after the Second World War, when it became socially acceptable to retire. This was mainly a result of the elderly having to make way for younger people who returned from the war and who needed jobs.

#### **4.5.2 Development of pension schemes**

The rapid economic growth in the period immediately following the war also enabled many European countries to rebuild their welfare structures and to “carry” more elderly by means of state social security.

The post war period also witnessed the development of private pensions and retirement schemes which in turn resulted in a rise of retirement incomes. Attitudes towards retirement have become less negative during recent years as retirement became more prevalent in industrialised societies.

In many industrialised countries there is presently a move towards encouraging early retirement in order to open up job opportunities for younger people. In South Africa early retirement is also linked to affirmative action practices.

According to Markides & Cooper (1987:6), financing more people for a longer time due to early retirement, may become a difficult task especially during a time of economic pressure world-wide. The drop in fertility rates in many industrialised countries below the replacement level, led to a shrinkage in numbers of people of working age, who can effectively contribute to pension schemes. Demands of more people in retirement on dwindling retirement schemes can eventually deplete these schemes. This can become a problem throughout the industrial world.

### 4.5.3 Urbanisation and breakdown of extended family system

Industrialisation led to urbanisation world wide as people tend to flock to places where job opportunities were more plentiful. This eventually led to the work role being divorced from the family and to the breakdown of the extended family system. This is especially the case in developing countries.

Woodruff & Birren (1983:61), point out that with the increased mobility and economic independence of the younger generation there has been a gradual but consistent upward and outward movement from formerly insulated ethnic communities. While the distance gap is widening between the younger generation and the elderly an equally disturbing gap is developing because of the socio-economic mobility of the younger generation. As they become more urbanised more demands are made on their income and economic means - means which used to be shared with their dependent parents. They find it more and more difficult to financially care for their parents with a result that the elderly slip further and further into poverty.

Haveren & Adams (1982:4) add to this by indicating that **the breakdown of the extended family leads to a shift in responsibility in who must care for the elderly**. Where it has previously been the responsibility of the family it has now become the responsibility of the State. This has generated considerable ambiguity. On the one hand it is assumed that the State has relieved children from the obligation of supporting their parents in old age and at the same time these public measures are not sufficient in the economic area. Neither do they provide the kind of support and companionship traditionally provided by the family.

In a paper delivered at the 1984 International Congress on Social Gerontology in Dakar, prof Nana van Ap't pointed out that in Africa industrialisation also had major effects.

*"Immediately following political independence African societies abandoned agriculture in favour of industrialisation which seemed to them the only way to achieve economic autonomy and assure their development. Urbanisation which resulted from this choice deprived the countryside of its most dynamic and innovative manpower. The*

*the technological choices made, moreover have contributed to the marginalisation of aged persons where wisdom is wasted”.*

Van Ap't furthermore indicated that people most affected by urbanisation and migration are the rural elderly. While inadequate educational programmes in rural areas contributed to rural out migration of younger people, the elderly were left behind with limited tools and support.

Studies carried out by Hampson (1989:202) found that the rural elderly in Zimbabwe live in extreme conditions of poverty. Many of them have not been in a position to save for retirement and with very rudimentary welfare services, they now lived way below the subsistence level. Many of them have to engage in subsistence farming or the informal sector to allow them to barely make ends meet.

It was accepted at the 1984 Dakar Conference that the **disintegration of the family, the resignation of its social role and the abandonment of old persons are inescapable results of the industrial civilisation.**

#### **4.5.4 Status loss of the elderly**

Industrialisation is also blamed for contributing to **isolation and loneliness** amongst the elderly as well as for a **lowering in status**. Cowgill (1974:319) and Dowd (1980:37) argue that retirement lowers the status of the elderly in society because the aged are placed in a **state of dependency**. Retirement has made the aged a subordinate class and mandatory retirement policies found in industrialisation societies are a form of discrimination and exclusion.

Dowd (1980:39) writes as follows:

*“Old people in modern society, because of their exclusion from labour markets are disadvantaged in their intergenerational relations.”*

According to Cowgill (1974:320), the loss of status is a result of disengagement of the elderly.

*"In highly industrialised societies where work is largely divorced from the family, .... where success is mainly through individual effort and where failure is viewed as the individual's responsibility, the status of the aged appears to suffer most. It is here that old people feel useless, dread feeling dependent and play empty roles."*

In Africa disengagement used to be balanced by re-engagement as older people move into the roles of elders and positions of leadership. With modernisation and industrialisation however this is rapidly decreasing. **Loss of traditional roles** is inevitable **under the stress of industrialisation and modernisation.**

Closer home, sketching future scenarios of ageing, Ferreira et al. (1992:190) point out that rapid social and economic changes such as **urbanisation and new opportunity structures** for blacks under new political dispensations could mean that **traditional support mechanisms can no longer be relied on.** The proportion of old people living in cities will increase resulting that the proportion cut off from agricultural and home grown supplies will also increase.

It is further pointed out that an increase in the number of blacks migrating to urban areas will mean that many of these persons will be displaced, alienated and unable or ill-equipped to integrate into an unfamiliar environment of city life:

*"With an increase in the nuclear family as the norm in the urban areas, many elderly immigrants will be unable to live with the family and the demand for suitable accommodation and support services for them will magnify."*

*"On the other hand it is equally possible that members of the young working age population will migrate to urban areas, leaving the elderly behind to fend for themselves. The distorted age structure will bring about particular problems for the elderly in rural areas because of the breakdown of traditional family based communal activities and support structures" (Ferreira et al. 1992:191).*

Woodruff (1993:63) added to this by saying:

*“For those who are left behind the vulnerabilities of old age have increased and given rise to greater dependence on surrogate families made up of friends, neighbours and churches.”*

Whatever the scenario may be it is clear that **industrialisation** and together with it **urbanisation** and **modernisation** have also left their mark on South Africa, severely affecting the plight of the elderly and especially the black elderly.

The effects of Aids in Africa should also not be overlooked. The present trend is that more younger and middle aged people than elderly die of Aids which leads to an increase in the aged population. Victims of Aids place further demands on depleted health and welfare services. Additional burdens are also placed on pension schemes as more people now retire younger as a result of ill-health. Medical Aid Schemes and public health care are also under threat due to a higher demand for health services.

#### 4.6 SUMMARY

This chapter, in a piece-meal manner, dealt with the social, cultural and economic dimensions of ageing.

Concerning the **social dimensions** it was pointed out that the world population is rapidly ageing and as a result of this, huge demands will be made on services and resources for the aged in years to come. The same tendency is visible in South Africa, where the aged population in forty years' time will be 7 million. Of these 4 million will be black.

It was furthermore indicated that **ethnic communities** world wide are considered to be disadvantaged and experience a double jeopardy being old and ethnic at the same time. The description of ethnic communities fits the description of black South Africans and the black elderly are considered to be socially and economically disadvantaged in comparison to other ethnic communities in the country.



From a **cultural perspective** it was argued that major cultural changes, especially the disappearance of bride wealth in Africa and South Africa over the past 50 years rendered the black elderly population powerless, without authority and without social security.

**Industrialisation, urbanisation and modernisation** led to the breakdown of the extended family system resulting in the black elderly being without economic and emotional support and experiencing a loss in status.

It is evident that the elderly in South Africa and especially the black elderly, will become more and more dependent on the State. Where families used to care for their elderly it will now become the responsibility of the State. More and more demands will be made on resources and services for the elderly. No government will be able to meet these demands in the immediate future. It has therefore become extremely important that the individuals prepare for and make financial provision for their elderly years in order to enjoy reasonable quality of life.

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## PART THREE : THE RETIREMENT PROCESS

### CHAPTER FIVE

#### **PRELUDES TO RETIREMENT: THE MEANING OF WORK AND ATTITUDES TOWARD RETIREMENT**

##### 5.1 INTRODUCTION

Although work does not encompass the whole of man's life in society, the meaning of work for modern man can hardly be over estimated.

*"Most people work even if they don't have to take a job in order to support themselves. Having a job indicates that we have grown up and it serves as a measure of maturity and responsibility"* (Perlmutter & Hall, 1992:382).

Work gives meaning to a person's life for it defines his position in society and provides him with satisfactory activity, an outlet for creativity and a sense of social stimulation.

Terkel (1974:iii), describes work as :

*"A search for daily meaning as well as daily bread, for recognition as well as cash; for astonishment rather than toper. In that, for a sort of life rather than a Monday through Friday sort of dying. Perhaps immortality too is part of the quest".*

**Work is vital to a person's sense of self and in determining his identity. It is also vital in satisfying a number of psychological and social needs such as: a need for self expression, advancement, recognition, autonomy, status and power and affiliation, to name but a few.**

Work also serves as a **stabilising factor**. According to Tartle (1963:71), plays work *"an important role in helping the individual master his life, even if it felt to be a burden. In this way it functions as a relief because it helps a person establish himself in his environment through continuity of action"*

*in an occupational structure which is circumscribed by relatively constant means and goals. Thus the environment is stabilised and the worker himself stabilised in it."*

Work however, has different **meaning** for different people. The **type** of job has a strong impact of the meaning it holds for the individual and the degree a person is committed to it.

By the same token **retirement** means different things to different people.

*"On the negative side of the ledger it means reduced income, the need to adapt to an altered role, no longer someone who is gainfully employed but someone who was gainfully employed, the loss of informal social contacts, and the loss of one's basis for personal identification and meaningfulness. On the positive side retirement means increased freedom and the opening up of innumerable options including the opportunity to pursue intriguing projects or to move to a more desirable community." (Kalish 1982:120).*

This chapter will explore the meaning of work for the individual in terms of Maslow's hierarchy of needs and how that relates to motivation and personal satisfaction in order to better understand the meaning of loss of work.

It will furthermore explore the meaning of retirement and concentrate on people's attitudes and fears surrounding this phase of life.

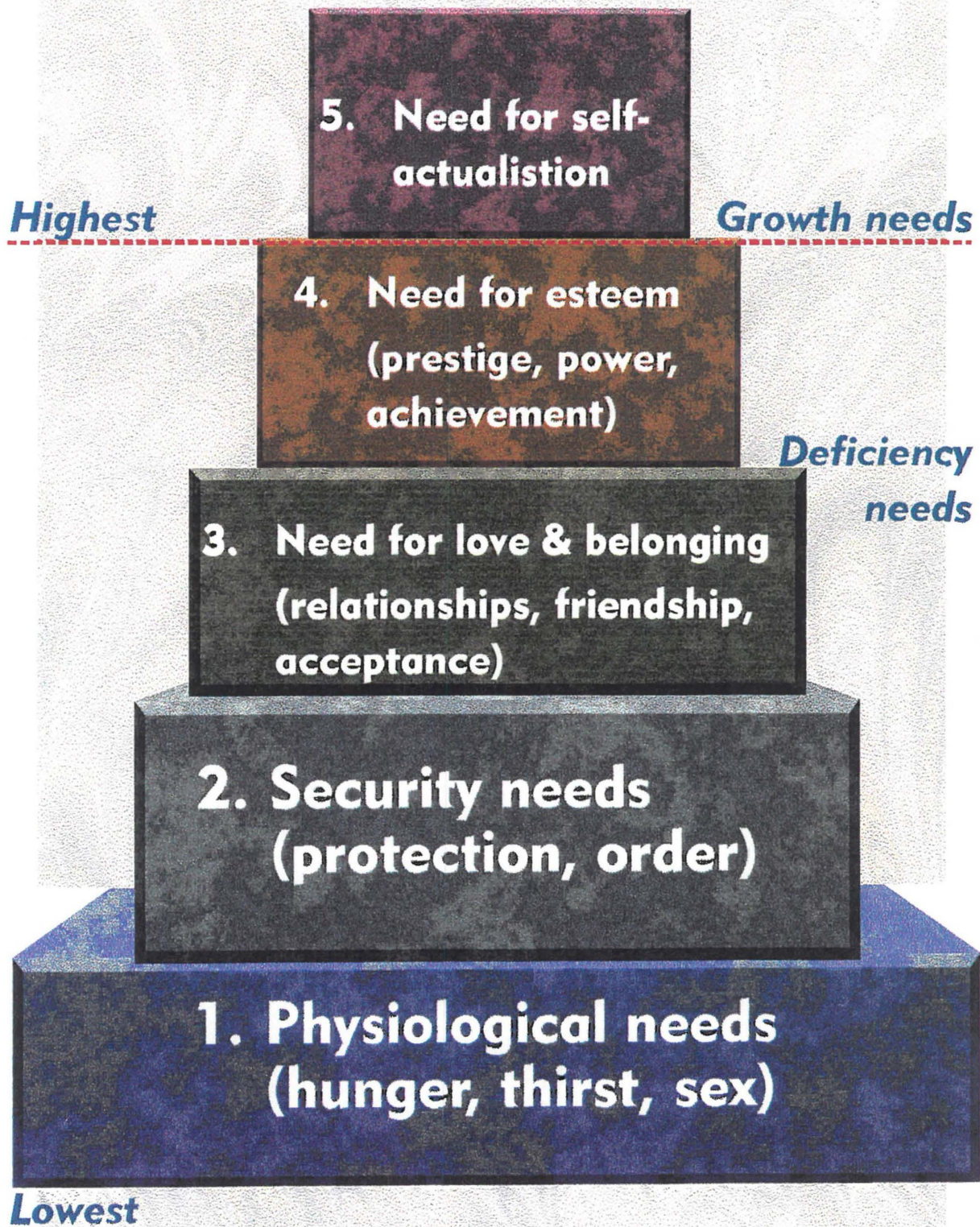
## **5.2 MOTIVATION AND SATISFACTION IN TERMS OF MASLOW'S HIERARCHY OF NEEDS**

Many psychologists have explored man's motivation and satisfaction as it relates to work in terms of certain needs, interests and values. One theory that has explored these factors is Maslow's Hierarchy of Needs.

According to Gerdes et al. (1988:60), *"Maslow sees the individual personality as dynamic, as striving incessantly to satisfy a hierarchy of needs and with an inherent tendency towards self-actualisation. As soon as a dominant need is satisfied the one next in the hierarchy demands satisfaction."*

Maslow distinguishes five sets of needs arranged in a hierarchical order as represented on the next page.:

# MASLOW'S HIERARCHY OF NEEDS



The lower order needs are called “**deficiency needs**” as they are dependent on their social environment for satisfaction. We can also say that they are extrinsically motivated. Lower needs also demand immediate satisfaction.

Higher order needs are referred to as “**growth needs**” and are intrinsically motivated in the sense that they depend for satisfaction on a person’s personal circumstances and one’s talents and abilities. They are less urgent and allow for planning and delay in gratification, but tend to be persistent over extended periods. (Gerdes et al. 1988:61-62)

To link Maslow’s theory of needs to work motivation and personal satisfaction, it becomes apparent that a **sequence of different sets of motives** come into play.

*“Individuals who’s physiological and security needs have been regularly satisfied will tend to seek acceptance from people whom they work with. Having satisfied their need of belonging and acceptance they are likely to seek esteem in the form of recognition and promotion. When all their basic needs have been fulfilled they might eventually reach the stage where their main concern is to fully actualise their potential”* (Gerdes et al. 1988:246).

**To summarise then it can be said that work fulfil certain functions in the satisfying of needs and that both lower and higher level needs are satisfied by work. On a lower level, the income generated through work enables the worker to provide in his physiological and security needs. On a higher level work enables him to satisfy his needs for affiliation, achievement and status.**

### 5.3 THE MEANING OF WORK

**Jobs have many functions and meanings for the people who hold them.** Atchley (1976:23) summarises the relation between the functions and meanings of work in a table as indicated on the next page:



TABLE 5.1

## THE RELATION BETWEEN THE FUNCTIONS AND MEANINGS OF WORK

Work Function	Work Meaning
<ul style="list-style-type: none"> <li>• Income</li> </ul>	<ul style="list-style-type: none"> <li>• A way to achieve minimum subsistence.</li> <li>• A way to achieve a higher level of living.</li> </ul>
<ul style="list-style-type: none"> <li>• Expenditure of Time and Energy</li> </ul>	<ul style="list-style-type: none"> <li>• Something to do.</li> <li>• A way to fill time.</li> </ul>
<ul style="list-style-type: none"> <li>• Identification and Status</li> </ul>	<ul style="list-style-type: none"> <li>• A source of self respect.</li> <li>• A way to get recognition from others.</li> <li>• A way to define one's role in life.</li> </ul>
<ul style="list-style-type: none"> <li>• Association</li> </ul>	<ul style="list-style-type: none"> <li>• A determinant of friendship.</li> <li>• Relationships with co-workers.</li> <li>• Super-subordinate relationships.</li> </ul>
<ul style="list-style-type: none"> <li>• Source of Meaningful Life Experiences</li> </ul>	<ul style="list-style-type: none"> <li>• Give purpose to life.</li> <li>• An outlet for creativity and self-expression.</li> <li>• A source of new experience.</li> <li>• A way to be of service to others.</li> </ul>

It is not incorrect to deduct that certain **types or levels of jobs impact on the meaning the job holds for the individual as well as on his commitment to the job.**

Simpson et al. (1966:106 - 113) divided jobs in upper white collar jobs, middle stratum jobs and semi-skilled or blue-collar jobs.

**Upper white-collar** jobs demand higher skilled tasks and responsibility on the one hand but on the other hand ensure higher recognition, autonomy and pay.

**Middle stratum** jobs such as clerk or salesman, are quite varied in terms of satisfaction and rewards. Work autonomy as well as recognition is however low. Job turnover therefore tends to be high in these jobs.

**Blue-collar** jobs demand less skilled tasks and responsibilities but also tend to offer few rewards other than subsistence and sociability especially if it is in a bureaucratic organisation. Few blue-collar workers therefore see their jobs as sources of meaningful life experiences and money is by far the most often mentioned meaning of work.

**Upper white-collar** job holders also tend to foster a high commitment towards the job while blue-collar jobs tend to attract a low degree of commitment from job holders.

Simpson et al. (1966:113 - 117) furthermore found that professional jobs tend to be orientated around **symbols**, **middle stratum jobs around people** and the **blue-collar job around things**. Skills involving **people** showed the greatest carry over from the job into retirement. This means that jobs that teach people **self-direction**, **intellectual flexibility** and **sociability** in effect prepare people better for retirement.

How a person **views** his job combined with the **life experiences he gained from his job**, will therefore have an impact on how he will view the **prospect of retiring**. One can say that this "impact" will occur within the **context** of his own personal situation.

*"From the day a person begins his first job the functions and meanings of employment for an individual are more or less in the process of evolving. This evolution continues even long after retirement. For this reason a person's job history is an essential under-pinning which sets the stage for retirement (Atchley 1976:23).*

#### 5.4 ATTITUDES TOWARDS RETIREMENT

While the job itself has an impact on how people feel about leaving it, the idea of retirement is also an object of peoples' attitudes. According to Atchley (1976:29), attitudes towards leaving one's job and attitudes towards retirement are not the same, although they are related. In his opinion **attitude towards retirement depends largely on the financial outlook**. People who expect a substantial reduction in income may not feel positive about retiring.

McCune and Schmidt (1981:802) have however found the opposite. Individuals in lower level jobs with lower level incomes were more likely to retire than people in higher level jobs with higher incomes. **The greater challenge and variety in higher level jobs motivated individuals to**

**delay their retirement.** This conclusion can however be challenged on the grounds that the variable that triggers the decision to retire or not might have been the latter namely challenges and variety rather than income.

Kalish (1982:120) shares Atchley's view that much of the fear and anxiety of retirement results from knowing that future income will be considerably less than a monthly salary.

*"In spite of the numerous discussions of the importance of feeling meaningful, of having job related status and of liking the social relationships work provides, the one thing retirees report to miss the most is still income"* (Kalish 1982:20)

Atchley (1976:30) also points out that for the majority of middle and upper status job holders, who are educated and who enjoy good benefits, **attitudes towards retirement are also specific to the job.** If they dislike their jobs the idea of retirement can be quite attractive. If they do like their jobs however they are often faced with a difficult choice between two attractive alternatives: an attractive retirement versus an attractive job.

People in semi-skilled jobs however face a difficult dilemma, which make them dislike the idea of retirement. Because their incomes were low they could not make sufficient provision for retirement. Retirement for them therefore means a life of poverty. Secondly they also have less choices and alternatives to work. Their lack of education combined with their low income did not enable them to pursue satisfying leisure activities outside the family and work environment. Individuals in this category may regard their jobs as the lesser of two evils. They may not like their jobs but may like them better than sitting around and doing nothing.

Jacobson (1972:68) supports the view that attitudes towards retirement are specific to the job. He found that workers with **physically demanding jobs** are twice as likely to favour retirement compared to those with higher level jobs.

**Freedom on the job** are also related to a willingness to retire : people who are less free tend to favour retirement more.



In her survey of migrant blue-collar workers in KwaZulu Natal, Möller (1985:110) found that attitudes toward retirement also relate to **timing of retirement**. They emphasised the “importance of retiring on time”, that is when one has either accumulated sufficient capital to farm economically or is old enough to qualify for one or another type of pension.

Gerdes et al.(1988:393) are of the opinion that people’s **attitudes to and perceptions of retirement reflect the images of the society in which they live**. Often a negative view, pessimism and unhappiness stem from all kinds of false beliefs that are prevalent in some societies or cultures. According to Gerdes these beliefs or myths may become self-fulfilling prophecies in the sense that people become what they believe and expect to become. Some of these myths

are :

- Age is an accurate yardstick of a person’s psychological state and competence
- Retirement leads to rapid deterioration in health
- All abilities deteriorate and new skills cannot be learned as one grows older
- All older persons want to be inactive
- Poor adjustment and problems in older people are inevitable and untreatable

Attitudes to retirement are also closely linked to a person’s fears of retirement and age. Some of the fears most commonly expressed during retirement seminars conducted by the researcher are the following :

- a fear of poverty
- a fear of ill-health
- a fear of isolation and loneliness
- a fear that life will lose its meaning
- a fear of loss of status

It has been found that a sound basis exists for a fear of **poverty**. According to Bond & Coleman (1990:232), the problem of poverty amongst the elderly is endemic among both western and eastern advanced industrial societies as well as in developing countries.

Concerning **ill-health**, it is a common phenomenon that people believe that retirement causes major emotional problems and frequently leads to increased physical difficulties (Kalish,

1982:118). Kalish (1982:120) however, quotes a number of research findings which contradict this belief. Although health improvements have been reported in many instances, it was also found that a decline in health could be directly linked to poor health prior to retirement.

The **loss of positive relationships and friendships** that can lead to isolation has also been reported as a major fear of retirement. A study conducted by Shanas (1972:9), with retirees confirms this fear. About 20% of the respondents reported that the greatest loss in leaving their work was the contact with their friends.

Many people also fear their **lives would lose its meaning** if they don't work any longer or if they can't perform the tasks relevant to their specific job any further.

A study conducted by Shanas in 1968 quoted by Kalish (1982:122), found that:

*"In spite of the thorough enjoyment of work for some and the mystical quality of work for others only 8% of a sample of retired persons stipulated the loss of work itself as the most important in retirement, although - interestingly enough - 19% of those interviewed who were still employed believed that this loss would be paramount."*

In the same study it was found that less than 20% of the retirees indicated that they miss the tasks involved in the work.

**Loss of status** is also listed as a major fear of people who are about to retire as loss of status can also lead to a loss of self-esteem. According to Kiyak & Hooyman (1988:392), however, occupational status can also be an important predictor of the likelihood of retirement satisfaction.

*"The more meaningful work characteristics of higher status occupations may spill over into a greater variety of non-work pursuits to more social contacts and more structured opportunities during retirement."*

They admit however that this is more the case with higher-level white-collar workers than with blue-collar workers. **According to them health and financial problems are of greater concern for blue-collar workers than loss of occupational status.**

Other fears which have been expressed during seminars which particularly apply to South Africa are:

- fear of crime and victimisation which leave the elderly extremely vulnerable and
- fear that resources in the “new South Africa” will decline to such a level that the needs of the elderly will not be met.

## 5.5 SUMMARY

Work has different functions and different meanings to different people. Work also plays an important role in satisfying a person’s lower level and higher level needs according to Maslow’s hierarchy of needs.

There is a positive relation between the level of need satisfaction and the type and level of work. So for instance demand upper level white-collar jobs higher level skills and responsibilities but provide higher rewards in the form of recognition, autonomy and pay. Blue-collar jobs on the other hand demand fewer skills but have few rewards and little meaning other than money.

How a person views his job will determine how he will view the idea of retirement. People who enjoy their jobs and find it challenging and rewarding may dislike the idea of retirement.

Several authors are of the opinion that attitudes are to a great extent influenced by the prospects after retirement. Other authors indicate also other factors that influence attitudes to retirement such as the physical nature of work and freedom and autonomy to do the job.

People’s greatest fears about retirement are listed as loss of income, decline in health, loss of friendships, loss of meaning of life and loss of status. Gerdes et al. (1988:293) also state that people’s beliefs in myths and negative stereotypes influence their attitudes towards retirement. South Africans are also expressing a fear of crime and violence as well as a fear that their financial resources will not be able to support them in view of the declining resources for the elderly.

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## **CHAPTER SIX**

### **ADJUSTMENT TO RETIREMENT**

#### **6.1 INTRODUCTION**

What causes that some people successfully disengage from their jobs, settle down in retirement and enjoy life satisfaction while others don't?

A major portion of the literature on the **personal consequences** of retirement concerns the impact of retirement on **social adjustment**. Researchers in this field agree that social adjustment is **multi-dimensional and is measured by aspects such as morale, life satisfaction, hopefulness, usefulness, self-esteem, acceptance of retirement and many more**. (Atchley 1976; Kiyak & Hooyman 1988; Möller 1985; Carp & Carp 1984; Stevens 1993.)

By the same token, **the manner in which different people react and adjust to retirement depends on a combination of factors**.

According to Atchley (1976: 121), adjustment to retirement is greatly enhanced by **sufficient income, good health and ability to gracefully give up one's job**. In addition, adjustment seems to be smoothest when **situational changes other than the loss of a job are at a minimum**.

**Personal factors** also play a role. People who tend to be inflexible and resist change have difficulty adjusting to retirement (Atchley 1976:122).

Other factors which are mentioned are: **occupational status**, (Hooyman & Kiyak 1988: 392), and **continuation of contact with the social environment** (Carp & Carp 1984: 319).

However, the factors most commonly indicated as having a meaningful impact on the manner in which a person adjusts to retirement are:

- self-concept
- health status
- financial security
- family and social relationships and
- social participation and leisure pursuits.

This chapter will briefly examine each of these aspects and how they impact on the adjustment to retirement.

## 6.2 SELF-CONCEPT AND SELF-ESTEEM

There are many definitions of self-concept. Gerdes et al. (1988:77) prefer the definition of Burns (1979:3) which states:

*"The self-concept is a composite image of what we think we are, what we think we can achieve, what we think other think of us and what we would like to be".*

**Self-concept therefore refers to the cognitive elements of the self:** in other words, one's view of oneself and one's attributes. Self-concept is also **socially** determined by the way in which a person and his behaviour are determined by others. **Self-esteem, on the other hand, refers to the evaluative or emotional aspect of the self-concept** – the extent to which a person's self perceptions are positive or negative (Kalish 1982:71).

According to Gerdes et al. (1988:8) one's self-concept consists of different aspects namely the :

- **physical self** which relates to one's body image
- **intellectual** or **achieving** self which relates to one's intelligence, ability and achievements
- **social self** which relates to one's ability to build relationships and interact with other people
- **emotional self** which refers to one's feelings and emotions and
- **moral and religious self** which relates to one's values, beliefs and principles.

Although all these components of the self-concept are affected by the ageing process, it is the **intellectual self** and the **social self** which are affected by retirement.

The **intellectual self** is especially affected in cases where a person's work has dominated his life and where life satisfaction and identity were mainly derived from his career and achievements in the workplace. Where one's sense of identity becomes so entwined with one's career, one can expect that self-esteem will decline when occupational status falls away.

On the **social front** one's work situation provides one with numerous opportunities for interaction, social contacts and the development of relationships. Where these relationships were mainly based on common work interests, a person may experience loss when his employment situation comes to an end. Retirement may therefore rob him of multiple opportunities to practise his social skills.

*"... a retired person may be distressed not only by the loss of social contact but also by the loss of his social self because he lacks the opportunity to use his social skills and thereby gain social approval to raise his self-esteem" (Gerdes et al. 1988:9)*

**Research findings on the impact of retirement on self-concept and self-esteem are inconclusive.** Some studies show an increase in self-esteem, others a decline while others show no change (Kalish 1982:71).

Often a change in self-image and self-esteem can be attributed to **circumstances and situations surrounding** retirement rather than to retirement per se, such as a **change in standard of living** or **disruptive life experiences** such as the loss of a loved one prior to retirement (Kaplan & Pokorny 1970:243).

The negative effects of retirement on self-esteem and self-image are also minimised where the **individual is healthy, has a large number of interests and retires from a middle stratum job where he enjoys occupational status**, (Atchley 1976:92; Hooyman & Kiyak 1988:392).

Cooper and Goethals (1981:431), who studied the impact of age on the self-concept support the belief that generalisations cannot be made about the self-concept and the elderly.

They did, however, found that where the elderly experienced a **shift in their locus of control in the sense that they have lost control over their circumstances and where perceptions and attitudes of others regarding the elderly are stereotyped, a significant decline in self-esteem occurs.**

Where the elderly experience **absence of role models of similar others**, namely other elderly, from whose performance they can set realistic goals, they are often forced to compare themselves with younger people or with themselves at a younger age. This is more often than not very damaging to their self-esteem (Cooper & Goethals 1981:447).

### 6.3 HEALTH

Retirement occurs during a phase of life when health is on a natural decline as a result of age. **Health is therefore one of the most significant contributors to well-being and life satisfaction after retirement** (Atchley 1976:121; Datan & Lohman 1980:31; Hooyman & Kiyak 1988:392; Möller 1985:180; Stevens 193:314).

Although there is a general agreement that ill-health affects well-being after retirement, there is great differences in opinion whether retirement on the other hand, has an effect on the health status of the retiree.

According to Kalish (1982:118), it is a common phenomenon that many people believe that retirement causes major emotional problems and frequently leads to an increase in physical difficulties. He, however, quotes a number of research findings that contradict this belief. Although **health improvements** are often reported especially amongst blue-collar workers who retire from physical demanding or dangerous jobs, (Minkler 1981:130), a decline in health after retirement can often be linked directly to poor health **prior to retirement.**

Cobb & Kasl (1977:213), who studied the **effects of job loss** on the health status of workers who were retrenched, found an **increase in physical conditions** such as peptic ulcers, hypertension and instability. Where these people, however, had social support networks, these effects were greatly reduced.

Findings relating to the impact of retirement on **mental health** have also been inconclusive. Lowenthal & Berkman (1967:76) found that the association between retirement and mental illness was mainly a function of **poor health, low social activity and unsatisfactory living arrangements rather than retirement.**

Studies by Berkman (1977:391) indicate that although **depression** and **feelings of alienation** were common amongst elderly people, their feelings decreased as social support increased.

Möller (1985:185) reported that roughly one third to half of her sample of retired migrant workers in KwaZulu Natal showed signs of **depression**. This could however have been a function of **deprived rural conditions** rather than a result of age or retirement.

More recent research like that of Thériault (1994:159) found that the transition from a working state to a retirement state triggers visible changes in **anxiety** levels especially in the pre-retirement period. Primary characteristics of this stage are **feelings of helplessness, uselessness, high tension and depression leading to feelings of guilt**. A nine-month period was indicated for blue-collar workers after the event of retirement, before a return to their previous psychological state was evident.

Möller (1985:194) focused the attention on another **dimension** of health as an indicator of **retirement wellbeing**, namely: the **accessibility of health services** in rural areas. Rural elderly and retired people are often deprived of health care as a result of a lack of accessibility to health care resources at a time when they need it most. Lack of transport also plays a major role in this regard.

*"The impression was gained that in some cases minor ailments or physical disabilities could easily have been remedied or contained if the return migrant had better access to medical and related services"* (Möller 1985:194).



#### 6.4 FINANCIAL SECURITY

**Financial security and independence impact on all domains of a person's life and is therefore one of the most important, if not the most important, indicator of retirement well-being.** Adequate financial means ensure easier **access to resources such as better housing and health care.** It also plays a role in determining the nature and extent of a person's **social participation.** Atchley (1976:192) for instance, found that poor financial means restricted participation in outside activities.

According to Jerome (1990:235), **poverty and inequalities in retirement and old age are primarily a function of access to resources over the earlier stages of the life cycle.**

*"Occupational status in earlier life determines salary or wage levels and therefore, opportunities to save and invest in property and other possessions. Access to occupational pensions also rests on employment status."*

Townsend (1979), as quoted by Jerome (1990:235), found that a noticeably larger population of **manual (blue-collar) than non-manual (white-collar) elderly people were living in poverty.**

Elderly people who have lived in **small towns in rural areas** for most of their lives have been found to have **lower incomes and therefore poorer health than those in urban areas.** This was particularly true for Blacks who reside in small towns in rural areas (Hooyman & Kiyak 1988:34).

Lawton (1980), as quoted by Hooyman & Kiyak (1988:34), reported **greater limitations in mobility** and activity amongst non metropolitan elderly than among suburban elderly. This was primarily a function of income differences.

Möller (1985:180) supports other research findings that indicate that financial security plays a major role in ensuring quality of life and well-being in retirement. Besides "**monthly income**", other indicators of financial security listed by returned migrant workers were: **a retirement home, agricultural production and entrepreneurship.**

**Appropriate housing** is indicative of a whole range of socio-economic influences which boost morale (Möller 1985:181). It not only addresses basic needs such as the need for shelter and independence but is also commonly associated with social standing.

**Agricultural production** such as cash cropping is a means of subsistence and also allows the retired worker to produce maize and other commodities. In this manner it can be regarded as an indication that the worker's farming effects are not purely of a subsistence nature but also enables him to earn extra income.

**Entrepreneurship** makes a positive contribution in especially the lives of younger retirees, as it provides them with an opportunity to actively participate in the economy and earn a living.

## 6.5 FAMILY AND SOCIAL RELATIONSHIPS

The importance of **intimate, confiding relationships** has been noted in studies concerned with age related losses (Jerome 1990:181).

Primary relationships meet a number of **needs such as the need for support, sociability, intimacy and stimulation.**

The **marital relationship fulfils a crucial support function** in the lives of most elderly people especially in the period immediately following retirement. Spouses are more likely to serve as a confidant and support than other family members or friends (Hooyman & Kiyak 1988:300).

*"As parental and employment responsibilities decline, having a spouse provides built in companionship"* (Hooyman & Kiyak 1988:301).

After spouses, **adult children** are the most important source of support and social contact.

**Families tend to establish a pattern of reciprocal support that is more prominent in multi-generational households.** The exchange tends to be from those with the more valued resources to those with less. It can take on many forms such as financial support, childminding, the care of the elderly parent, emotional support, provision of transport and mediation with organisations to obtain services (Hooyman & Kiyak 1988:310). This kin network more often than not provides a "safety net" for the elderly parent.

**Peer group associations and relationships** are also vitally important for the retiree. Some studies have found that they are even more important and associated with a higher morale and self-esteem than relationships with children (Hooyman & Kiyak 1988:322).

Friends are important **sources of intimacy especially during times of major transitions** such as retirement. Especially friends from the **same age cohort**, who share **similar values based on common experiences**, can help each other with age related transitions in a way younger people cannot (Adams 1987:22) In a sense these relationships provide **continuity with the past**. Friendships are also sometimes more rewarding because they are not **obligatory** (Antonucci 1990:206).

**Peer relationships** also fulfil a **socialising** function *“at a time of life when normative prescriptions are vague, social supports are limited and cultural stereotypes are negative, yet new roles have to be learned”* (Jerome 1990:197).

Some researchers are of the opinion that **parallels** exist between the importance of **peer relationships in adolescence and retirement**.

*“It is described as a limited phase between two relatively fixed statuses when peers and peer groupings, both formal and informal, are more important than relationships which cross age lines”* (Jerome, 1990:197).

The **focus** of one’s interaction however, **shifts** dramatically after retirement. While people in employment find **common ground in work related issues** and situations and are judged by universal criteria such as **performance and achievement**, this changes when a person retires. Not only do people have to search for common ground in matters other than work, but they are also judged by other criteria especially criteria which apply to “older people” (Jerome 1990:197).

## 6.6 SOCIAL PARTICIPATION

There are **widely different perspectives on social participation in old age**. One school of thought stresses the beneficial effects of continued involvement on the morale of elderly people (the activity theory), while another school maintains that successful ageing requires a gradual reduction in participation (the disengagement theory). Little empirical support has been found for the disengagement theory argument, but plenty of evidence favours the activity argument (Möller 1985:145; Stevens 1993:314; Carp & Carp 1984:319).

**Recent and more detailed research into retirement activity suggests that qualitative as well as quantitative aspects of social participation play an important role in the quality of life of the retiree** (Kiyak & Hooyman 1988:392; Cutler & Hendricks 1990:171).

Some researchers argue that quality rather than quantity of social interaction may be a better predictor of life satisfaction. The extent to which a person likes the activities in which he engages is for instance more important than the number of activities. It is also more important to have access to one person in whom one can confide than a number of superficial relationships (Lawton et al. 1986:188). Some people may be just as happy to pursue one absorbing interest than others who participate in a large number of activities.

Other studies, such as that of Atchley (1976:107), found that even the quantitative aspect of retirement tends to produce no, or little change, in social participation. If it does, it shows an increase due to the fact that retired people have more time. Atchley (1976:107) also found that only in a small number of cases did retirement contribute to loneliness and social isolation.

**However, where retirement is accompanied by poverty and ill health or where the elderly lacks transportation, a person's ability to participate in outside activities may be restricted** (Atchley 1976:107; Hooyman & Kiyak 1988:41; Cutler & Hendricks 1990:172; Möller 1985:413).

**Aspects such as personality factors, personal preferences and past activity levels may determine the degree of activity or disengagement and influence the way in which people experience well-being and life satisfaction.** Social participation is also more often than not characterised by a continuation of pre-retirement activities. Older people however, also substitute former activities with new ones or even re-engage in activities they have enjoyed in earlier life (Kiyak & Hooyman 1988:415).

**Leisure activities also vary by gender and socio-economic status.** Activities preferred by lower income people include watching television; socialising with family and friends; fishing and hobbies. In minority groups such as the American blacks and retired migrant workers, religion is also one of the preferred activities (Hooyman & Kiyak 1988:416; Möller 1985:140). Möller also listed working the land, attending community meetings and participating in community events, such as weddings, funerals and parties as preferred social activities. Few retired migrant workers however engage in games or handcrafts.

Elder (1974), as quoted by Cutler & Hendricks (1990:175), also adds a **cultural dimension** to social participation. Cultural factors are important sources of variation in social participation. **People who grew up economically deprived also place a lower value on leisure than those who were exposed to more privileged circumstances.**

Cutler & Hendricks (1990:172) found that **health and financial resources impact on the type of preferred activity as well as on the activity level.** The lower the health status of the retiree the more passive the type of activity until inactivity becomes the norm. Outdoor and physical active categories show a marked decrease with age while solitary and less active activities show an increase.

**Leisure involvement after retirement is also associated with high levels of participation prior to retirement.** A shift away from formal organisational activities often leads to an increase in involvement in recreational activities

The continuation of leisure activities from work years through retirement however suggests the importance of preparation and planning prior to retirement. Past activity patterns tend to shape the use of time after retirement. There is also evidence that people who successfully adjust to retirement have been found to have a core of leisure activities that persist across the life course (Kiyak and Hooyman, 1988:392).

People who have focused on their work only all their lives cannot expect to suddenly develop leisure interests and skills in retirement.

## 6.7 SUMMARY

This Chapter briefly examined the main factors that play a role and contribute to social adjustment of retirees. The factors most commonly indicated are:

- self-concept and self-esteem
- health
- financial security
- family and social relationships
- social participation and leisure pursuits.

Although research findings on the impact of retirement on self-concept and self-esteem are inconclusive it seems as if it is particularly one's social self and intellectual self which can be affected by the loss of a job.

Although there is general agreement that ill-health has a negative impact on social adjustment no conclusive evidence could be found that retirement on the other hand, has a negative impact on physical and mental health.

Financial security however, plays a major role in the adjustment process as it impacts on all domains of a person's life from ensuring adequate housing to securing health services.

Both family and peer relationships have been found to be of vital importance to ensure social adjustment. Peer relationships are in some instances even more important than family relationships as they also perform a socialising function and are not obligatory.

Although differences of opinion exist regarding social participation, recent research indicates that the quality of social participation is often of more importance than the quantity.

It has also been found that leisure involvement prior to retirement leads to a continuation of social activity after retirement and highlights the importance of preparation and planning of leisure involvement prior to retirement.

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## PART FOUR : EMPIRICAL RESEARCH

### CHAPTER SEVEN

#### *INTRODUCTION TO THE EMPIRICAL RESEARCH :*

#### *RESEARCH DESIGN, SAMPLING PROCEDURE,*

#### *HYPOTHESES AND DETAILS*

#### *OF THE RESEARCH GROUP*

##### 7.1 INTRODUCTION

This chapter serves as an introduction to the discussion of the empirical research process and the research outcomes. It highlights additional aspects of the research design, sampling design, data collection methods and details of the research group. It also gives an overview of the hypotheses tested.

##### 7.2 RESEARCH DESIGN

As indicated in Chapter One, an **exploratory-descriptive** design was selected for the purpose of this research study.

According to Collins (McKendrick 1990a:256), **exploratory research strives to acquaint the researcher with the characteristics of the phenomenon under study** with the main objective of refining concepts and developing questions and hypotheses for further research.

**Descriptive research** on the other hand, attempts to **provide an accurate description or picture of a particular phenomenon or situation**. (Christensen 1985:25; Selltig 1976:101-102). It also reflects **the frequency** with which something occurs or **is associated with** something else (Guy et al. 1987:102). It however, does not ferret out the so-called cause and effect relationship. Instead it attempts to identify variables that exist in a given situation and at other times it describes the relationship that exists between these variables (Christensen 1985:25).

**Exploratory-descriptive research** is defined by Tripodi et al. (1983:40), as follows:

*“Exploratory-descriptive studies are those exploratory studies which seek to describe a particular phenomenon thoroughly. The concern may be with one behavioural unit, as in a case study for which both empirical and theoretical analyses are made. The purpose of these studies is to develop ideas and theoretical generalisations. Descriptions are in both quantitative and qualitative form and the accumulation of detailed information by such means as participant information may be found.”*

Considering the **aims and objectives** of the research study as highlighted in Chapter One, 1.4 , against the definitions and descriptions of exploratory and descriptive research as submitted above, it is evident why the design for exploratory-descriptive research was selected. The intention of the study was to **explore** blue-collar workers’ perceptions and expectations of retirement as well as their level of preparedness (the phenomenon) and to **describe** what was observed against the realities of real retirement situations in order to make recommendations for the development of an holistic and integrated retirement preparation programme.

Given the fact that very little is known in South Africa regarding retirement preparation for blue-collar workers, the knowledge gained from this study can hence form the basis for further experimental research.

### 7.3 SAMPLING DESIGN

A sample of **170 (33.3%)** blue-collar workers was selected from a universum of **510**. This universum represented the total population of male blue-collar workers who worked for Alpha during the time of the study and who met the following criteria:

- Represented job-grades 14 to 19 as per the Peromnes job grade system
- Were between 45 and 55 years’old
- Earned less than R2000.00 per month.

The sample included both literate and illiterate employees from black, Indian and coloured race groups. The majority was however black.



The relatively high sample percentage was decided upon to allow for an ample number of research subjects due to the small population. As indicated earlier the data of only **163 (32%)** of the subjects could eventually be used.

A **systematic random sampling design** was used. Each Alpha operation was requested to submit an up to date computer generated name list of all employees who met the above criteria. These lists were combined in alphabetical order and a number was allocated to each name. The numbered list served as the **sampling frame**.

The **sampling interval** was calculated by determining the number of subjects that represented **33.3%** of the **population** (sample size) and dividing the **population** (510) by the **sample size** (170). Hence every third person on the list was selected starting with the second person on the list.

Further details of the research group will be discussed under 7.7.

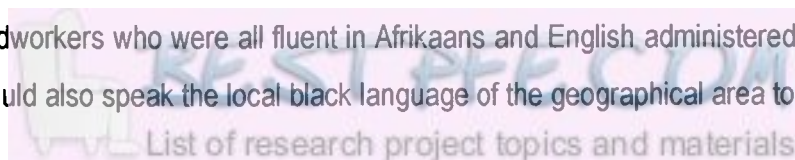
#### 7.4 METHOD OF DATA COLLECTION

Data was collected by means of an **investigator-administered schedule**. This was considered to be the most appropriate and reliable form of data collection due to the low literacy level of many of the respondents.

The schedule was based on hypotheses that developed as a result of experience gained from presenting pre-retirement workshops and counselling employees who were close to retirement. The schedule was refined over time and piloted several times before the final version was introduced. It comprised the following sections:

Section 1	:	Biographical information
Section 2	:	Perceptions of retirement
Section 3	:	Expectations of retirement
Section 4	:	Awareness and level of preparation

Four trained fieldworkers who were all fluent in Afrikaans and English administered the schedule. Each of them could also speak the local black language of the geographical area to which he was



assigned. Being former employees of the Company (they were either retired pensioners or retrenchees) they were familiar with the respondents and enjoyed a fair amount of trust and credibility. As fieldworkers of the Company's Pensioner Assistance Programme, they also had a good understanding of the realities of retirement and the needs of retired people.

The researcher herself conducted a large number of the initial interviews to assess the appropriateness and usability of the schedule. During these interviews one or two of the fieldworkers sat in as part of their training. The researcher also sat in on a number of interviews conducted by the different fieldworkers to monitor the process and to give guidance where necessary.

As indicated earlier, the fact that the schedule was in English but most interviews were conducted in a black language, created problems and required a degree of flexibility to ensure that questions were correctly understood. However, many of these problems were anticipated by the fieldworkers and pointed out during the training sessions. This enabled the team to address them pro-actively by jointly deciding on appropriate substitutes for words or sentences that could be misunderstood or misinterpreted.

All respondents were informed beforehand about the survey and where possible appointment dates were arranged. They were also briefed by the local Human Resources Manager on the purpose of the survey and what to expect of the process. This briefing took place according to a guideline provided by the researcher to ensure that all respondents received the same message.

Great care was taken by the fieldworkers to explain the **aim of the study as well as the sampling procedure** to each subject individually. The latter was very important in view of the fact that interviews took place during a period of rationalisation in the Company and subjects were highly suspicious and mistrusting about the reasons why they were selected but their colleagues were not. In many instances they suspected that it was a plot to identify people for retrenchment and fieldworkers had to use all their persuasive skills to convince them otherwise.

## 7.5 PROCESSING AND PRESENTATION OF DATA

All the completed schedules, which were pre-coded, were processed by the Department of Computer Science at the University of Pretoria. Outcomes were analysed against the objectives of the study and the hypotheses in consultation with the Department of Statistics at the University of Pretoria. Dependent and independent variables were identified and cross tabulated. Although the intention was to apply the Chi-square test to statistically determine the relationship between dependent and independent variables, it transpired that it was only possible in a few of instances due to the nature of the distributions. Although this may impact on the reliability of the research findings, the researcher however decided, in consultation with the study leader, to nevertheless report the outcomes of the cross tabulations albeit on face value.

The data presentations that follow in the rest of the report are mainly quantitative but qualitative data is also included where appropriate. Data is presented in frequency tables, cross tabulations, pie charts and figures.

## 7.6 HYPOTHESES

The following seven hypotheses were tested :

Seven Hypotheses were tested. Hypothesis One tested respondents' perceptions of retirement; Hypotheses Two and Three dealt with expectations of retirement; Hypotheses Four and Five addressed attitudes towards retirement and Hypotheses Six and Seven explored respondents' level of preparedness for retirement. The hypotheses were:

### HYPOTHESIS ONE

There is a **positive relationship** between blue-collar workers' **perceptions of a "happy retirement"** and **lower level needs** as per Maslow's Hierarchy of Needs.

The rationale for formulating this hypothesis was that if a retirement programme must be developed in accordance with the needs of blue-collar workers, there should be clarity about these needs. Maslow's Hierarchy of Needs provided the researcher with a useful framework to establish the retirement needs of blue-collar workers.

## HYPOTHESIS TWO

There is a **difference** between blue-collar workers' **expectations of retirement and real life situations** as experienced by retirees with regard to the following :

- retirement timing
- self-esteem
- status and respect
- family life
- who should assume responsibility for the retiree
- life satisfaction and quality
- financial situation
- health
- change
- social participation

This hypothesis was formulated in view of theories around change that postulate that how a person will experience and deal with change will be influenced by the timing of the event and a person's readiness to deal with it. It will also be affected by the extent of agreement between a person's expectations and the realities of the situation. Cognisance was also taken of the modernisation theory and the effects of modernisation on the lives of the elderly. The question was therefore asked: "To what extent are workers prepared for the realities of a social environment in transition?"

## HYPOTHESIS THREE

**Urban workers' expectations** of retirement are more **congruent with real life situations** regarding the dependent variables listed in Hypothesis Two than that of **rural workers**.

The rationale of this hypothesis was to establish whether the influence of modernisation had been greater for urban than for rural workers and whether one should ultimately distinguish between the needs of these two groups when recommendations are made for the development of a retirement preparation programme.

#### HYPOTHESIS FOUR

**Expectations** concerning **quality of life after retirement** will be more **positive** the **higher the degree of:**

- present morale
- present life satisfaction
- positive family relationships
- involvement in leisure activities outside the workplace
- present job satisfaction.

This hypothesis was formulated in view of the continuity theory which postulates that well-being over time tends to be relatively constant. Therefore, well-being in mid-life or prior to retirement, may be a predictor of well-being in later life.

#### HYPOTHESIS FIVE

There is a **positive correlation** between attitude towards retirement and:

- owning a house
- the house being paid for on retirement
- expected good health
- an expected adequate retirement income

Hypothesis Five was formulated in view of more traditional and simplistic approaches to quality of life and life-satisfaction that theorise that quality of life and life-satisfaction are closely linked to physical and material well-being.

#### HYPOTHESIS SIX

Both **urban and rural** workers lack sufficient knowledge to **adequately prepare** for retirement on matters such as :

- health and life style
- housing
- finances

This hypothesis was formulated simply to establish whether workers have sufficient knowledge of relevant matters to prepare for retirement.

## HYPOTHESIS SEVEN

There is a **positive correlation** between **level of education** and:

- degree of awareness of need to prepare for retirement
- knowledge of matters such as :
  - housing
  - health
  - finances

It is often accepted for granted that people who are literate and educated have better access to information and are therefore better informed. Hypothesis Seven endeavoured to establish whether this assumption is true.

## 7.7 BIOGRAPHICAL INFORMATION OF THE RESEARCH GROUP

### 7.7.1 Age

Of the 163 subjects who participated in the study 77 (47.2%) were between 45 and 50 years of age and 86 (52.8%) between 51 and 55 years.

### 7.7.2 Location

The **geographical areas** from which research subjects were drawn were largely determined by the location of Alpha operations. As the larger operations are mainly situated in rural areas, 94 (57.7%) of the subjects were from rural areas while 69 (42.3%), were from urban areas.

The distinction between “rural” and “urban” was made as follows:

*“Urban” refers to all workers who worked at a plant located in or close by a metropolitan area and who also resided in that area for most of the time despite the fact that they might have had a home and a family in a rural area or former homeland.*

*“Rural” refers to workers who worked at an operation located in a rural area and who also lived in that area for most of the time.*

Alpha operations represented in the research are reflected in Table 7.1.

TABLE 7.1

## ALPHA OPERATIONS REPRESENTED IN RESEARCH STUDY

OPERATIONS	# OF RESPONDENTS	%
<b>URBAN OPERATIONS:</b>		
<b>Alpha Stone KZN :</b> Durban, Pmb and Verulam	19	11.7
<b>Alpha Stone Gauteng :</b> Jhb, Pretoria and Witbank	25	15.3
<b>Alpha Stone Cape :</b>	9	5.5
<b>Alpha Cement Roodepoort</b>	16	9.8
Total	69	42.3
<b>RURAL OPERATIONS</b>		
<b>Alpha Cement Ulco :</b> Delpoortshoop	25	15.3
<b>Alpha Cement Dudfield :</b> Lichtenburg	20	12.3
<b>Alpha Lime :</b> Daniëlskuil	14	8.6
<b>Alpha Carbonates :</b> Port Shepstone	25	15.3
<b>Natal Portland Cement:</b> Simuma, Port Shepstone	10	6.2
Total	94	57.7
Total	163	100

### 7.7.3 Employment nature

Respondents represented the following employment groups (Figure 7.1):

- Administrative positions such as that of clerks and messengers = 16(9.8%)
- Technical positions such as that of artisan and laboratory assistants = 15(9.2%)
- Drivers such as truck-, front-end loader and forklift drivers = 50(30.7%)
- Labourers such as quarry- and shop-floor workers and truck loaders = 82(50.3%)

### 7.7.4 Education standard

As education standard did not form part of the selection criteria the education levels of the research subjects were quite varied.

As illustrated in Figure 7.2, 48 (29.4%) of the sample had no formal education, which accounts for the large number of illiterates in the sample. Twenty four (14.7%) had primary school education up to Std. 2; 52 (31.9%) had primary school education up to Std. 5; 30 (18.4%) had high school education up to Std. 8 and only 9 (5.5%) has high school education up to Std. 10. Nobody had post matric qualifications.

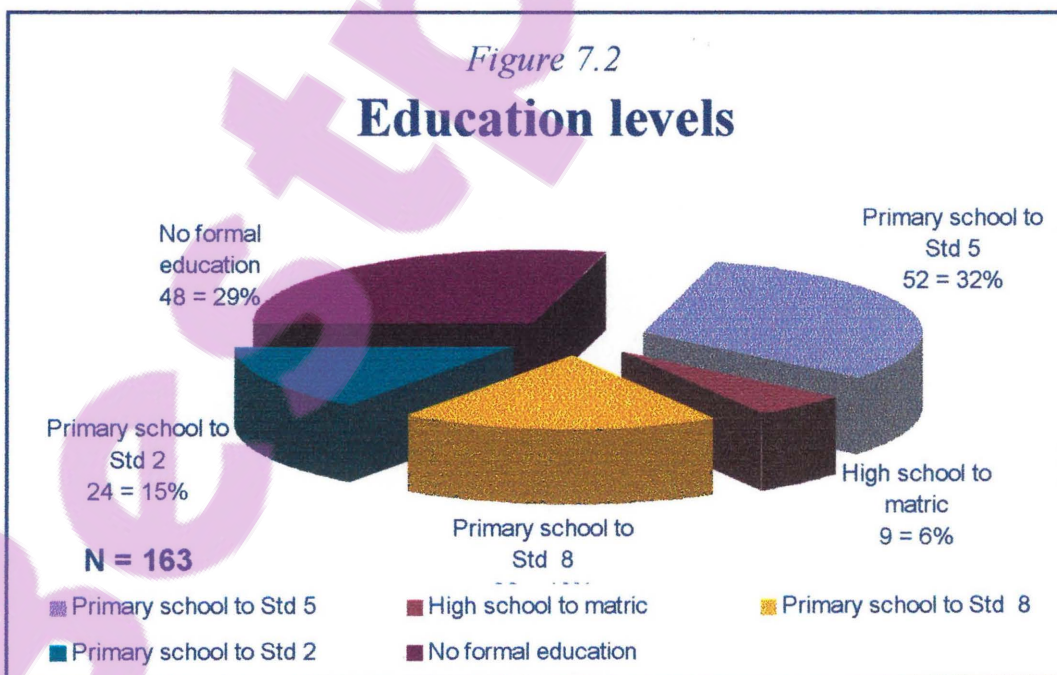
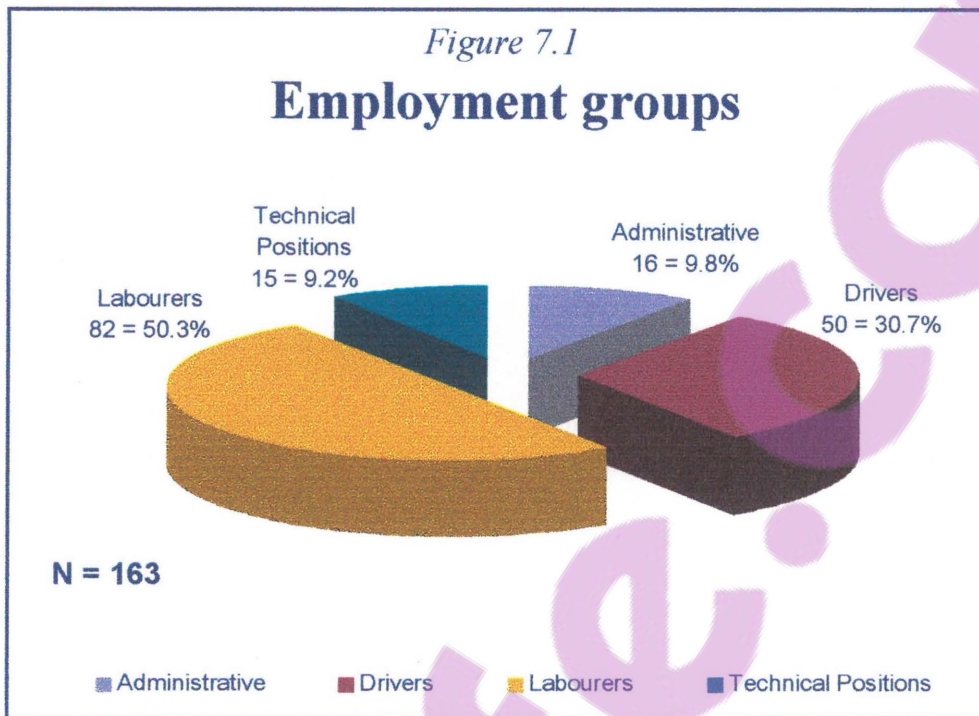
### 7.7.5 Employment years with the Company

According to Table 7.2 more than two thirds of the sample, namely 120 (73.6%) had more than 10 years service with the Company. This is very typical of Alpha which is known for its stable workforce and low staff turnover.

### 7.7.6 Language

Respondents represented all 11 official language groups as reflected in Table 7.3. The majority however, were Tswana speaking (62 = 38%), followed by Zulu (48 = 29.4%), Xhosa (15 = 9.2%) and Northern Sotho (9 = 5.5%). Only 7 (3.3%) indicated Afrikaans or English as their mother tongue.



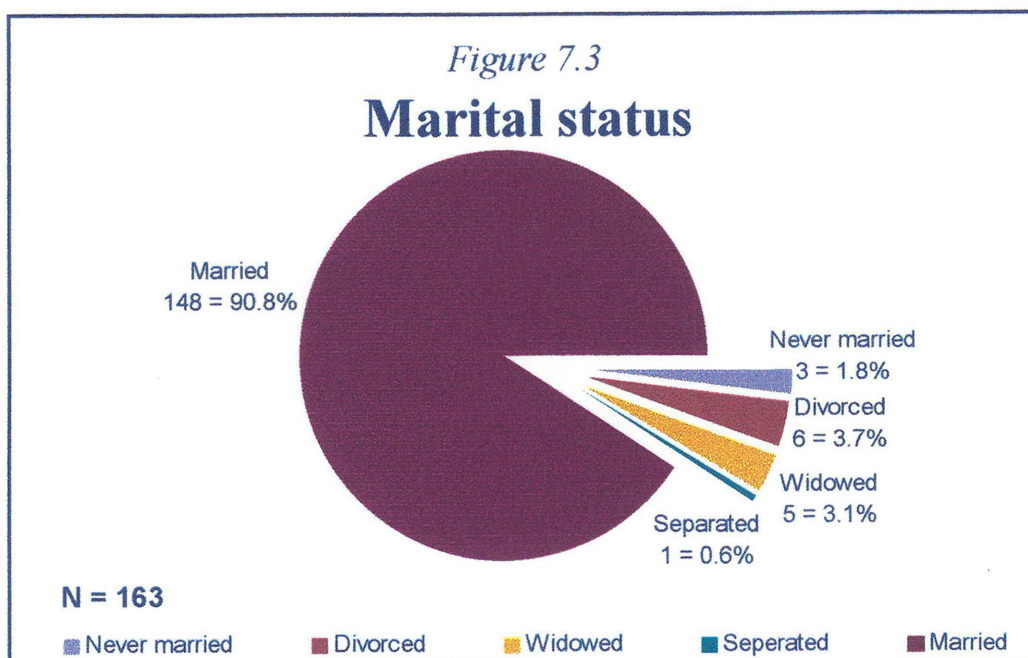


**TABLE 7.2**  
**EMPLOYMENT YEARS WITH ALPHA**

# OF YEARS	FREQUENCY	PERCENTAGE
3 - 10	43	26.4
11 - 20	63	38.7
21 - 30	55	33.7
Above 30	2	1.2
Total	163	100

**TABLE 7.3**  
**HOME LANGUAGE**

LANGUAGE	# OF RESPONDENTS	PERCENTAGE
Afrikaans	3	1.8
English	7	2.5
South Sotho	6	3.7
North Sotho	9	5.5
Zulu	48	29.4
Tswana	62	38.0
Xhosa	15	9.2
Shangaan	7	4.3
Pedi	3	1.8
Swazi	2	1.2
Venda	4	2.5
TOTAL	163	100



### 7.7.7 Marital Status

According to Figure 7.3, the majority of the subjects, namely 148 (90.1%) indicated that they were married during the period of the survey. Six (3.7%) were divorced, three (1.8%) were never married, five (3.1%) were widowed and 1(0.6%) was separated. Hundred and fifty one (92.6%) had only one wife while 9 (5.5%) had two wives and 3 (1.8%) had 3 or more wives.

Of the 160(98.2%) respondents who indicated that they were married or had been married previously, only 25 (16.2%) were married for less than 10 years. Fifty (32.5%) were married between 11 and 20 years, 71 (44.4%) between 21 and 30 years and 14 (8.8%) longer than 30 years. This is an indication that the majority of respondents were in stable marital relationships.

The period married to a second or third wife, in the case of respondents who were married more than once, was in most instances less than 5 years.



### **7.7.8 Family composition**

All respondents indicated that they had a family. On average the family consisted of 5 children: 2.5 sons and 2.4 daughters.

Some respondents however, reported as many as 10 or 12 children. The average age of sons varied between 19.5 years in the instance of the oldest sons and 4.7 years in the case of the youngest son. The overall average age of sons was 13 years.

The average age of daughters varied between 18.2 years in the case of the oldest daughter and 10 years in the case of the youngest daughter. The overall average age for daughters was 12.8 years.

From the above information it is clear that most of the research subjects still had a number of dependants and school going-children to care for. This is significant especially in view of the fact that in many instances the education of their children was a major concern for a number of respondents and something that stood between them and a happy retirement as will be indicated in the next chapter.

## **7.8 SUMMARY**

This chapter introduced the reader to the research design, sampling procedures, data collection methods and the hypotheses tested. It also highlighted the biographical data pertaining to the research group. The research design for exploratory-descriptive research was discussed.

The reason why this design was selected was motivated in terms of the aims and objectives of the study, namely to explore blue-collar workers' perceptions and expectations of retirement as well as their degree of preparedness and to describe what was observed against the realities of real life situations. This information will form the basis of recommendations for the development and formulation of a retirement preparation programme.

A systematic random sampling design was used to select the sample of 170 (33.3%) male blue-collar workers out of a population of 510 workers who met the selection criteria. However, the data of only 163 research subjects was used.

Data was collected by means of a schedule administered by 4 trained fieldworkers. The schedule was based on 7 hypotheses that were formulated and piloted beforehand. Data was processed by the Department of Computer Science at the University of Pretoria in consultation with the Department of Statistics.

Biographical information of the research group relating to the following was presented:

- Age
- Location
- Unemployment nature
- Education standard
- Employment years with the Company
- Home language
- Marital status
- Family composition

\*\*\*\*\*

## **CHAPTER EIGHT**

### **PERCEPTIONS OF RETIREMENT**

#### **8.1 INTRODUCTION**

This Chapter presents the empirical research findings pertaining to blue-collar workers' **perceptions of retirement** with the aim of assessing the validity of hypothesis one:

***“There is a positive relationship between blue-collar workers’ perceptions of a “happy retirement” and lower level needs as per Maslow’s hierarchy of needs.”***

Findings will be reported descriptively based on frequencies, percentages and qualitative data. No statistical tests or correlation were carried out with regard to this hypothesis.

The concept “happy retirement” will be explored in the context of respondents’ views of what constitutes a happy life, what contributes to quality of life after retirement and what the are aspects that they would enjoy most or least about retirement. Furthermore their fears concerning the retirement phase will be explored.

Interpretations will be made regarding the aspects below and compared with Maslow’s hierarchy of needs. Finally, the conclusions drawn will be integrated with findings of the literature study:

- What are respondents’ perceptions of a “happy retirement”? (V27 - V30).
- Why are some people happy when they retire while other’s are not? (V31 - V34).
- Do respondents’ expect their lives to be better, the same or worse after retirement? (V35).
- Why do they think their lives will be better, the same or worse than before? (V36 - V38).
- Which aspects of retirement will they enjoy most/least? (V39 - V50).
- What are the main difficulties people experience when they are retired? (V51- V54).
- What are their greatest fears about retirement? (V55 - V56).
- What can a person do to ensure that he enjoys a happy retirement? (V61-63)

## 8.2 MASLOW'S THEORY OF NEEDS:

In Chapter 5 Maslow's theory of needs as it relates to work motivation and satisfaction, was discussed. This Chapter will explore the theory further as it relates to human functioning.

According to Maslow, human functioning takes place on different levels that can be explained in terms of a hierarchy. Lower levels of the hierarchy have precedence over the higher ones. This hierarchy also represents human needs. According to Maslow's theory lower level needs are more urgent and demand immediate satisfaction. They must also be satisfied on a regular basis before higher level needs emerge.

The position of a need in the hierarchy also indicates the level at which a person is functioning. If a person is, for instance, driven by a need for prestige, which is found on the fourth level, he is regarded by Maslow as functioning at a higher level than when he was motivated mainly by a need for food which occurs on the lowest level (Gerdes et al.1988: 61).

**Physiological needs** are regarded as the **most urgent** and dominate all other needs. Only when they have been satisfied the needs for safety and security will come to the fore.

According to Gerdes et al. (1988:61), **safety and security** needs include a need for a degree of order structure and predictability in the environment. To an extent insurance, pensions, medical aid plans and savings all contribute to fulfil these needs.

According to Möller (1985:10), other indicators of financial security include agricultural production and entrepreneurship in the form of a farm or a small business. They can therefore also be seen as providers of security needs. It may however, be argued that owning a business or a farm may also relate to a need for esteem or even self-actualisation. However, considering additional and background information that was revealed during interviews, it was clear that owning a farm or business indeed refers to financial security rather than esteem or self-actualisation.

Once a person feels safe and secure, the need for **love and belonging** becomes dominant. Once this need has been met, a person seeks **self-respect and self-esteem**. This in turn leads to

confidence and a readiness to meet challenges. At this level a person also looks for **status, recognition and appreciation**.

Only when the four sets of lower level needs are satisfied is a person able to concern himself with his further development through **actualisation of his inherent potential**. This means that he has reached the point where he has the will and courage to risk new ideas and experiences.

At this level needs reach no final goals or satisfaction. On the contrary, success encourages and sustains further striving (Gerdes et al. 1989:62).

Linking needs to perceptions, it is important to note that perceptions are processed and interpreted in terms of a person's personal experiences of the world. Feelings, needs, beliefs and attitudes are some of the multitude of factors that give meaning to a person's perceptions (Gerdes et al. 1988:99). As a consequence of this it follows that perceptions are never objective and will differ from person to person. However, perceptions are real for the person who holds them.

## 8.3 DISCUSSION OF RESEARCH FINDINGS

### 8.3.1 Descriptions of a "Happy Retirement" (V27 - V30)

In an open-ended question, respondents were asked to describe a "happy retirement". The question was posed in such a manner that they had to highlight the "aspects" or "elements" that contribute to a "happy life" after retirement. Respondents could list as many aspects as they liked and they were not asked to group them in order of priority. No examples were given or probing was done other than to ask, "Do you want to add anything more?"

Responses were analysed, grouped together and coded. The following aspects were identified as elements of a "happy retirement":

- To have enough money/to enjoy financial security
- To enjoy good health
- To own a house
- Children must have finished their education
- To have a farm or a small business such as a spaza shop or a taxi



- To be with the family/to enjoy a happy family life
- To have good friends and companions
- To have more time to rest
- To be my own boss/to do my own things

These findings are presented in Table 8.1.

All respondents **listed at least one aspect** which they regarded as contributing to a happy retirement, 114 (69.9%) listed two, 35 (21.5%) listed three and only one person listed four. Out of the total of 163 respondents, 92 (56.4%) mentioned “financial security” or to have enough money (column one), 36 (22.1%) mentioned good health and 11 (6.7%) indicated that they wanted to own a farm or a business. “To own a house” and “to have more time to rest” were listed by 6 (3.7%) respondents respectively while “to enjoy a happy family life” and “to be my own boss” were respectively listed by 5 (3.1%). Only 2 (1.2%) respondents indicated that their children should have finished their education while nobody indicated “to have friends or companions”.

Of the respondents who listed a **second aspect** (column 2), 25 (21.9%) mentioned “to own a house”, 19 (16.7%) indicated “to own a farm or business”. 17 (14.9%) chose “to enjoy good health”, 14 (12.3%) “to have enough money” and 10 (8.8%) indicated “to be my own boss”. “To have more time to rest” was selected by 7 (6.1%) and “children to be finished with school” was indicated by 5 (4.4%) respondents. “To have good friends” was listed by only 2 (1.8%) respondents.

Out of the **total number of responses** namely 313 (bottom, column 5), 111 (35.5%) indicated a need for financial security (column 5), 56 (17.9%) a need for good health, 37 (11.8%) a need to own a house and 36 (11.5%) a need to own a business or farm. Twenty-six (8.3%) listed “to enjoy a good family life”, 17 (5.4%) “to be my own boss”, 15 (4.8%) “to have more time to rest”, 13 (4.2%) that “children must have finished school” and only 2 (0.6%) “to have good friends”.

**An interesting observation of the above findings is that the majority of respondents who listed only one aspect concentrated mainly on aspects that can be classified as physiological and security needs. However, respondents who listed two or more aspects included to a greater degree elements that represent higher order needs such as social and esteem needs. Examples of these are: “to have good friends”, “to enjoy a happy family life” and “to be my own boss.”**

Although no correlation was carried out between type of job or education level and perceptions of a “happy retirement”, it is not unreasonable to speculate that these two aspects might have influenced employees’ perceptions of a happy retirement. Employees who are better educated and who hold higher level positions such as administrative and technical positions may indeed have higher level needs, which may influence their perception of a happy retirement, than employees with no education and in lower level jobs.

The correlation between the findings as listed in Table 8.1 and discussed above and Maslow’s Hierarchy of Needs is illustrated in Figure 8.1.

**According to Figure 8.1 it is clear that blue-collar workers’ perceptions of a “happy retirement” represent mainly lower level needs especially needs on level two namely security needs. It can therefore be concluded that the findings as they relate to descriptions of a “happy retirement” support hypothesis one.**

# CORRELATION BETWEEN NEEDS & PERCEPTIONS OF A "HAPPY RETIREMENT" AS PER MASLOW'S HIERARCHY OF NEEDS

Highest

Level Five: Needs for self-actualisation

Level Four: Need for esteem  
 . To be my own boss: 17 = 5.4%

Level Three: Need for love & belonging  
 . To enjoy a happy family life: 26 = 8.3%  
 . To have good friends: 4 = 1.3%  
**TOTAL: 30 = 9.6%**

Level Two: Security Needs:  
 . To have enough money: 111 = 35.5%  
 . To own a farm or business: 36 = 11.5%  
 . Children to have finished school: 13 = 4.2%  
 . To own a house: 37 = 11.8%  
**TOTAL: 197 = 62.9%**

Level One: Physiological needs  
 . To enjoy good health : 56 = 17.9%  
 . To have time to rest : 15 = 4.8%  
**TOTAL: 71 = 22.7%**

Lowest

**N = 313**

**TABLE 8.1**  
**DESCRIPTIONS OF A HAPPY RETIREMENT**

Response	Aspects listed									
	1		2		3		4		5	
	Aspect # 1 (V27)	%	Aspect # 2 (V28)	%	Aspect # 3 (V29)	%	Aspect # 4 (V30)	%	TOTAL	% of 313
To have enough money/ financial security	92	56.4	14	12.3	5	14.3	0	0.0	111	35.5
To enjoy good health	36	22.1	17	14.9	3	8.6	0	0.0	56	17.9
To own a house	6	3.7	25	21.9	6	17.1	0	0.0	37	11.8
Children must be finished with school	2	1.2	5	4.4	5	14.3	1	100.0	13	4.2
To have my own farm / business	11	6.7	19	16.7	6	17.1	0	0.0	36	11.5
To enjoy a good family life/to be with my family	5	3.1	15	13.2	6	17.1	0	0.0	26	8.3
To have good friends	0	0.0	2	1.8	0	0.0	0	0.0	2	0.6
To have more time to rest	6	3.7	7	6.1	2	5.7	0	0.0	15	4.8
To be my own boss / do my own things	5	3.1	10	8.8	2	5.7	0	0.0	17	5.4
<b>TOTAL</b>	163	100	114	100	35	100	1	100	313	100

**TABLE 8.2**  
**REASONS WHY RETIRED PEOPLE ARE HAPPY**

	1	2	3	4	5	6	7	8
Reasons	Reason 1	%	Reason 2	%	Reason 3	%	Total	%
<b>Physiological Needs</b>								
1. They enjoy good health	11	7.3	12	15.6	5	29.4	28	11.4
Sub Total (a)	11	7.3	12	15.6	5	29.4	28	18.3
<b>Security Needs</b>								
2. They have enough savings / pension / income / lumpsum / own a business	71	47.1	18	23.4	0	0.0	89	36.3
3. They own a house / have a place to stay	5	3.3	9	11.7	3	17.6	17	6.9
4. They can sit back and enjoy their benefits	4	2.6	7	9.1	0	0.0	11	4.5
5. They have planned / prepared for retirement	19	12.6	11	14.3	1	5.9	31	12.7
Sub Total (b)	99	65.5	45	58.4	4	23.5	148	53.5
<b>Social Needs</b>								
6. They have enough time for themselves / to do their own thing	31	20.5	11	14.3	0	0.0	42	17.1
7. They have a happy family life	8	5.3	8	10.4	3	17.6	19	7.8
8. They have a hobby to keep themselves busy	2	1.3	1	1.3	5	29.4	8	3.3
Sub Total (c)	41	27.2	20	26.0	8	47.1	69	28.2
<b>TOTAL</b>	<b>151</b>	<b>100</b>	<b>77</b>	<b>100</b>	<b>17</b>	<b>100</b>	<b>245</b>	<b>100</b>

### 8.3.2 Why are some people happy when they retire while others are not ? (V31 -V34)

On the question (V31) whether respondents' think all people are happy when they retire, 20 (12.4%) indicated that they are of the opinion that all people are happy, 131 (80,4%) indicated that some people are happy and 10 (6.1%) indicated that nobody is happy. Two (1.2%) respondents did not answer the question (Figure 8.2).

In a subsequent open question respondents **who were of the opinion that all or some people are happy when they retire, were requested to give reasons why they thought so.** They again could give as many reasons as they liked without having to prioritise them. Responses were again analysed, grouped and processed.

Out of the 151 respondents who motivated their answers, **all** listed at least **one reason**, 77 (47.2%) gave **two reasons** and 17 (10.4%) gave **three reasons**. The reasons that they gave are very similar to the descriptions of a "happy retirement" discussed under 8.3.1.

The reasons as well as the response frequencies and percentages are summarised in Table 8.2. Findings are only discussed as they relate to **total numbers of responses** as reflected in column 4.

Of the total number of reasons given namely 245, 28 ( 11.4%) related to **physiological needs** such as : "They enjoy good health" and "They own a house", while 148 (60.4%) relate to **security needs** and 69 (28.2%) to **social needs**.

Reasons given that can be classified as "**security needs**" were:

- They have sufficient income in the form of a large lumpsum payment, enough savings, a good pension or a small business
- They own a home or have a place to stay
- They have planned for their retirement.
- To be able to sit back and enjoy one's benefits

Reasons that can be classified as “**social needs**” were:

- They have enough time for themselves or to do their own thing
- They have a happy family life
- They have a hobby to keep themselves busy.

**Considering the above findings in the context of Maslow’s hierarchy of needs it can once again be concluded that they support hypotheses one**

### **8.3.3 Expectations of quality of life after retirement (V35-V37)**

Respondents’ perceptions of retirement were further explored by means of a question where they had to indicate whether they expect their lives to be better or worse after retirement than before. (V35).

In the follow-up question they had to motivate their responses by giving **one** reason why they expected it to be as indicated. (V36 and V37) Responses were again analysed, grouped and processed. Findings as reflected in Figure 8.3 and Tables 8.3 and 8.4 were as follows:

Seventy eight (47.9%) of the total of 142(87.1%) respondents expected their lives to be better. Forty five (27.6%), was of the opinion that it would be worse and 19 (11.7%) that it would remain the same. Twenty one (12.9%) respondents were unsure. (Figure 8.3).

Reasons given why they expected their lives to be better or worse (Table 8.3 and 8.4), once again show a great similarity with their perceptions of a “happy retirement” as discussed earlier.

An analysis of the reasons shows that 18 (23.1%) respondents gave reasons that relate to **physiological needs** such as: “My health will be better” and “I will be free from responsibilities and have more time to rest”, while 44 (56.5%) relate to **security needs**.

Reasons given that fall in this category were :

- I will have a better income/pension
- My home will be paid
- I will live better because I have planned for retirement and
- My children will be educated

It was once again obvious that less respondents gave reasons that can be classified as falling within the ambit of **“social” or “esteem” needs** than were the case with **“physiological” and “security” needs**. Only 10 (12.9%) respondents gave reasons that relate to **“social needs”** namely, “I will be able to spend more time with my family” and “my time will be my own to pursue my own interests”.

Only 6 (7.7%) respondents gave reasons that can be categorised to be on the level of **“esteem needs”** namely, “I will be independent and my own boss”.

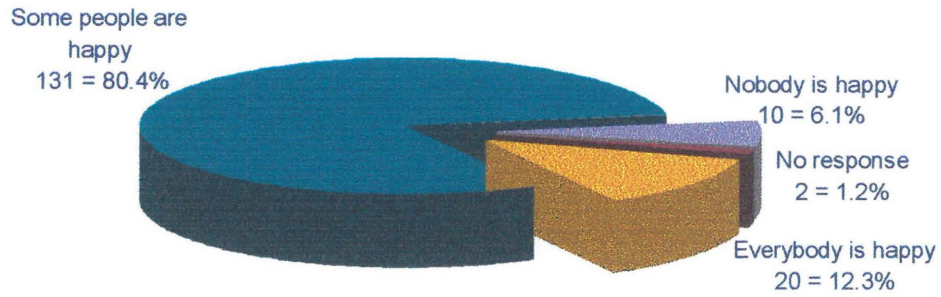
Reasons given why they expected their lives to be worse (Table 8.4), show the same tendency. While only 2(4.4%) of the 45 respondents indicate reasons that relate to physiological needs, 25 (55.6%) mentioned reasons that relate to security, 12 (26.7%) that relate to family and social relationships and only 6 (13.3%) gave reasons that relate to status or esteem.

**From the above findings it is once again appropriate to conclude that respondents’ perceptions of life quality after retirement correlate positively with lower level needs as per Maslow’s hierarchy of needs and thus support hypothesis one.**



Figure 8.2

## Retirement happiness

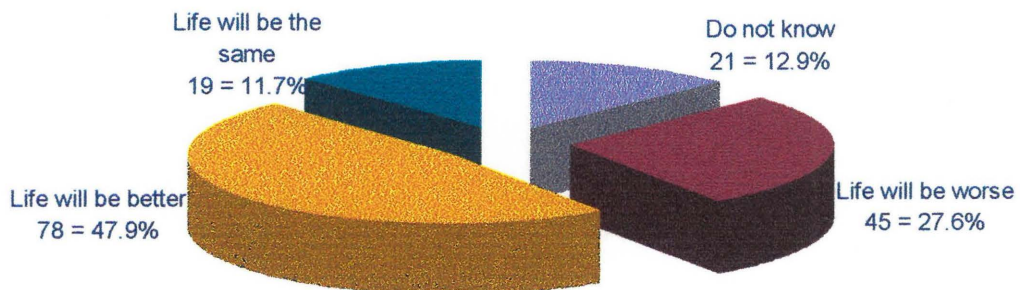


N = 163

■ Nobody is happy   ■ No response   ■ Everybody is happy   ■ Some people are happy

Figure 8.3

## Expected quality of life after retirement



N = 163

■ Do not know   ■ Life will be worse   ■ Life will be better   ■ Life will be the same

**TABLE 8.3**  
**REASONS WHY MY LIFE WILL BE BETTER AFTER RETIREMENT**

REASONS	# RESPONDENTS	%
1. My health will be better because I won't have to work so hard	10	12.8
2. I will be free from work responsibilities and able to rest	8	10.3
Total	18	23.1
3. I will have more money / a pension / a better income	34	43.6
4. My house will be paid off	3	3.8
5. I will live better because I have planned ahead	4	5.1
6. My children will be educated / finished with school	3	3.8
Total	44	56.5
7. I will be able to live with my family / spend more time with my family	3	3.8
8. My time will be my own to pursue my own interests	7	9.0
Total	10	12.9
9. I will be independent and my own boss	6	7.7
Total	6	7.7
<b>TOTAL</b>	<b>78</b>	<b>100</b>

**TABLE 8.4**  
**REASONS WHY LIFE WILL BE WORSE AFTER RETIREMENT**

REASONS	# RESPONDENTS	%
1. I will be older and my health will be worse	2	4.4
Total	2	4.4
2. I will have no place to stay	2	4.4
3. My income will be less / I will not be able to live on my income	9	20.0
4. I will be dependent on others / my family	9	20.0
5. As my children will still be at school they will be a financial burden	2	4.4
6. I will not work for the Company any more/ I will have no security / I will be responsible for my own life	3	6.7
Total	25	55.5
7. I will see too much of my family / spouse	4	8.9
8. I will have too much time and nothing to do / I will be bored	8	17.8
Total	12	26.7
9. As I will have no job my life will have no meaning	6	13.3
Total	6	13.3
<b>TOTAL</b>	<b>45</b>	<b>100</b>

#### 8.3.4 Aspects of retirement that workers will enjoy most/least (V39 - V50)

Respondents were requested to choose from 6 alternatives those **three** aspects that they would **enjoy most** when they retire. This was followed by 6 alternatives from which they had to identify the **three** aspects that they would **enjoy least**. They were however, not requested to list the aspects in order of priority. Findings are summarised in Tables 8.5 and 8.6.

Concerning the aspects of retirement that they would enjoy most the following three aspects received the highest number of preference :

- More time for my family : 117 = 23.9 %
- My pension benefits : 101 = 20.7 %
- Freedom to do my own things in my own time : 82 = 16.8 %

On the negative end of the scale however, the three aspects selected by the majority of respondents which they would enjoy least were :

- That I won't get my salary any longer : 149 = 30.5 %
- That I won't be with my colleagues any longer : 116 = 23.7%
- That I won't be able to do my work any longer : 111 = 22.7%

Both the positive and negative aspects listed once again correlated closely with the first three levels of Maslow's hierarchy of needs and therefore support hypothesis one.

#### 8.3.5 Perceived problems that retirees will experience (V51 - V54)

Respondents were once again, by means of an open question, asked to identify the main problems that retirees, in their opinion, experience. As in the previous questions they could again list more than one problem without prioritising them. All of them indicated at least one problem while 101 (62%) listed two and only 37 (22.7%) listed three. Findings are presented in Table 8.7.

If one analyses the total response percentages as reflected in column 4, it was clear that **financial difficulties** such as "not having enough money" or "being in debt" (row 2, column 4) was regarded as major problem by 132 (43.9%) respondents. This was followed by "ill-

**health” or “unfitness”** which was indicated by 57 (18.9%) respondents (row 1, column 4) and **“family problems”** chosen by 30 (10%) respondents. (Row 6, column 4)

Grouping identified problems together in categories according to Maslow’s hierarchy of needs, it is once again evident that the majority of problems highlighted, fall within the category of **“security needs”** (194 = 64.5%).

### **8.3.6 Greatest fears about retirement (V55-V57)**

Responding to an open question, respondents were asked to list their greatest fears of retirement. Again they were not restricted to the number of responses they could give. Findings are summarised in Table 8.8.

**The same response pattern that emerged in previous questions was once again evident.** According to total response numbers (column 4) the aspect that respondents feared most was “dependence due to lack of money” (107 = 40.7%), followed by “ill-health” or “unfitness” (54 = 20.5%). Having to support school going children was also a great fear and mentioned by 26 (9.9%).

As in the previous instances the majority of responses, 165(62.7%), indicated fears that can be classified as to be **on the level of “security needs”**

### **8.3.7 What people can do to ensure a carefree retirement (V61-V63)**

An open question was used to prompt respondents to think about what they could do pro-actively and in their present circumstances to ensure that their retirement would be happy and without problems (V61-63). Again they could list more than one aspect without prioritising them. As in previous open questions all respondents named at least one aspect that they can do pro-actively, while 94 (57.7%) named two and only 24 (14.72%) named three.

Responses showed again the rigid response pattern that has been evident so far.

Findings are reported in Table 8.9.

**TABLE 8.5**  
**ASPECTS OF RETIREMENT TO ENJOY MOST**

ASPECTS	# CHOICES	%
1. More time for myself	73	14.9
2. More time for my family	117	23.9
3. The opportunity to rest	63	12.9
4. Freedom from work and responsibilities	53	10.8
5. My pension benefits	101	20.7
6. Freedom to do my own things in my own time	82	16.8
<b>TOTAL</b>	<b>489</b>	<b>100</b>

**TABLE 8.6**  
**ASPECTS OF RETIREMENT TO ENJOY LEAST**

ASPECTS	# CHOICES	%
1. That I would not get my salary any longer	149	30.5
2. That I won't be with my friends and colleagues	116	23.7
3. That I won't be able to do my work any longer	111	22.7
4. That I will be at home with my family all the time	23	4.7
5. That I will have too much time and not enough to do	58	11.9
6. That I will feel worthless and unimportant	32	6.5
<b>TOTAL</b>	<b>489</b>	<b>100</b>

**TABLE 8.7**  
**MAIN PROBLEMS OF PEOPLE WHO ARE RETIRED**

Problems	1 # of Respondents	2 %	3 # of Respondents	4 %	5 # of Respondents	6 %	7 Total	8 %
<b>Physiological</b>								
1. Ill-health / unfit / no more exercise	20	12.3	35	34.7	2	5.4	57	18.9
Total (a)	20	12.3	35	34.7	2	5.4	57	18.9
<b>Security</b>								
2. Not enough money / debt/ misusing income	117	71.8	12	11.9	3	8.1	132	43.9
3. No house / no place to stay	6	3.1	14	13.9	7	18.9	27	9.0
4. No security / dependent on others	3	1.8	11	10.9	6	16.2	20	6.6
5. Children still dependent	3	1.8	5	5.0	7	18.9	15	5.0
Total (b)	129	79.1	42	41.6	23	62.2	194	64.5
<b>Social</b>								
6. Family problems	7	4.3	17	16.8	6	16.2	30	10.0
7. Too much time / boredom	6	3.7	3	3.0	2	5.4	11	3.7
Total (c)	13	8.0	20	19.8	8	21.6	41	13.6
<b>Esteem</b>								
8. Life is worthless	1	0.6	4	4.0	4	10.8	9	3.0
Total (d)	1	0.6	4	4.0	4	10.8	9	3.0
<b>TOTAL</b>	<b>163</b>	<b>100</b>	<b>101</b>	<b>100</b>	<b>37</b>	<b>100</b>	<b>301</b>	<b>100</b>

TABLE 8.8

## WHAT IS FEARED MOST ABOUT RETIREMENT

	1	2	3	4	5	6	7	8
Fear	# of Respondents	%	# of Respondents	%	# of Respondents	%	Total	%
1. No fear	5	3.1	0	0.0	0	0.0	5	1.9
Total (a)	5	3.1	0	0.0	0	0.0	5	1.9
<b>Physiological</b>								
2. Ill-health / unfit/ no exercise	26	16.0	26	3.39	2	11.8	54	20.5
Total (b)	26	16.0	26	3.39	2	11.8	54	20.5
<b>Security</b>								
3. Not having a home	2	1.2	6	7.2	0	0.0	8	3.0
4. Dependence due to lack of money	96	58.9	9	10.8	3	11.8	107	40.7
5. Children still at school	9	5.5	14	16.9	3	17.6	26	9.9
6. To support unemployed children	5	3.1	6	7.2	2	11.3	13	4.9
7. Political uncertainty / crime and violence	8	4.9	2	2.4	1	5.9	11	4.2
Total (c)	120	73.6	37	44.6	9	52.9	165	62.7
<b>Social</b>								
8. Family problems	2	1.2	11	13.3	3	17.6	16	6.1
9. No friends / isolation	2	1.2	4	4.8	0	0.0	6	2.3
10. Too much time / boredom	8	4.9	5	6.0	4	23.5	17	6.5
Total (d)	12	7.4	9	10.8	4	23.5	17	6.5
<b>TOTAL</b>	<b>163</b>	<b>100</b>	<b>83</b>	<b>100</b>	<b>17</b>	<b>100</b>	<b>263</b>	<b>100</b>

TABLE 8.9

## WHAT CAN PEOPLE DO TO ENSURE A CAREFREE RETIREMENT?

	1	2	4	5	6	7	8	9
Options	Response 1	%	Response 2	%	Response 3	%	Total	% of 281
<b>Physiological</b>								
1. Live healthy	4	2.5	1	1.1	1	4.2	6	2.1
Total	4	2.5	1	1.1	1	4.2	6	2.1
<b>Security</b>								
2. Build a house	1	.6	9	9.6	4	16.7	14	5.0
3. Work as long as they can to earn enough money	12	7.4	8	8.5	2	8.3	22	7.8
4. Save/invest Money	48	29.4	36	38.3	3	12.5	87	30.9
5. Pay off/avoid debt	7	4.3	4	4.3	1	4.2	12	4.3
5. Buy livestock/equipment to start a business	7	4.3	6	6.4	2	8.3	15	5.3
7. Start a business	30	18.4	21	22.3	8	33.3	59	21.0
8. Plan and prepare	48	29.4	7	7.4	2	8.3	57	20.3
3. Ensure that children have finished schooling	6	3.7	2	2.1	1	4.2	9	3.2
Total	159	97.5	93	98.9	23	95.8	275	97.9
<b>TOTAL</b>	<b>163</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>281</b>	<b>100</b>



#### 8.4 SUMMARY AND DISCUSSION

In this chapter blue-collar workers' perceptions of retirement were explored mainly by means of open-ended questions. This method of data gathering was used to accommodate the low educational levels of respondents and also to prevent respondents being lead or stimulated to think in a certain direction that in turn would have inhibited spontaneous responses.

As a control measure and also as a means of testing for congruence of responses, perceptions were explored from two angles. On the positive side respondents had to describe **their views of a happy retirement, give reasons why they think people are happy after retirement, why they expect their lives to be better and list the things they would enjoy most in retirement.** On the negative side they had to indicate **why they expected their lives to be worse after retirement, what they would not enjoy in retirement and what they fear most of retirement.** In a final question they were requested to **list the measures a person can take pro-actively to ensure a carefree retirement.**

Certain **trends** with regard to response patterns were obvious from the outset. Despite the fact that respondents could indicate or list more than one alternative in the case of each open ended question, the majority of respondents restricted themselves to just **one alternative.** This could possibly be attributed to the fact that participating in a survey like this was a new and even daunting experience for many of the respondents and therefore inhibited their participation. Another possibility could be that many of them simply have not previously considered the implications of retirement, other than financial.

In those instances where respondents gave more than one alternative, **the second or third alternative often related to a higher level need than physiological or security needs.**

A lack of variety in responses resulted in a very **rigid response pattern.** The same answers or alternatives were given to virtually all questions. This was an interesting phenomenon as people from totally different parts of the country sometimes gave answers that were virtually identical.

In questions where respondents **were given alternatives to choose from**, such as in questions 2.6 and 2.7, there was a slight **moving away** from this pattern (Table 8.5). However, in the questions that followed, the pattern was repeated again.

This rigid response pattern can be a result of a fixation that has taken place due to a long lasting struggle to make ends meet. This constant struggle for survival possibly made it impossible for respondents to look beyond the boundaries of security needs.

The aspects or elements that were continuously indicated as contributing to quality of life in retirement or conducive to a “happy” and carefree life after retirement were the following:

TO ENJOY GOOD HEALTH, TO BE FIT AND TO HAVE THE OPPORTUNITY TO REST

This perception is congruent with many studies which have found **that health is a significant contributor to well-being and life satisfaction** after retirement. (Atchley 1979:12; Datan & Lohman 1980:31; Hooyman & Kiyak 1988:392). Möller (1985:194) also indicated the importance of health for retired migrant workers in rural areas in view of the fact that certain diseases are more prevalent in rural areas while health facilities are less accessible. ill health or disability therefore can have a major impact on the life quality of a retiree in a rural area.

Möller (1985:73) furthermore wrote about health as a contributor to life quality as follows:

*“As a general rule, retirees tended to emphasise the economic aspect of the problem while migrants (workers who were still employed) were also concerned with other constraints of ageing such as diminishing physical strength and disability .... Workers stressed that poor health and frailty prevented many retirees from providing adequately for their families.”*

The aspect of **fitness and the opportunity for exercise** created by physical or manual labour was also stressed by a number of respondents. This should be seen in the context of the cultural value that is attached to physical strength as synonymous with masculinity amongst certain ethnic groups such as in the case of black South Africans. Retirement for them represents inactivity and unfitness and therefore deterioration of physical strength and health.

On the other end of the scale however, for a number of respondents a happy retirement was **synonymous with the opportunity to rest**. Considering the nature of their work as manual labours day after day and year after year, it is not strange that many of them feel exhausted and indeed are looking forward to a period of rest. This supports the findings of Jacobs(1972:68) as discussed in Chapter 5.

#### TO ENJOY FINANCIAL SECURITY

**Financial security**, whether it be in the form of a lump sum payment on retirement, a pension, savings or investments or income from a business or a farm, was by far the aspect regarded by the majority of respondents as **the main contributor to retirement happiness** and life quality. Adequate financial means is regarded as the passport to resources such as health care, transport and housing and ensures independence and self-reliance.

Respondents' perceptions relating to financial security support findings of researchers such as Atchley (1979:29) who found that attitudes towards retirement to a large extent depend on the financial outlook. People who expect a substantial reduction in income may not feel positive about retirement. However, people who are assured of financial security in later life may look forward to retirement.

Möller (1985:74) found with regard to retirees that:

*"Basic survival and financial concerns tended to override the problems of adjustment and morale among retirees."*

Respondents' perceptions of owning a farm or a business as contributing to financial independence and retirement happiness are also supported by Möller's research. She found that many retirees derive an income from growing crops to sell as well as for home consumption. They also receive benefit from keeping livestock and regard cattle as an important source of pride and satisfaction. Her research furthermore suggests that successful migrant workers would wish to become entrepreneurs such as taxi operators or shop-owners in their area of origin (Möller 1985:53,58 and 59).

#### OWNING A HOUSE

**To own a house or have a secure place to stay** was of great importance for a number of respondents. It was especially respondents who were hostel dwellers or whose house was not paid off during the time of the survey who attached great importance to this aspect.

This perception of home ownership as a contributor to retirement happiness once again supports Möller's findings which read:

*"Better housing also makes a substantial contribution to well-being. The housing factor may be indicative of a range of socio-economic influences which boost morale .... Images of successful retirement typically contain notions of a substantial retirement home. At the existential level a home of one's own provides shelter and independence."* (Möller, 1985:180-181)

#### CHILDREN TO BE FINISHED WITH SCHOOL

The financial burden of **having to provide for school going children** was of great concern for a number of respondents and a prospect that they found daunting. This is understandable in view of the fact that most of the respondents **had children of school going age and even younger**. With all the turmoil and upheaval in the education system during the time of the survey it was also reasonable for respondents to expect that their children may take longer to complete their schooling than the normal 12 years.

Some respondents also expressed concern about having to support unemployed children after retirement. An in-house survey carried out by Alpha during the mid eighties revealed that, during the time of the survey, **on average an Alpha retiree supported 2-3 unemployed children**.

Möller (1985:67) found the same and wrote:

*"A number of working and retired migrant workers mentioned that retirees were increasingly carrying extra economic burdens in recent years. These included supporting unemployed sons and illegitimate children, making lobola payments on behalf of their sons and paying for the education of children and grandchildren."*

#### TO HAVE MORE TIME FOR THE FAMILY AND/OR TO ENJOY A GOOD FAMILY LIFE

In view of the fact that many of the research subjects were **migrant workers who visited their families only occasionally**, more often than not only on a monthly or bi-monthly basis, it is not strange that **this aspect manifested continuously** as a contributor to retirement happiness and well-being. Not many respondents enjoyed the privilege of a happy and stable family life and were therefore looking forward to retirement as the time when they could make up for the lost years.

Findings of Möller (1985:73) support this:

*“There is a tendency for workers to idealise the positive aspects of life in retirement such as freedom from restrictions of a workaday life and the opportunity to lead a regular family life, to a greater extent than their retired counterparts.”*

It was however interesting to note that a number of respondents listed **more time with the family as a reason why their lives will be worse** after retirement and found the prospect of having to spend more time with the family daunting. In this view absence from the family has led to weakening of family ties and they feared that more time with the family could actually cause conflict and unhappiness.

By the same token some did not welcome the idea of more time for themselves after retirement, as they feared that they would be bored. They saw their jobs as giving meaning to their lives.

Although some respondents also indicated other aspects which can contribute to a happy retirement such as:

- to have good friends
- to have time for myself/to do my own things
- to be my own boss, and
- to plan and prepare

they were by far outweighed by the aspects discussed above.

## 8.5 CONCLUSION

The findings as presented in this chapter support findings of other researchers such as Atchley (1976); Cobb & Kasl(1977); Cutler & Hendricks: Hooyman & Kiyak (1988); Jerome (1990) and Möller (1985) as discussed in Chapter 6.

**It was clear from the findings that blue-collar workers' perceptions of a "happy retirement" largely relate to physiological and security needs and to a degree also to social needs. It can therefore be concluded that the findings support hypothesis one. The hypothesis is therefore accepted.**

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**CHAPTER NINE**  
**RETIREMENT EXPECTATIONS AS THEY RELATE TO REAL LIFE SITUATIONS**  
**IN SOUTH AFRICA**

**9.1 INTRODUCTION**

Empirical knowledge concerning the social and economic circumstances of elderly people in first world countries is substantial. However, very little of that knowledge is directly applicable to the South African situation, especially as it relates to older people from formerly marginalised groups and people who live in rural areas.

Therefore, to get a clearer picture of real life situations as they apply to blue-collar retirees in South Africa, the researcher had to rely largely on literature and research findings of the HSRC/UCT Centre for Gerontology and the Co-operative Research Programme on Ageing. Of special value were the key findings of the Multidimensional Survey of Elderly South Africans conducted during 1990 and 1991 (Ferreira et al. 1992).

**From the literature consulted, one aspect became very clear: although traditional values and customs to a large extent still influence the present life situations of retirees in South Africa, especially in rural areas, the transition the country is presently undergoing and the extensive social changes that accompany this transition, will significantly change the future socio-economic position of the retiree and affect his ability to cope with the demands of retirement.**

**“Modernisation”** which is a natural outflow of social changes may further impact on the role and situation of the elderly. New opportunity structures for previously marginalised groups such as black-youths, may result in an erosion of traditional support mechanisms for the elderly as younger people may choose to migrate to areas where there are better opportunities. Better- educated youths may also start to question and challenge traditional values and customs.

**Urbanisation**, which in turn is a result of modernisation, may also influence the position of the elderly. The proportion of older people living in urban areas will increase, which can result in displacement of the elderly and the end of a subsistence existence as they will be cut off from agriculture and home-grown supplies.

Taking the above expected changes into account, it will be insufficient to only consider real life situations as they apply at present, without taking cognisance of expected future scenarios. This chapter will therefore examine the difference or congruence between the retirement expectations of blue-collar workers and real life situations as they apply to both traditional and future scenarios.

However, before the research findings relating to hypotheses two and three are discussed, a brief theoretical overview of each dependent variable will be given to highlight these scenarios.

## 9.2 A THEORETICAL OVERVIEW OF REAL LIFE SITUATIONS IN SOUTH AFRICA

### 9.2.1 Retirement Timing

Although there is a growing view that retirement should not be determined by **age alone** but that other aspects such as **physical and mental health, skills and qualifications** and **nature of work** should also be considered, the **formal retirement age** in South Africa is still **65** as in most Western countries. Most employees gear their psychological and financial planning towards disengaging from formal work at this age.

However, work-place realities relating to retirement timing, as discussed in previous chapters, have changed dramatically over the past number of years. The effects of restructuring and downsizing in especially the mining and construction industries, are far-reaching for workers in these industries. Not only do many employees find themselves unemployed at a relatively young age, but workers are actively encouraged to consider retirement from the ages of 50 or 55 to enable companies to reduce staff numbers. Formal employment opportunities for older people have been reduced to virtually nil.

**Well timed retirement** or retirement “on time” enables an individual to optimise his opportunities to provide a secure financial basis for retirement. Not only does it enable



him to accommodate **adequate financial resources** but it also provides him with the opportunity to plan and implement actions which can enable him to guarantee an income after retirement, such as from agriculture or a spaza shop. Early retirement more often than not also robs him of the opportunity to have a fully paid house when he retires and may render him dependent on others.

According to Möller (1985:161), migrant workers who have the opportunity to complete their working careers and who retire on time have a good start to retirement. The **transition** from work to retirement is **smoother** in the sense that retirement is **anticipated** and **adequate preparation** has been made for life after work.

Retirement “on time” also means that workers will be in the proper **frame of mind** for retirement. They will typically have fulfilled their duties as breadwinner of the family (Möller, 1985:182). Migrant workers who **prematurely disengaged** from work as a result of ill-health or unemployment showed greater signs of **dissatisfaction** and **demoralisation**. People who retire voluntarily and on time tend to **look forward to retirement, have more resources, and gain greater satisfaction from retirement**.

Möller (1985:192), concluded that migrants who have completed the full course of wage labour are **economically** and **emotionally better prepared** to disengage from migrant work and **re-engage in a suitable role** which will also enhance their self-esteem.

### 9.2.2 Esteem

As discussed in Chapter 6, research findings on the aspect of esteem are **inconclusive**. It is generally accepted that a **change in self-esteem** after retirement can be attributed to **circumstances and situations surrounding retirement rather than to retirement per se**. (refer to 6.2)

With regard to black older people in a rural setting Van Eeden (1991:22) found that they enjoy relatively **high self-esteem**. The particular determinants of greater esteem amongst males appear to be the **attainment of certain skills** or the **involvement in certain activities** such as:

- Adequate demonstration of competence to build, manage and maintain his house and his family successfully as a subsistence farmer or as a migrant worker.

- Intense involvement in community affairs such as meetings and other activities.
- Verbal or oral ability to express himself convincingly.
- The ability to transmit knowledge from one generation to another (Möller 1985:123).
- Possessing personality traits such as courtesy, generosity and trustworthiness.

Möller (1985:154) also recorded **high levels of self-esteem and social integration** amongst returned migrant retirees. Most retirees in her sample indicated that they **had friends, were important, not too dependant on others and were useful persons.**

With regard to older persons in **urban** three generation households, (Möller 1985:29) found that **subjective well being and attitudes to self** were closely related to the **concept of family harmony.** Persons from harmonious families expressed optimism and satisfaction with their lives in general as well as feelings of personal control and self-esteem.

However, factors that contribute to a potential **decline** in self-esteem amongst rural black males are the following: (Van Eeden, 1991:23)

- Decline in physical or mental abilities through ageing or ill health.
- Change introduced in the form of foreign cultural institutions or customs which the elderly find difficult to deal with from his “databank” of knowledge or wisdom gathered through life experience during different phases of his life cycle. Examples of these are Western orientated administrative customs and procedures such as court procedures, school committee procedures, and so forth. An aspect not mentioned by Van Eeden is accessing money or pensions through banks or electronic banking and accessing information through electronically controlled information systems.

As modernisation is also taking effect in “traditional communities” in the country it can be expected that older peoples’ self-esteem will be further eroded as more foreign cultural institutions and customs are introduced at a more rapid pace. As most elderly men in rural areas are illiterate it is usually younger men who are left to deal with unfamiliar administrative procedures on the basis that they have been exposed to similar procedures

and situations during periods of migrant labour or while residing in urban areas. This inevitably leads to **misunderstanding, frustration and conflict between generations with a resultant decline in esteem amongst the elderly population.**

### 9.2.3 Status and respect

There is general agreement amongst local researchers such as Möller 1985; Van Eeden 1991; Möller, 1993 and Ferreira et al. 1992, that **older people in South Africa, especially elderly Indians, coloureds and blacks are still regarded as authority figures in the broader community.** They also enjoy a **great amount of respect.** Most elderly blacks and Indians are involved in kinship relationships as part of extended families and are regarded as paternal or maternal authority figures as well as persons with life experience who can provide guidance to the younger generations.

Van Eeden (1991:41) very aptly, describes the position of the elderly black in a rural setting as follows:

*“Focusing on the activities of old people in the context of domestic groups in particular, it became evident that in all the institutional levels mentioned (kinship, economy, authority and rural) old people occupy prominent social positions with very specific and socially imprint role expectations associated with their statuses. The senior status and directive role of elderly people are marked at all levels. It may be inferred that the elderly are essential to the maintenance and continuation of the social structure at both the domestic and community levels.”*

However, the results from the multidimensional survey (Ferreira et al. 1992:107) indicate that a growing number of elderly people feel **alienated** from the younger generation and endorsed the view that young people presently show **less respect** for the elderly than past generations. It is expected that this alienation will increase as younger people become more and more independent and adverse towards cultural traditions.

Perceived loss of respect was strongest amongst **urban blacks. Urban black elderly people also displayed negative attitudes regarding their social position and role.**

#### 9.2.4 Family Life

The extended family system is still the rule rather than the exception in the case of black, coloured and Indian elderly in South Africa and in both rural and urban areas it acts as a **security net for its older members**.

Möller (1993:2), described it as follows:

*“Co-residence of the elderly with adult children and grandchildren increases opportunities for intergenerational exchanges in the form of emotional, financial and physical care”.*

Regarding **care** for the elderly Ferreira et al. (1993:100), found that older people can count on their children for **economic support, as well as care and support when they are ill**. Support is also not only restricted to children or grandchildren who live with the elderly in the same residence but they also receive support from children living apart from them.

This is congruent with the notion that in traditional society **children** represent the most important **source of support** for the elderly. Van Eeden (1991:29), describes it as follows:

*“The situation found in Western society where ageing relatives often have to find a home elsewhere on account of their age and possible frailty, is unknown in the Xhosa community. Parents and children often maintain that they have a social responsibility.”*

Regarding **family and social integration**, Möller (1993:27), maintains that 80 % of the multigenerational families in her study reported **good family relationships in terms of peace and harmony**. This supports findings of the multidimensional survey (Ferreira et al. 1992:117) that the majority of older South Africans are socially integrated and that cases of social isolation are rare.

With regard to rural areas Van Eeden (1991:30), found that older people are **actively part of the family** and involved in tasks that evolve around economic activities such as working on the land.

Social and demographic changes may however challenge the future existence of the extended family system as is happening in other African and developing countries.

Ferreira et al. (1992:190) question whether **extended families will continue to live together in a changing society and be able or willing to bear the responsibility for the elderly in future**. This may change the traditional care giving structures dramatically.

**Urbanisation** of elderly blacks can also pose a problem in the sense that they can become **displaced** and unable or **ill-equipped** to adapt to a new environment. **Overcrowding** in township homes and informal settlements may also strain family relationships. Older people may have to live on their own and become dependant on public support services which are presently sorely lacking.

Ferreira et al. (1992:19) point out another possibility namely that **younger members** of the family may **migrate to urban areas** leaving the elderly behind in rural areas to fend for themselves. This may result in a further scenario of young children of migrant workers being sent back to rural areas to be raised by grandparents. This may increase the financial burden on the elderly as adult children often neglect or are unable to send money from their places of employment. On completion of their schooling the young adults may in turn return to the cities leaving the grandparents behind.

In conclusion Ferreira et al. (1992:197), pointed out that:

*“The very forces causing ageing of the population - i.e. a lessened desire for large families due to the increased costs and lower benefits of children to parents, leading to a decline in fertility - mean that there will be fewer children to support or care for ageing parents and probably a decreasing willingness or ability of some young people to do so.”*

### 9.2.5 Life Quality and Life Satisfaction

Concerning **quality of life and life satisfaction** after retirement there is a general consensus that especially black retirees feel **dissatisfied with their lives**. Ferreira et al. (1992:161) found that a **greater proportion of blacks** than other culture groups expressed **negative feelings regarding life satisfaction**. They, for instance, indicated that they felt old, tired and bored. Ferreira et al. (1992:161) also reported a strong correlation of lower levels of life satisfaction with **increased age, poorer socio-economic circumstances and living in an urban area**.

The multi-dimensional survey (Ferreira et al. (1992:176), highlights five crucial issues which impinge on subjective well-being namely:

- health
- housing in the form of favourable living arrangements
- income
- social integration
- reasonable measure of personal independence.

Möller (1985:130) points out that despite **lower levels of life satisfaction** amongst **migrant retirees, working migrants** indicated that they **looked forward to retirement** and **expected to work the land after** withdrawing from wage labour. For them retirement also means rest from work and return to the family at home.

#### 9.2.6 Financial Resources

Making ends meet appears to be a major problem for most retirees. **The economic circumstances of older people are closely related to the social and economic characteristics of the community in which they reside.** Ferreira et al. (1992:149) for instance found that the financial needs of elderly blacks, coloureds and Indians are much more pronounced than those of white elderly people. About two-thirds of blacks, coloured and Indians perceive their income to be inadequate.

Regarding black migrant workers Möller (1985:48), wrote:

*“Among migrant workers retirement is known as a belt tightening phase of life, especially during the period when savings from migrant earnings are depleted and regular pension payments either from a company fund or from government coffers are not yet forthcoming.”*

Möller (1985:66), also points out that 80 % of the retirees in her survey have indicated that their **standard of living declined** substantially after retirement and 69 % felt that retirement had **turned out worse than they expected.** The major source of income for the retiree is old age pensions, company pensions, agriculture, casual work and contributions from children (Möller, 1985:66).

In South Africa **no social security system exists**. State pensions are below the minimum subsistence level and a means test is applied before a person qualifies for a pension. Retirees more often than not find it difficult to apply for state pensions as a result of red tape. In rural areas they also find it difficult to **collect pensions** due to transport problems. Bureaucracy and inefficiency with the **payment of pensions** often results in pensioners having to stand in long queues in the hot sun for many hours, or having to return the next day. Lately pensioners often have to wait weeks before their pensions are paid out due to budget problems in some provinces or empty state coffers.

**The economic status of a retiree who qualifies for a company or private pension is strongly influenced by his work position, income level and years of membership with the respective retirement fund.** Pension payments are typically calculated by means of a formula based on income level at retirement and number of years of membership with the retirement fund. Blue-collar workers who normally form the bottom end of the income spectrum seldom have huge pensions to look forward to. **Often lump sum payments at retirement are used to pay off a house, agricultural land or are being secured to pay for children's education rather than being invested in order to yield an additional retirement income.**

However, Möller (1985:98) is of the opinion that migrant workers find it increasingly more difficult to save and invest their earnings in rural agriculture and small business enterprises due to the rising cost of living which affect even the most remote rural areas. Möller also found the migrant workers are furthermore hesitant to rely entirely on the support of their children in old age.

Ferreira et al. (1992:195) mentioned that the **concept of preparation for old age** in economic or other terms was neither clearly nor widely understood by blacks, coloured and Indians. **Low levels of income** during their working lives no doubt also prevent the majority from making **financial provision** for old age.

### 9.2.7 Health

As indicated in Chapter 6, (Ref. to 6.3), health is a major contributor to well being after retirement. It is however widely accepted that from the age of **40 a gradual decline in**

**health is experienced which starts to accelerate from the age of 60 years.** Consequently an increasing proportion of elderly persons suffer from poor health. This phenomenon is accentuated by the **increasing number of elderly persons who live beyond the age of 75 years.** (Ferreira et al. 1992:129). What aggravates the situation even further is the fact that life expectancy will continue to increase as more individuals are kept alive who otherwise would have died. Individuals who live longer **may be frail or marginally healthy and as a result may incur above average health expenditures** (Ferreira et al. 1992:193), or place a higher demand on public health services.

Although health services are widely available in **urban areas**, elderly people often have to **wait many hours** in long queues before they get attended to. In **rural areas** health services are **greatly lacking** or **inaccessible** to elderly people due to transport problems. Certain diseases are also more prevalent in rural areas and living conditions are less hygienic which may cause greater health problems (Möller, 1985:194).

**Black employees do not generally support membership of medical aid schemes as provided by employers.** Ferreira et al. (1992:130) found that less than 50 % of urban and rural blacks had medical insurance and have to rely on public health services.

If migrant workers would like to have a life of high quality in retirement, then it will be essential to safeguard and promote the health of retired workers (Möller, 1985:194).

### 9.2.8 Change

Retirement, like other life transitions, bring about major changes in a person's life. These changes often cause great uncertainty which in turn can lead to anxiety and stress. Changes brought about by retirement and a person's reactions to change have been discussed in Chapter One. (Ref. to 1.2.1)



Although a literature search for empirical data dealing with change and retirement yielded nothing, it is generally accepted that the changes most commonly associated with retirement are the following:

- a change in routine and time
- a change in habits
- a change in relationships
- a change in status
- a change in role fulfilment
- a change in income
- change in location.

No empirical data relating to change and blue-collar workers in South Africa could be found. It may, however, not be incorrect to theorise that blue-collar workers are subjected to similar changes as indicated above. Migrant workers who return to their areas of origin may however be subjected to more intense situations of change.

Returning home after years of absence, during which they could only visit their families occasionally, may result in feelings of displacement and alienation, similar to those of people who relocate. Not only have they left trusted friends and colleagues behind at their place of work, but more often than not they also find that their role in the family has been taken over, often out of necessity, by a father, brother or a son. Their efforts to re-integrate and secure a “permanent” place for themselves in the family again are often met with resistance from other family members and may impact severely on family relationships. Moving from the role of respected worker and provider to that of pensioner may also mean a change in status in the eyes of the family.

Having been part of a “modern” society and modern customs and values, especially where they have worked in an urban area may also impact on their ability to re-adjust and submit to traditional values and customs, which are still prominent in rural areas.

On the other hand however, having been exposed to the demands of a modern society may have highlighted the importance of preparation for retirement and may indeed have assisted the retiree to form realistic expectations of life after work. This in turn may be conducive to better adjustment to retirement.

### 9.2.9 Social Participation

According to the activity theory, discussed in chapter three, maintaining high levels of activity in retirement can result in a more positive adjustment to life after work. It is argued that post retirement activities replace the role lost upon retirement with new roles which in turn allow a person to maintain a positive self-esteem.

Research by both Ferreira et al. (1992:109) and Möller (1985:132), suggest that the **activity** pattern of retired blue-collar workers may be a function of the shift from an urban industrial to a rural environment as many blue-collar retirees are also migrant workers. Ferreira et al. (1992:110) found that recreational patterns vary significantly according to **gender and age**.

**Activity levels are strongly related to physical fitness and health.** Disability and poor health play an important role in restricting some of the activities that elderly people normally engage in. The **economic circumstances** of blue-collar workers also play a role and many blue-collar retirees are excluded from participating in activities that involve the spending of money due to their poor financial disposition.

On the same grounds the **availability of transport** also plays a role in determining activity levels. Inaccessibility of transport or unsafe transport often acts as a restrictive measure or a deterrent when it comes to participating in social activities.

Regarding **retirement activities** Möller (1985:135), has found that about 50 % of her sample of retired migrant workers, participated in **agricultural** and **pastoral** activities. Attending **community meetings** and participating in **community events** were also popular. Some of the most popular activities however were **socialising with friends** and **relaxing at home**. Both these activities are regarded as legitimate on the grounds that after a life of compulsory work to earn a living a retiree is entitled to rest and to be passive.

**Socialising with friends however plays an important role in combating loneliness and isolation as it enables the retiree to stay in contact with other people.**

Ferreira et al. (1992:110) concur with Möller (1985) that socialising and religious activities are popular activities amongst retirees but that handcrafts, exercise and playing games such as card games or draughts, are amongst the least popular. According to Ferreira's research, (1992:110), mass media consumption such as listening to the radio and watching T.V. are also popular past times. However, in rural areas mass media participation is often substituted by social visits and contacts with friends as these activities, to a great extent, also fulfil the communication and entertainment needs of the retiree.

### 9.3 FINDINGS

As discussed in Chapter one, 1.2.1, adjustment to a new role or life event is largely determined by the extent of congruence or difference between a person's expectations on the one hand and the reality of what is experienced or may be experienced on the other hand. The closer the agreement between expectation and reality, the better a person will be able to cope and the more satisfied he will be with his new role or circumstances. The bigger the discrepancy between expectation and outcome, the more it may impact on a person's ability to adjust and the more stressful the adjustment process will be (Gerdes et al. 1988:429).

**This section will examine the extent of congruence or difference between the retirement expectations of blue-collar workers and real life situations with regard to certain variables as identified in hypothesis two and three. "Real life situation" refers to present or "traditional" scenarios as well as expected future scenarios as discussed and illustrated in the previous section.**

Research findings will therefore be examined as they relate to hypotheses two and three:

#### HYPOTHESIS TWO:

"There is a difference between blue-collar workers' expectations of retirement and real life situations as experienced by retirees, with regard to the following:

- retirement timing
- esteem
- status and respect
- family life



- who should assume responsibility for the retiree after retirement
- life satisfaction and quality
- health
- financial situation
- change
- social participation

#### HYPOTHESIS THREE:

“Urban workers’ expectations are more congruent with real life situations regarding the dependent variables indicated in hypothesis two, than those of rural workers.

#### 9.3.1 Retirement Timing

Blue-collar workers’ expectations regarding **retirement timing** were explored by means of Questions 3.2 to 3.4 (V 68-V 70):

- “How do you feel about retirement?”
- “When do you think a person should retire?”
- “At what age would you like to retire?”

With regard to **retirement feelings** (Table 9.1) the majority of respondents, namely 70 (42.9 %), indicated that they want to retire one day **but that it must not be soon**. Fifty six (34.4 %) were **looking forward** to retirement and 24 (14.7 %) **couldn’t wait for the day to come**. Only 5 (3.1 %) **disliked** the idea and 8 (4.9 %) were afraid to retire.

Concerning **when a person should retire** (Table 9.2), the majority, namely 56 (34.4 %) were of the opinion that a person should retire when **he is still young enough to enjoy life and do other things**. Forty-four (27 %) felt that a person should retire when he is 65 years old and 32 (19.6 %) that he should retire **when he chooses to**. Only 29 (17.8 %) were of the opinion that one should retire **when one has saved enough money**.

Regarding **what age respondents would like to retire** it was clear that the majority by far (67 = 41.1 %) prefer a retirement age of **between 51 and 55**, followed by 37 (22.7 %) respectively who would like to retire **between ages 56 and 60 and 61 and 65**. Only 4 (2.4 %) preferred a retirement age of **older than 65**.

**From the above findings it is clear that respondents' expectations regarding retirement were ambivalent and varied.** Although about  $\frac{1}{3}$  indicated that they are looking forward to retirement nearly 43 % felt that their retirement must not be soon. Slightly more than  $\frac{1}{3}$  (34 %) felt that a person should retire while he is still young enough to do other things while 27 % were of the opinion that one should retire at the age of 65! However, the majority by far, namely 63.8 % preferred to disengage from work between ages 51 and 60 years.

**An interesting phenomenon was also that only 17.8 % linked retirement timing to the accumulation of adequate financial resources.**

**It can therefore be concluded that although workers were ambivalent with regard to the "right" timing of retirement they preferred to disengage from work sooner rather than later and favoured a retirement age of between 51 and 60 years.** This is significant in view of the fact that the participants in the survey were between the ages of 45 and 55 years. The accumulation of adequate financial means is also not a major consideration for when a person should or should not retire.

Linking these findings with hypothesis two it can be concluded that **there is a difference between expectations regarding retirement timing and real life situations as they apply to present scenarios.** Not only is the present formal retirement age still 65, but it has also been proven that people who retire early find it difficult to make ends meet and to adjust to retirement. The fact that workers favour early retirement may be as a result of the fact that while they are still exposed to the ups and downs of everyday work-life, they tend to idealise the positive aspects of retirement, forgetting the harsh reality that early retirement may mean a later life of poverty and suffering.

TABLE 9.1

## FEELINGS ABOUT RETIREMENT

Feelings	Frequency	%
1. I am looking forward to retirement	56	34.4
2. I can't wait for the day to come	24	14.7
3. I want to retire one day but it must not be soon	70	42.9
4. I dislike the idea of retirement totally	5	3.1
5. I am afraid to retire	8	4.9
<b>TOTAL</b>	<b>163</b>	<b>100</b>

TABLE 9.2

## WHEN A PERSON SHOULD RETIRE

Options	Frequency	%
1. When he is 65	44	27.0
2. When he has saved enough money	29	17.8
3. When he is still young enough to enjoy life and do other things	56	34.4
4. When he himself chooses to retire	34	20.8
<b>TOTAL</b>	<b>163</b>	<b>100</b>

TABLE 9.3

## AGE AT WHICH WORKER WOULD LIKE TO RETIRE

Age	Frequency	%
45-50	18	11.4
51-55	67	41.1
56-60	37	22.7
61-65	37	22.7
Older than 65	4	2.4
<b>TOTAL</b>	<b>163</b>	<b>100</b>

It may also be that as a result of the fact that as more and more people in the work place **become used to the idea of retrenchments and job loss at an early age, the idea of early retirement seems less daunting.** Many workers have started to view early retirement as a phenomenon that may have personal benefits such as providing a person with the time to do his own things as well as with the financial means to start his own business. **In this regard it can be concluded that expectations concerning retirement timing show greater agreement with future scenarios than with present scenarios as it is expected that more and more people will disengage from work at an earlier age.**

**Hypothesis two is therefore accepted with regard to both present and future scenarios.**

Comparing the **expectations of rural workers with that of urban workers (V3)** as they relate to when workers think a person should retire (V69), there were **no major differences except with regard to having saved enough money** (Table 9.4). While only 12.8 % of the rural workers indicated that a person should retire when he has saved enough money, 24.6 % of the urban workers were of the opinion that this was essential. Other research findings on the matter were the following: 37.2 % **rural workers** felt that a person should retire **while he is still young enough, only 30.4 % urban workers supported the idea.** The **same tendency** was noticeable with regard to item 4, namely **that a person should retire when he himself chooses.** While 23.4 % rural workers support the idea only 17.4 % urban workers were in favour of the idea (Table 9.4).

However, concerning the **preferred retirement age** as it applies to themselves (Table 9.5), **both urban and rural workers favoured a retirement age of between 51 and 60 years** (urban = 62.3 % and rural = 64.9 %; columns 4 + 6). A significantly **larger proportion of rural workers** however, preferred the age slot **51-55 than urban workers** (urban = 31.9 % and rural = 47.9 %).

**Comparing retirement expectations of urban and rural workers as they relate to when a person should retire and at what age respondent would like to retire one can generalise and say that urban workers tend to show greater realism and a more**

responsible attitude with regard to retirement timing than rural workers. Hypothesis three is therefore accepted with regard to the variable “retirement timing”.

### 9.3.2 Esteem

In an effort to explore workers' anticipations regarding **esteem in later life**, workers were given a set of descriptors and asked to choose, from two alternatives, the words that would describe them best 20 years from the present. (V100-V110) (These descriptors were borrowed from Möller (1985:115), but applied differently.)

The results of the exercise (Table 9.6) indicate that the **majority of respondents displayed a positive image regarding esteem in later life**. With the exception of “powerful” and “weak” they endorsed the positive alternative of all the 11 pairs of descriptors.

Workers described themselves in terms of the following characteristics in descending order: helpful to others: 87 %; progressive: 81.4 %; kind: 80.4 %; important: 80.2 %; busy: 79.6 %; having friends: 77.2 %; independent: 73.6 %; easy to live with: 69.3 %; cheerful: 66.3 %; well-off: 59.9 % and weak: 51.5 %.

The choice regarding “powerful” and “weak” may be as a result of the ambiguity of the words. Many of them interpreted the word “weak” in the physical sense as it refers to poor health rather than social standing.

It is furthermore important to note that although the majority of respondents preferred “well-off” to “poor”, a considerable smaller proportion (59.9 %) selected “well-off” in comparison to the other positive alternatives. In order of dominance “well-off” formed the bottom end of the preference continuum.

**To sum up, findings relating to esteem suggest that the blue-collar workers who participated in this study, expected to have positive esteem in later life with regard to 10 of the 11 pairs of descriptors.**



**These findings compare positively with research findings that postulate that elderly blacks, coloureds and Indians still enjoy a great degree of esteem in their families and communities. Hypothesis two is therefore rejected as regards present or traditional scenarios. It is however accepted with regard to future scenarios in view of the fact that the present pleasant disposition of the retiree as it relates to social standing is at risk and may be dramatically challenged in future.**

Although no **statistically significant differences** could be found between the preferences of urban and rural workers, it is interesting to note that **rural workers tended to favour the positive emphasis of descriptors to a greater extent than urban workers** (Table 9.7) **with the exception of “powerful” and “weak” and “well-off” and “poor”**. Urban workers favoured “powerful” rather than “weak”, while rural workers showed the opposite tendency. Although both urban and rural workers preferred “well-off” to “poor” a larger proportion of urban workers selected “well-off”.

With regard to **urban and rural workers, no statistically significant evidence of differences between the two groups could be found**. However, urban workers tend to feel slightly less positive about themselves than rural workers with regard to 9 of the 11 pairs of descriptors. **It can therefore be generalised that urban workers tend to be slightly more in touch with future realities than rural workers. As hypothesis three cannot be accepted beyond doubt, judgement is reserved.**

**TABLE 9.4**  
**COMPARISON BETWEEN URBAN AND RURAL WORKERS AS REGARDS**  
**WHEN A PERSON SHOULD RETIRE (V3 by V69)**

	1	2	3	4	5	6	7	8	9	10
	At age 65	%	Saved enough money	%	Young enough	%	When he chooses	%	Total	%
Urban	19	27.5	17	24.6	21	30.4	12	17.4	69	42.3
Rural	25	26.6	12	12.8	35	37.2	22	23.40	94	57.7
<b>Total</b>	<b>44</b>	<b>27.0</b>	<b>29</b>	<b>17.8</b>	<b>56</b>	<b>34.4</b>	<b>34</b>	<b>20.9</b>	<b>163</b>	<b>100</b>

**TABLE 9.5**  
**COMPARISON BETWEEN URBAN AND RURAL WORKERS AS REGARDS**  
**PREFERRED RETIREMENT AGE FOR THEMSELVES (V3 and V70)**

	1	2	3	4	5	6	7	8	9	10
	45-50	%	51-55	%	56-60	%	61+	%	Total	%
Urban	11	15.9	22	31.9	21	30.4	15	21.7	69	42.3
Rural	7	7.5	45	47.9	16	17.0	26	27.7	94	57.7
<b>Total</b>	<b>18</b>	<b>11.0</b>	<b>67</b>	<b>41.0</b>	<b>37</b>	<b>22.1</b>	<b>41</b>	<b>25.2</b>	<b>41</b>	<b>25.2</b>

**TABLE 9.6**  
**HOW PEOPLE WILL DESCRIBE THE RETIREE**

Description	#	%	Description	#	%	Total	%
Powerful	79	48.5	Weak	84	51.5	163	100
Cheerful	108	66.3	Complaining	55	33.7	163	100
Hard to live with	50	30.7	Easy to live with	113	69.3	163	100
Quarrelsome	32	19.6	Kind	131	80.4	163	100
Busy	129	79.6	Idle	33	20.4	162	100
Independent	120	73.6	Dependent	43	26.4	163	100
Progressive	131	81.4	Backward	30	18.6	161	100
Helpful to others	141	87.0	Useless to others	21	13.0	162	100
Important	130	80.2	Unimportant	32	19.8	162	100
Having friends	125	77.2	Lonely	37	22.8	162	100
Well-off	97	59.9	Poor	65	40.1	162	100

TABLE 9.7  
COMPARISON BETWEEN URBAN AND RURAL WORKERS  
WITH REGARD TO ESTEEM INDICATORS (V3 by V100-110)

Descriptor	Urban		Rural		Total	%
	Frequency	%	Frequency	%		
Powerful	36	52.2	43	45.7	79	48.5
Weak	33	47.8	51	54.3	84	51.6
<b>Total</b>	<b>69</b>	<b>42.3</b>	<b>94</b>	<b>57.7</b>	<b>163</b>	<b>100</b>
Cheerful	42	60.9	66	70.2	108	66.7
Complaining	27	39.1	28	29.8	55	33.7
<b>Total</b>	<b>69</b>	<b>42.3</b>	<b>94</b>	<b>57.7</b>	<b>163</b>	<b>100</b>
Hard to live with	21	30.4	29	30.9	50	30.7
Easy to live with	48	69.6	65	69.2	113	69.3
<b>Total</b>	<b>69</b>	<b>42.3</b>	<b>94</b>	<b>57.7</b>	<b>163</b>	<b>100</b>
Quarrelsome	18	26.1	14	14.9	32	19.6
Kind	51	73.2	80	85.1	131	80.7
<b>Total</b>	<b>69</b>	<b>42.3</b>	<b>94</b>	<b>57.7</b>	<b>163</b>	<b>100</b>
Busy	52	76.5	77	81.9	129	79.6
Idle	16	23.5	17	18.1	33	20.4
<b>Total</b>	<b>68</b>	<b>42.0</b>	<b>94</b>	<b>58.0</b>	<b>162</b>	<b>100</b>
Independent	47	68.1	73	77.7	120	73.6
Dependent	22	31.9	21	22.3	43	26.4
<b>Total</b>	<b>69</b>	<b>42.3</b>	<b>94</b>	<b>57.7</b>	<b>163</b>	<b>100</b>
Progressive	53	76.8	78	84.8	131	81.4
Backward	16	23.2	14	15.2	30	18.6
<b>Total</b>	<b>69</b>	<b>42.9</b>	<b>92</b>	<b>57.1</b>	<b>161</b>	<b>100</b>
Helpful	56	82.4	85	90.4	141	87.0
Useless	12	17.7	9	9.6	21	13.0
<b>Total</b>	<b>68</b>	<b>42.0</b>	<b>94</b>	<b>58.2</b>	<b>162</b>	<b>100</b>
Important	51	75.0	79	84.0	130	80.3
Unimportant	17	25.0	15	16.0	32	19.8
<b>Total</b>	<b>68</b>	<b>100.0</b>	<b>94</b>	<b>58.0</b>	<b>162</b>	<b>100</b>
Friends	48	70.6	77	81.9	125	77.2
Lonely	20	29.4	17	18.1	37	22.8
<b>Total</b>	<b>68</b>	<b>42.0</b>	<b>94</b>	<b>58.0</b>	<b>162</b>	<b>100</b>
Well-off	44	64.7	53	56.4	97	59.9
Poor	24	35.3	41	43.6	65	40.1
<b>Total</b>	<b>68</b>	<b>42.0</b>	<b>94</b>	<b>58.0</b>	<b>162</b>	<b>100</b>

### 9.3.3 Status and respect

Workers' expectations regarding **status and respect** were explored by means of question 3.8 (V84): **"Do you think your family and friends will respect you in the same manner when you retire as they respect you now?"**

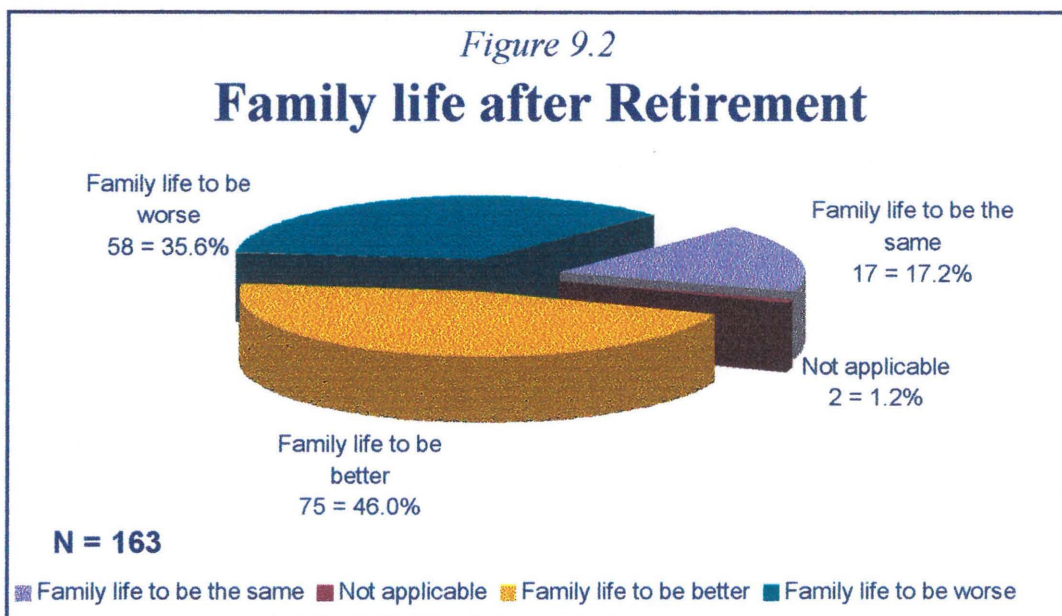
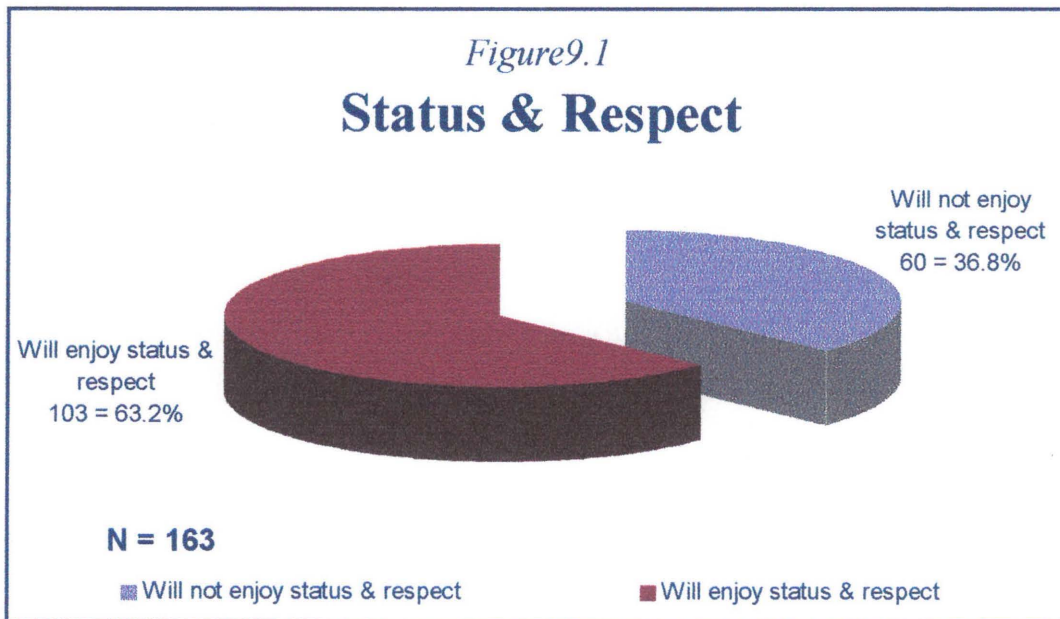
Findings indicate (Figure 9.1) that about  $\frac{2}{3}$  of the sample, namely 103 (63.2 %) were of the opinion that they would enjoy the same respect while 60 (36.8 %) indicated that they would not enjoy the same degree of status and respect.

Comparing these findings with present life situations where black, coloured and Indian retirees still enjoy a large amount of status and respect, it can be concluded that expectations are congruent with present or traditional real life situations and hypothesis two is therefore rejected with regard to traditional scenarios.

However, some elderly people are already indicating that they feel **alienated** from their families and do not enjoy the same degree of respect and status as before (refer to 9.2.3). It is expected that this **will increase** as more and more elderly people become **displaced** as a result of urbanisation. **It can therefore be concluded that respondents' expectations regarding status and respect are incongruent with expected future scenarios and consequently support hypothesis two.**

A comparison between urban and rural workers reveals that although **both groups expect to enjoy the same degree of status and respect after retirement than before, urban workers were more positive in their expectations than rural workers** (67.7 % versus 59.6 %)(Table 9.8, column 2). These findings do **not support** findings of the multidimensional survey (Ferreira et al. 1992) as discussed under 9.2.3 which found that **urban black retirees** experience a **greater degree of alienation** from their families than rural workers. It however supports findings of Möller (1993) as discussed under 9.2.3.

**However, as no statistically significant differences between urban and rural groups could be found, hypothesis three is hence rejected.**



### 9.3.4 Family life

Expectations as they relate to future family life were explored by means of question 3.9 (V85): “Do you expect your family life to be better, the same or worse when you retire than it is now?” In a follow-up question respondents were asked to give reasons why they expect their family life to be better or worse.

Almost half of the respondents (46.0 %), indicated that they expect their family life to be **better**, while about  $\frac{1}{3}$  (35.6 %) indicated that they expect their family life to be **worse**. Only 28 (17.2 %) were of the opinion that their family life would **remain unchanged** (Figure 9.2).

The main reason given for a **better family life** were the following: (Table 9.9(a))

- I will see more of my family ( 36 =47.4 %).
- My financial position will be better as I will be getting a pension (33= 43.4 %).

Reasons given why family life **would be worse**, were more **varied** (Table 9.9(b)).

Reasons that received the highest preference were the following:

- I will have too much time and be bored (15=(25.9 %).
- We will have more disputes because we will see too much of one another (13 =22.4 %).
- I will still have dependent children in the home (10=17.2 %).
- We will have less money (9=15.5 %).

**TABLE 9.8**

**COMPARISON BETWEEN URBAN AND RURAL WORKERS  
WITH REGARD TO STATUS AND RESPECT (V3 BY V84)**

Geographical location	1	2	3	4	5	6
	Will enjoy respect		Will not enjoy respect		Total	%
	Frequency	%	Frequency	%		
Urban	46	67.7	22	32.4	68	42.00
Rural	56	59.6	38	40.4	94	58.02
<b>Total</b>	<b>102</b>	<b>63.0</b>	<b>60</b>	<b>37.0</b>	<b>162</b>	<b>100</b>

TABLE 9.9(a)

## REASONS WHY LIFE WILL BE BETTER AFTER RETIREMENT (V86-89)

	Reason	Frequency	%
1.	My financial position will be better as I will be getting my pension	33	44.0
2.	My health will be better as I will be working less hard	1	1.3
3.	My house will be paid	1	1.3
4.	I will have more time for my family	36	48.0
5.	We will have more friends	1	1.3
6.	I will have more time for myself and to do other things	1	1.3
7.	I will have my own business	1	1.3
8.	My children will be educated	1	1.3
	<b>Total</b>	<b>75</b>	<b>100</b>

TABLE 9.9(b)

## REASONS WHY LIFE WILL BE WORSE AFTER RETIREMENT

	Reason	Frequency	%
1.	We will have less money	9	15.5
2.	My health will be poor	1	1.8
3.	We won't have a place to stay	1	1.8
4.	We will have more disputes because we will see too much of each other	13	22.4
5.	I will have no friends	2	3.4
6.	I will have too much time and be bored	15	25.9
7.	I will be too dependent on my family	6	10.2
8.	I will feel worthless without a job	1	1.8
9.	My children will still be dependent on me	10	17.2
	<b>Total</b>	<b>58</b>	<b>100</b>

In a later question (V149 & V150) 88.3% of the respondents rated their relationships with their spouses as “very happy” and “happy” and 153 (93.8 %) felt the same about their relationship with their children (Fig. 10.3 & 10.4). From this it can be deduced that those who **expected their family life to remain the same in actual fact also enjoyed a happy family life**, which they hope will continue in retirement. **It can therefore be concluded that the majority of respondents, namely 63.3% expected to enjoy a happy family life after retirement.** (Family life to be better: 46.1 % + family life to be the same: 17.2 % = 63.3 %) This supports the findings of Van Eeden, (1991) and Möller, (1993) as discussed under 9.2.4 which indicate **that most elderly rural and urban retirees are well integrated with their families and indeed enjoy a happy family life.**

However, future retirees may **not be as fortunate**, as it is anticipated that social and demographic changes will dramatically change the future family situation of the elderly. Future scenarios, as discussed under 9.2.4, may therefore **drastically differ** from the expectation expressed by the workers who participated in this research study.

The **main reasons** given why they expect their family life to be **better**, are also **not supported** by recent research findings. With regard to **financial security and income**, it is generally found that retirees are **worse off** after retirement than before, especially if they have to depend on a pension as their only source of income. The multi-dimensional survey (Ferreira et al. 1992:195), for instance found that one of the **major problems** facing retirees currently are:

*“A poor economic situation, or financial difficulties as a result of negligible provision for old age and a growing inability of the government to provide financial support.”*

Although **no conclusive evidence** could be found that **more time with the family** either enhances or jeopardises family life, Möller (1985:73) is of the opinion that migrant workers tend to **idealise the positive aspects of retired life such as a regular family life and freedom from work obligations and restrictions.**

**Linking these findings to hypothesis two, it can be concluded that workers’ expectations of family life after retirement are congruent with current real life situations but differ from expected future scenarios. Hypothesis two is therefore rejected as it relates to present scenarios.**



It is however accepted as it relates to future scenarios due to the fact that expectations relating to family life after retirement differ from expected future scenarios.

A cross tabulation between rural and urban location of family life expectations reveals no difference between the expectations of urban and rural workers. Hypothesis three is therefore rejected.

### 9.3.5 Who should assume responsibility for the retiree?

Workers' expectations regarding **who should assume responsibility** for them when they are old, were explored by means of a **similarly worded question** (V95). The fact that the word "**responsibility**" was not defined or explained, led to a lot of misinterpretations on the side of respondents. While some interpreted it as "financial responsibility" others interpreted it as "care for" or "look after". It can be expected that these differences in interpretation influenced the research outcomes.

Response results (Figure 9.3) indicate that 49 (30.4 %) of the respondents were of the opinion that **they should assume responsibility for themselves**, 43 (26.7 %) felt that **their spouses** should look after them and 27 (16.8 %) that they should be **their children's** responsibility.

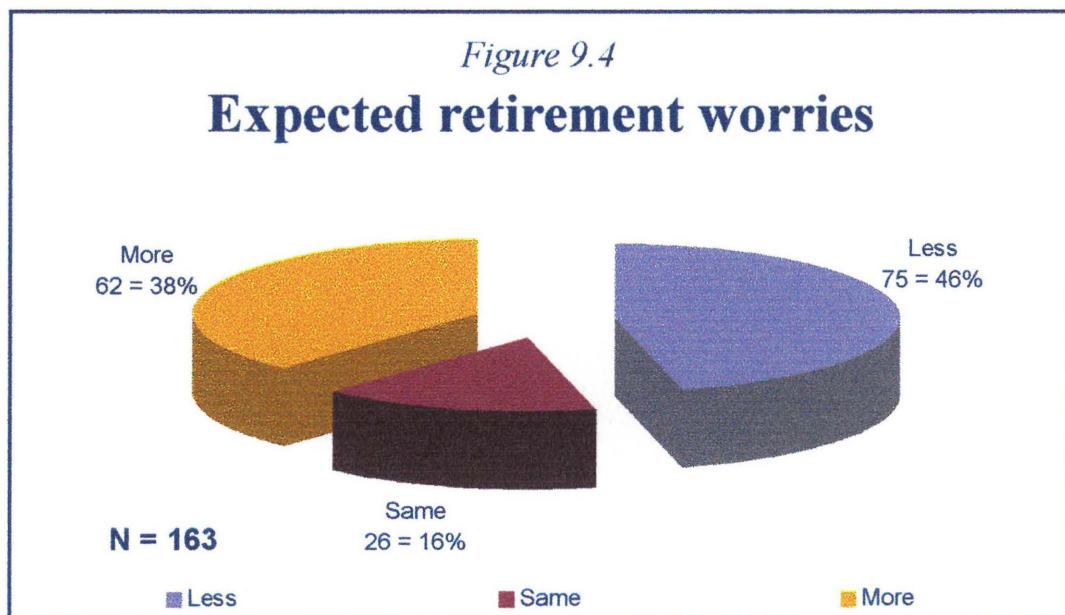
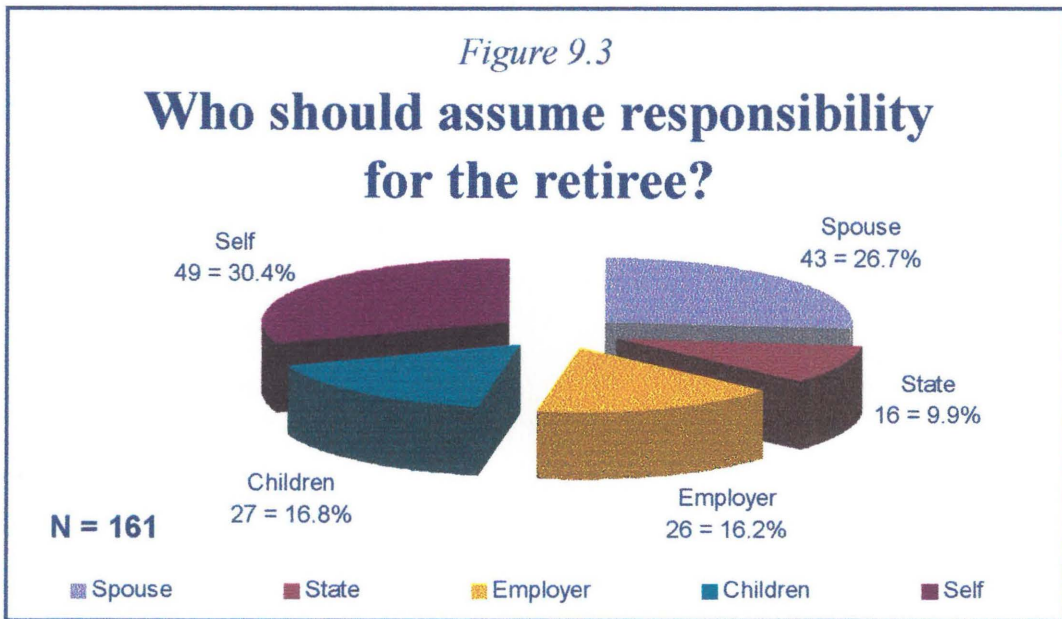
An interesting phenomenon was that 26 (16.2%) were of the opinion that their **former employer** should assume this responsibility. This can possibly be attributed to the fact that almost all the Alpha employees are familiar with Alpha's Pensioner Assistance Programme which functions in a similar manner to an Employee Assistance Programme. **Misconceptions** regarding this programme however often result in unrealistic expectations on the side of both employees and pensioners. Alpha's previous mission as being a "caring company" without defining the concept "caring" appropriately, often resulted in a paternalistic approach on the side of the Company and created a large degree of dependency amongst both employees and pensioners, especially in the Northern Cape region.

Only 16 (9.9 %) of the respondents indicated that the **State** should assume responsibility for them. One can speculate that the reason why so few hold this expectation may be as a result of disillusionment with the bureaucratic and often chaotic manner in which State pensions are administered in the former homelands during the time of the survey.

**Interpreting the above findings in the context of hypothesis two it can be concluded that the majority of respondents, namely 70 (43.5 %) expected their families to assume responsibility for them (spouse and children). This is in line with research findings that indicate that the extended family system operates as a safety net for elderly blacks, coloureds and Indians (refer to 9.2.4). Workers' expectations are therefore congruent with real life situations in the present and traditional context and therefore reject hypothesis two.**

However, the ability of the extended family system to **survive** the onslaught of present and future social, demographic and economic changes is seriously **questioned**. **On this basis it is therefore not incorrect to conclude that workers' expectations are incongruent with expected future scenarios and therefore supports hypothesis two.**

**A comparison between the expectations of urban and rural workers reveal no significant differences and hypothesis three is therefore rejected.** However, it is interesting to note that **more urban than rural workers** expect the **government** to assume responsibility for them (13.2 % versus 7.5 %) while **more rural than urban workers** expect their **employer** to look after them (21.5 % versus 8.8 %). These findings tend to support the speculations expressed earlier in this section.



**TABLE 9.10**  
**A COMPARISON BETWEEN URBAN AND RURAL WORKERS**  
**WITH REGARD TO WHO SHOULD ASSUME RESPONSIBILITY FOR THEM**

Geographical location	Who should assume responsibility								Total	% of 161
	Family		State		Employer		Self			
	#	%	#	%	#	%	#	%		
Urban	32	47.1	9	13.2	6	8.8	21	30.9	68	42.2
Rural	38	40.9	7	7.5	20	21.5	28	30.1	93	57.7
<b>Total</b>	<b>70</b>	<b>43.4</b>	<b>16</b>	<b>9.9</b>	<b>26</b>	<b>16.2</b>	<b>49</b>	<b>30.4</b>	<b>161</b>	<b>100</b>

N= 161

**TABLE 9.11**  
**ASPECTS THAT RETIREES WILL WORRY ABOUT (V97-V99)**

Aspects		1	2	3	4	5	6
		Response #1	%	Response #2	%	Total	% of 237
1.	Not enough money	81	49.7	19	25.7	100	42.2
2.	Health	29	17.8	20	27.0	49	20.7
3.	Not having a house or a place to stay	2	1.2	3	4.1	5	2.1
4.	Family matters	8	4.9	11	14.9	19	8.0
5.	Boredom and loneliness	6	3.7	8	10.8	14	5.9
6.	Education of children	13	8.0	9	12.2	22	9.3
7.	Violence and crime	4	2.5	2	2.7	6	2.5
8.	Death	1	.6	1	1.4	2	0.8
9.	No worries	19	11.7	1	1.4	20	8.4
<b>Total</b>		<b>163</b>	<b>100</b>	<b>74</b>	<b>100</b>	<b>237</b>	<b>100</b>

N=237

### 9.3.6 Life satisfaction

To explore expectations regarding **future life satisfaction**, two questions were considered:

Question 2.4 (V35): Do you think your life will be better, worse or the same when you retire than it is now.

Question 3.14 (V96): Do you think your worries will be more, less or the same when you retire than they are now?

Findings regarding question 2.4 were discussed in the previous chapter under 8.3.3.(Fig.8.3) To recap however, 78 (47.9 %) of the respondents expected their lives to be **better**, 45 (27.6 %) to be **worse** and 19 (11.7 %) to **remain the same**.

The main reasons given for an expected better life are summarised in Table 8.3. The majority, namely 34 (43.6 %) expected their lives to **be better** because of **better financial prospects**, while 10 (12.8 %) mentioned **better health** as a reason. Other important reasons given were: **freedom from work responsibilities**, 10.4 %; **more time to pursue own interests**, 9 %; and **independence to be one's own boss**, 7.6 %.

Results relating to V96 revealed that 75 (46.3 %) expected to have **less worries** in retirement, 62 (38.3 %) expected to have **more worries** while 25 (15.4 %) expected that their worries would **remain the same** (Figure 9.4).

The **aspects** listed as **main causes of worry** or concern after retirement were: **not enough money**, 100 (42.2 %) and **ill health**, 49 (20.7 %)(Table 9.11).

Other expected reasons for concern were:

- education of children = 9.3 %
- family matters = 8.0 %
- boredom and loneliness = 5.9 %
- violence and crime = 2.5 % and
- not having a home = 2.1 %

If one compares these findings with research results discussed under 9.2.5, which indicate that **life satisfaction is low amongst elderly people from marginalised groups and from poor economic circumstances**, it is clear that expectations regarding a **better life** are **incongruent** with real life situations. The reasons given for an expected better life, namely an anticipated **better income** and **health**, are also contradicted by current research findings which indicate that most elderly people **battle to make ends meet** and that the **health of elderly people tends to decline**.

Concerning **retirement worries**, the fact that 46% of respondents expected to have less worries compared with 38% who expected to have more worries after retirement (a difference of 8%) may indicate a greater **realism** as was the case with expectations regarding a **better life**.

The aspects listed as the main **causes of worry**, namely **inadequate income** and **poor health**, were also **more congruent** with real life situations at present and as anticipated for the future.

**To sum up, it was found that expectations regarding a better life after retirement compared negatively with both present and future scenarios and therefore support hypothesis two.**

Regarding **retirement worries** however, it was found that although **more respondents** expected to have **less worries**, (46%) a fairly **large percentage** expected to have **more worries** (38%). Although the aspects listed as the main reasons for retirement worries show agreement with real life situations, **no clear cut conclusion could be reached and judgement regarding hypothesis two as it relates to retirement worries is therefore reserved.**

**A comparison between the expectations of rural and urban workers with regard to a better life reveals no significant differences** although rural workers displayed a slightly more pessimistic outlook. (Cross tabulation not shown due to lack of significant differences.) **A comparison with regard to retirement worries indicated similar results. Hypothesis three is therefore rejected.**

### 9.3.7 Financial position

Expectations regarding respondents' financial position after retirement were explored from three angles, namely:

- Did respondents feel that they were earning enough to save for their retirement years? (V268).
- Were they of the opinion that their income could sustain them after retirement? (V280).
- What did they expect their main sources of income to be after retirement?(V271-279).

Regarding the fact whether they felt they **were earning enough to put money away**, the majority by far, namely 106 (65.0 %) felt that their income was **inadequate** to save money for their retirement years. A surprisingly high percentage, namely 28.8 % were however of the opinion that their income was **adequate** (Figure 9.5).

The next question revealed a **similar ambivalence**: although the majority, namely 79 (48.5 %) felt that their pension money **would not be enough to sustain them**, 44 (27.0 %) felt that it **would be enough** while 40 (24.5 %) **were uncertain** (Figure 9.6).

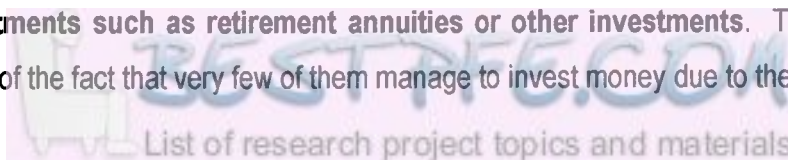
Concerning **sources of retirement income** (Table 9.12) the three sources that received the greatest focus were:

- a company pension: 158 = 96.9 %
- a State pension: 102 = 62.6 %
- income from a business: 100 = 61.3 %

Other sources, which were indicated by a fairly high percentage of respondents, were:

- part-time work: 53 = 32.5 %
- contributions from children: 49 = 30.1 %
- farming: 46 = 28.2 %

It was clear from the results that **few respondents expected an income from investments such as retirement annuities or other investments**. This can be as a result of the fact that very few of them manage to invest money due to their low income. It



can however also stem from ignorance regarding investment possibilities or a lack of financial life skills.

Research findings relating to the **financial position of retirees** indicate that most retirees experience a **dramatic decline in standard of living** as a result of insufficient **retirement incomes**, partly due to the fact that they were not able to save enough money during their employment years.

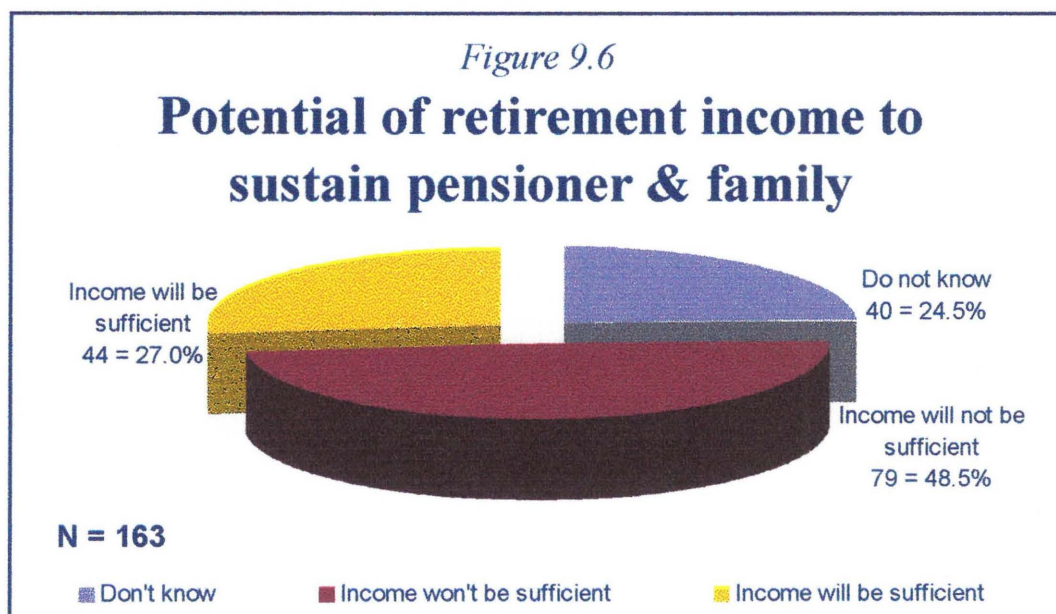
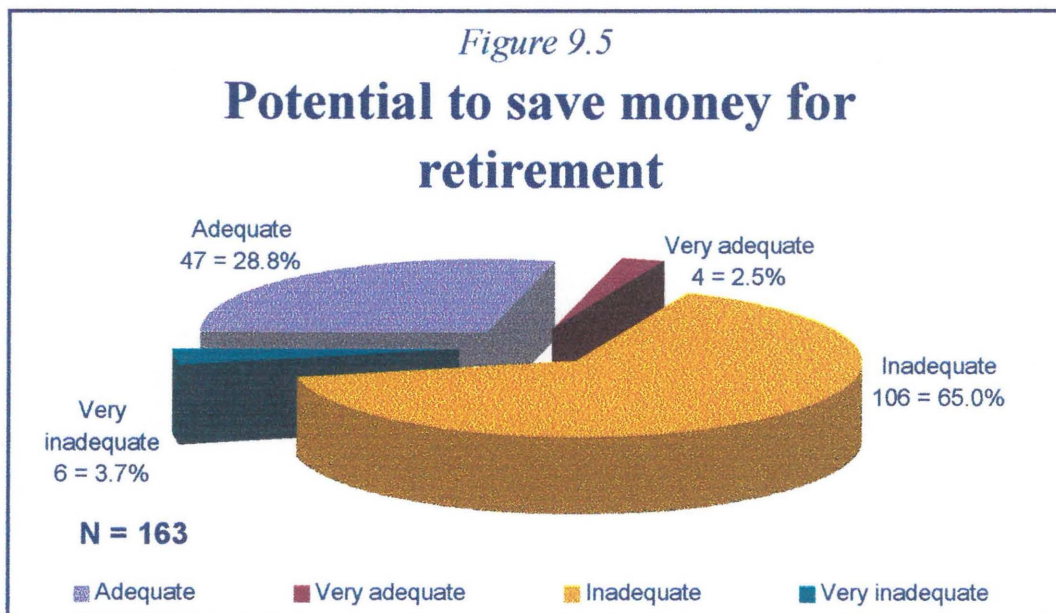
Considering the research outcomes against this background, the diversity of opinion indicate that respondents' expectations **are not in touch with real present life situations**. Their financial outlook for the future is also bleak. **Hypothesis two is therefore accepted with regard to both present and future scenarios.**

Expectations regarding **sources of retirement income** are supported by findings of Möller (1985:66&98), as discussed under 9.2.6. **These expectations are congruent with present real life situations and hypothesis two is rejected.** Although future scenarios may **alter sources of income**, there is not enough evidence to suggest that they may change considerably.

A comparison between **urban and rural workers** revealed that a **larger percentage** of urban workers (72.5 % versus 60 %) indicated that the **income they earned (present income) was not sufficient to save for retirement**. However, regarding **retirement income, the opposite tendency** was revealed: while 58.5 % of rural workers were of the opinion that their retirement income would be **insufficient to sustain them** only 34.8 % of urban respondents felt the same way. **Urban workers** however indicated a **larger degree of uncertainty** with regard to this matter than rural workers (39.1 % versus 13.8 %).

It can therefore be concluded that **no significant differences exist between the expectations of urban and rural workers and hypothesis three is therefore rejected.**





**TABLE 9.12**  
**SOURCES OF RETIREMENT INCOME**

Sources	1	2	3	4	5
	Yes	%	No	%	Total
Company pension	158	96.9	5	3.1	163
State pension	102	62.6	61	37.4	163
Retirement annuities	16	9.8	147	91.2	163
Part-time work	53	32.5	110	67.5	163
Interest on investments	20	12.3	143	87.7	163
Farming	46	28.2	117	71.8	163
Contributions from children	49	30.1	114	69.9	163
Contributions from relatives	17	10.4	146	89.6	162
Income from business	100	61.3	63	38.7	163

**TABLE 9.13**  
**COMPARISON BETWEEN URBAN AND RURAL WORKERS**  
**WITH REGARD TO ABILITY TO SAVE MONEY FOR RETIREMENT**

Geographical location	1	2	3	4	5	6
	Income adequate	%	Income inadequate	%	Total	% of 163
Urban	19	27.5	50	72.5	69	42.3
Rural	32	34.0	62	66.0	94	57.7
<b>Total</b>	<b>51</b>	<b>31.3</b>	<b>112</b>	<b>68.7</b>	<b>163</b>	<b>100</b>

**TABLE 9.14**  
**COMPARISON BETWEEN URBAN AND RURAL WORKERS WITH REGARD**  
**TO SUFFICIENCY OF RETIREMENT INCOME**

Geographical location	1	2	3	4	5	6	7	8
	Income sufficient	%	Income insufficient	%	Uncertain	%	Total	% of 163
Urban	18	26.1	24	34.8	27	39.1	69	42.3
Rural	26	27.7	55	58.5	13	13.8	94	57.7
<b>Total</b>	<b>44</b>	<b>27.0</b>	<b>79</b>	<b>48.5</b>	<b>40</b>	<b>24.5</b>	<b>163</b>	<b>100.0</b>

### 9.3.8 Health

In order to determine expectations as they relate to health, respondents were requested to **rate whether they expected their health to be better, worse or the same after retirement**. They were also asked in a follow-up question to **give reasons** for their answers.

Seventy-nine (48.5 %) of the respondents indicated that they expected their health to be **worse**, 63 (38.7 %) that it would be **better** and 21 (12.9 %) that it would **remain the same** (Figure 9.7).

The main reasons given for an **improvement** in health were: **the opportunity to rest and relax** (5=58.9 %) and **absence of work worries**. ( 31=32.6 %)(Table 9.15a).

Main reasons given for a **decline** in health were **unfitness due to lack of exercise** (50=45.5 %) and being **far away from doctors and treatment**.(24=21.8 %). Other reasons, which received lower scores, are summarised in Table 9.15(b).

The high value blue-collar workers place on **physical fitness gained from the exercise inherent in manual labour** was once again evident.

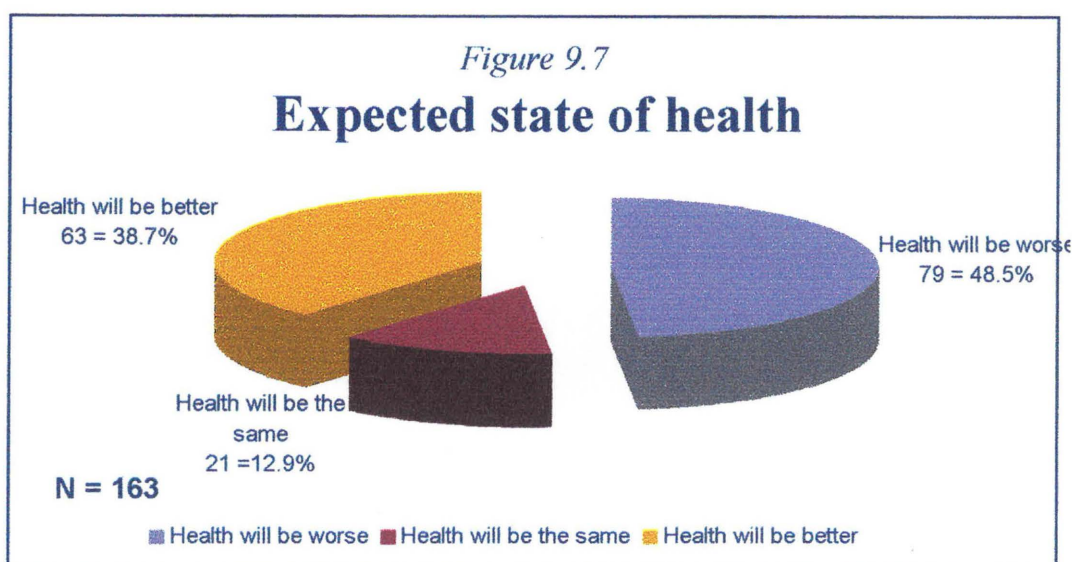


TABLE 9.15(a)

## REASONS WHY HEALTH WILL BE BETTER (V91-V94)

Reason	1 Response #1	2 %	3 Response #2	4 %	5 Total	6 % of 95
1. I will have no more work worries	26	41.3	5	15.6	31	32.6
2. I will be able to rest and relax	34	54.0	22	68.8	56	58.9
3. I will worry less about my family as I will be at home	3	4.8	5	15.6	8	8.4
<b>Total</b>	<b>63</b>	<b>100</b>	<b>32</b>	<b>100</b>	<b>95</b>	<b>100</b>

N=95

TABLE 9.15(b)

## REASONS WHY HEALTH WILL BE WORSE (V91-V94)

Reason	1 Response #1	2 %	3 Response #2	4 %	5 Total	6 % of 110
1. I will have no money for doctors	6	7.6	4	12.9	10	9.1
2. I will be far from treatment	15	19.0	9	29.0	24	21.8
3. I will be unfit and unhealthy because of lack of exercise	42	53.2	8	25.8	50	45.5
4. I will worry more, e.g. about money and my family	10	12.7	4	12.9	14	12.7
5. I won't be able to afford good food	6	7.6	6	19.4	12	10.9
<b>Total</b>	<b>79</b>	<b>100</b>	<b>31</b>	<b>100</b>	<b>110</b>	<b>100</b>

N=110

**TABLE 9.16**  
**COMPARISON OF URBAN AND RURAL WORKERS**  
**WITH REGARD TO HEALTH EXPECTATIONS (V3 X V90)**

	1	2	3	4	5	6	7	8
	HEALTH STATUS							
Geographical location	Better		Worse		Same		Total	% of 163
	#	%	#	%	#	%	#	%
Urban	27	39.1	38	55.1	4	5.8	69	42.3
Rural	36	38.3	41	43.6	17	18.1	9	57.7
<b>Total</b>	<b>69</b>	<b>38.7</b>	<b>79</b>	<b>48.5</b>	<b>21</b>	<b>12.9</b>	<b>163</b>	<b>100</b>

N = 163

Although it appears at the first glance as if the **majority of respondents expect a decline in health**, it is interesting to note that those who expect an **improvement combined with those who expect no change** actually represent a **higher proportion** of the research group, namely 51.6 % (Figure 9.7).

Comparing these findings with findings of Möller (1985:194) and Ferreira et al. (1992:129) which indicate a **decline in health of the elderly**, it can be concluded that expectations regarding health **are incongruent with real life situations and therefore support hypothesis two**. However, the **difference between those who expect a decline in health and those who expect an improvement or no change is so small** (51.6%- 48.5 %= 3.1 %) that it would be **inappropriate to draw such a conclusion**.

**Hypothesis two is therefore neither accepted nor rejected**. It is however interesting to note that one of the main reasons given for an expected decline in health, namely the **inaccessibility of medical services**, is supported by the findings of Möller (1985:194).

A comparison between urban and rural workers reveals that although there are virtually **no differences** in expectations as regards an **improvement** in health, a **larger percentage** of **urban** workers expect a **decline** in health (55.1 % versus 43.6 %) while a **larger** percentage of **rural** workers expect their health to **remain the same** (18.1 % versus 5.8 %). (Table 9.16).

This is a very interesting phenomenon given the fact that research findings of both Möller (1985) and Ferreira et al. (1992), indicate that people who retire to **rural areas are more likely to experience a decline in health than those who retire to urban areas.**

**It can therefore however be concluded that the expectations of urban workers are more congruent with real life situations and hypothesis three is accepted.**

### 9.3.9 Change

Respondents' expectations regarding **change** were explored by means of V64-67 and V78-V83:

"How will your life change after retirement?" and "What will you miss most about your work when you retire?"

Most respondents found it difficult to answer the first question. It was clear that they were **unfamiliar with the concept of change** or that they had not thought about it before. Their responses therefore show the same stereotyped pattern that has by now become the norm.

Although they were not limited with regard to the number of changes they could indicate, the majority, namely 161, listed only one change while only 97 also added a second change. Results are summarised in Table 9.17. Only total response numbers and percentages (columns 5 & 6) are reported.

Although they found the second question, where they had to **choose from given alternatives** and indicate in order of priority which **three aspects** of work-life they would most likely miss most easier, they still found it difficult to prioritise these three aspects.

From the research results (Table 9.17) it is clear that **more positive than negative** changes are anticipated. The **“negative” changes** indicated by the largest proportion of respondents were **a decline in health** (55 = 21.3 %) and **a decline in income** (54 = 20.9 %).

The **“positive” changes** indicated by most were: **a change in routine resulting in more time to do one’s own thing** (58 = 22.5 %) and **freedom of choice/absence of instructions** (28 = 10.8 %).

**“The money they have earned”** ranked first amongst the aspects of work-life they would miss most when they retire and was selected by 119 (73.0 %) of the respondents, this was followed by **“the company of colleagues”** chosen by 50 (30.6 %). **“Being respected as a worker”** received the third highest rating and was selected by 43 (26.4 %).

The **absence of empirical research** data on the topic of change and retirement in real life makes it difficult to draw **clear-cut conclusions concerning expectations relating to change**. The anticipated changes listed by respondents however show **congruence** with the changes **generally associated** with retirement as discussed in Chapter One. The same is true about the employment aspects that they would miss most. **Hypothesis two is therefore rejected.**

**A comparison between the expectations of urban and rural workers showed virtually no differences** (Table not included). **Hypothesis three is therefore also rejected.**

**TABLE 9.17**  
**CHANGES THAT WILL OCCUR AFTER RETIREMENT**

	Changes	1	2	3	4	5	6
		Response #1	%	Response #2	%	Total	% of 258
<b>Negative changes</b>							
1.	My income will be less/less financial security	40	24.8	14	14.4	54	20.9
2.	My health will decline	43	26.7	12	12.4	55	21.3
5.	I will have less friends	3	1.9	3	3.1	6	2.3
8.	I will lose my dignity and self-worth	1	.6	11	11.3	12	4.7
	Sub-total a	87	54	40	41	127	49.2
<b>Positive changes</b>							
3.	I will have freedom of choice/no instructions	16	9.9	12	12.4	28	10.8
4.	I will see more of my family	9	5.6	7	7.2	16	6.2
6.	My routine will change/I will have more time	36	22.4	22	22.7	58	22.5
7.	I will have less responsibilities	8	5.0	10	10.3	18	7.0
9.	I will be able to make my own decisions	5	3/1	6	6.2	11	4.3
	Sub-total b	74	46	57	59	131	50.8
	<b>TOTAL</b>	<b>161</b>	<b>100</b>	<b>97</b>	<b>100</b>	<b>258</b>	<b>100</b>



**TABLE 9.18**  
**ASPECTS THAT WOULD BE MISSED ABOUT JOB (V78-V83)**

		1	2*	3	4*	5	6*	7	8
	<b>Aspects that will be missed</b>	<b>1<sup>st</sup> choice</b>	<b>% of 163</b>	<b>2<sup>nd</sup> choice</b>	<b>% of 163</b>	<b>3<sup>rd</sup> choice</b>	<b>% of 163</b>	<b>Total</b>	<b>% of 489</b>
1.	The money I earned	119	73.0	21	12.9	10	6.3	150	30.7
2.	The company of colleagues	12	7.4	50	30.6	32	19.6	94	19.2
3.	Being respected as a worker	6	3.7	30	18.4	43	26.4	79	16.2
4.	Doing a useful job	8	4.9	22	13.5	25	15.3	55	11.2
5.	The feeling that I was a good worker	8	4.9	22	13.5	29	17.8	59	12.1
6.	The exciting things that happened to one on the job	10	6.1	18	11.0	24	14.7	52	10.6
		<b>163</b>	<b>100</b>	<b>163</b>	<b>100</b>	<b>163</b>	<b>100</b>	<b>489</b>	<b>100</b>

### 9.3.10 Social participation

Expectations relating to **social participation** were determined by means of question 3.17 (V111-V114): “**How will you keep yourself busy when you retire?**” Although they could name more than one activity, all respondents indicated just one.

The main activities indicated by respondents were keeping a spaza shop or selling vegetables, 51 (31.9 %); farming or engaging in agriculture, 34 (21.3 %), **gardening**, 34 (21.3 %) and **doing part-time work**, 16 (10.0 %).

These findings support those of Möller (1985:135), which indicate that the majority of migrant retirees in rural areas engage in farming, do part-time work or run a small business, often out of necessity rather than choice. This may become the norm in future as more and more retirees will be forced to work for a living as pension money may not be sufficient to sustain them.

Research data also supports the outcomes of both Möller (1985:140), and Ferreira et al. (1992:110), which indicate that **hobbies and exercise are amongst the least popular activities** in which retirees engage.

A comparison between urban and rural workers reveals **no significant differences** (Table 9.20). However, keeping a spaza shop or selling vegetables seems to be **favoured more by urban workers than rural workers**. This may be as a result of the fact that both these two activities have been proven **profitable business ventures** in urban settings. Many black elderly in the townships indeed engage in buying and selling or vending as a means of supplementing their old age pensions.

**The above survey findings are not supportive of either hypothesis two or hypothesis three. Both hypotheses are therefore rejected.**

**TABLE 9.19**  
**RETIREMENT ACTIVITIES**

	<b>ACTIVITY</b>	<b># Respondents</b>	<b>% of 160</b>
1.	Gardening	34	21.3
2.	Hobbies	3	1.9
3.	Farming/agriculture	34	21.3
4.	Taxi business	7	4.4
5.	Spaza shop/vegetable vending	51	31.9
6.	Part-time job/piece job	16	10.0
7.	Household chores	6	3.8
8.	Renovation of property	4	2.5
9.	Sport and exercise	5	3.1
	<b>Total</b>	<b>160</b>	<b>100</b>

N=160

**TABLE 9.20**  
**COMPARISON BETWEEN URBAN AND RURAL WORKERS**  
**WITH REGARD TO RETIREMENT LEISURE ACTIVITIES**

	<b>ACTIVITY</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
		<b>Urban</b>	<b>%</b>	<b>Rural</b>	<b>%</b>	<b>Total</b>	<b>%</b>
1.	Gardening	13	18.8	21	23.1	34	21.3
2.	Hobbies	1	1.4	2	2.2	3	1.9
3.	Farming	15	21.7	19	20.9	34	21.3
4.	Taxi business	2	2.9	5	5.5	7	4.4
5.	Spaza shop/vegetable vending	24	34.8	27	29.7	51	31.9
6.	Household chores	4	5.8	2	2.2	6	3.8
7.	Renovation of property	2	2.9	2	2.2	4	2.5
8.	Sport and exercise	2	2.9	3	3.3	5	3.1
	<b>Total</b>	<b>69</b>	<b>43.2</b>	<b>91</b>	<b>56.9</b>	<b>160</b>	<b>100</b>

N=160

#### 9.4 SUMMARY AND DISCUSSION:

This chapter examined blue-collar workers' expectations of retirement in relation to real life situations in respect of the following variables:

- retirement timing
- esteem
- status and respect
- family life
- whom should assume responsibility for the retiree
- life satisfaction
- financial position
- health
- change and
- social participation.

It furthermore endeavoured to establish whether significant differences exist between the expectations of urban and rural workers in respect of the same variables.

#### RETIREMENT TIMING

Expectations relating to retirement timing were ambivalent. The majority of respondents indicated that they were looking forward to retirement but that their retirement must not be soon. They also felt that a person should retire when he is still young enough to do other things and enjoy life.

A retirement age of between 51 and 60 years was favoured by most. This signifies that the majority of respondents were indeed ready to retire.

Few respondents linked retirement timing to the accumulation of sufficient financial resources.

Based on the outcomes it was concluded that differences exist between expectations and real life scenarios both present and future. Although there were no statistically significant differences between the expectations of urban and rural workers, a greater proportion of urban

workers felt that a person should retire when he has saved enough money. This may be an indication of a greater awareness or realism on the side of urban workers with regard to financial matters.

#### STATUS AND RESPECT

About two thirds of the respondents were of the opinion that they would enjoy status and respect after retirement, which is congruent with traditional real life scenarios. However, research findings indicate that due to social changes these scenarios may change in future.

Again no significant differences were evident between the expectations of urban and rural workers.

#### FAMILY LIFE

The majority of respondents expected an improvement in their family life after retirement. Reasons given for an anticipated improvement were an expectation that they would see more of their families and that their financial position would be better.

It was however interesting to note that the reasons given for an expected deterioration in family life was almost identical. Respondents who were of the opinion that their family life would deteriorate felt that because they would see more of the family the potential for family conflict would be greater. Lack of financial resources was another reason as well as the fact that they expected to be lonely and bored. It was concluded that although expectations compare positively with current real life situations they differ from expected future scenarios.

No significant differences could be detected between the expectations of urban and rural workers.

#### WHO SHOULD ASSUME RESPONSIBILITY FOR THE RETIREE:

The ambiguity of this question gave rise to different interpretations of the question and responses therefore revealed a degree of confusion on the side of respondents.

The general trend however indicates that respondents expect that their families would assume responsibility for them or that they should do it themselves.

An interesting phenomenon however was that a few indicated that their former employer should take care of them. It is submitted that this could be as a result of their familiarity with Alpha's Pensioner Assistance Programme through which pensioners are assisted.

A relatively small number felt that the State should look after them. It is submitted again that this could be as a result of disillusionment with the present State pension system.

Again no significant differences were evident between expectations of rural and urban workers.

#### LIFE SATISFACTION:

The general opinion of respondents was that they would enjoy greater life satisfaction after retirement. This was based on the fact that they anticipated that their financial prospects would be better, that they would enjoy better health, that they would enjoy freedom from work responsibilities, and that they would have more time for themselves.

The difference between the proportion of respondents who expected to have more worries and those who expected to have less was relatively small.

Reasons given for an expected increase in worries were education of children, family problems and boredom. A few also mentioned crime and violence as a reason for more worries and a number the absence of a retirement home.

The findings relating to life satisfaction indicate incongruence between expectations and traditional as well as future real life scenarios. Regarding retirement worries however, a degree of congruence was evident.

No significant differences between urban and rural workers could once again be proved.

#### FINANCIAL POSITION

A degree of ambivalence was noticeable regarding the findings relating to income and the expected future financial position of retirees. Although the majority were of the opinion that their income would not be enough, a fairly large percentage felt that it would be enough.

However, the majority shared the opinion that their present income was insufficient to save for their retirement years.

The main potential sources for income listed were a company pension; a State pension; income from a business; part-time work; contributions from children and an income from farming.

Most of the respondents showed ignorance regarding investments such as retirement annuities or endowment policies and only a few mentioned these as possible sources of retirement income.

**It was concluded that the findings as reported were not congruent with present or future real life scenarios.**

A comparison between urban and rural workers revealed that a larger percentage of urban workers felt that their present income was inadequate to save for their retirement years.

In general, however, no significant differences between the expectations of urban and rural workers could be proved.

## HEALTH

Although the majority of respondents indicated that they expect that their health would decline after retirement, the proportion who felt that their health would improve, combined with those who expected no changes in their health situation, was bigger.

Reasons listed for an expected decline in health were unfitness due to lack of exercise, inaccessibility of doctors or treatment facilities and lack of money to pay for medical services or treatment.

Reasons given for an expected improvement in health were fewer worries and the opportunity to rest and relax.

Based on the assumption that a larger percentage of respondents expected no changes and an improvement in health, it was concluded that incongruence exists between expectations and real life scenarios, both present and in future.

A comparison between urban and rural workers revealed that a larger percentage of urban workers expect a decline in health and a smaller percentage expect that their health would remain the same.

#### CHANGE

Respondents found it difficult to interpret the questions exploring aspects relating to change. It could either be as a result of language barriers or because they had not contemplated the "change aspect" before.

However, the general outcome indicates that more positive than negative changes are anticipated. Amongst the expected positive changes was a change in routine resulting in more free time, greater freedom of choice and absence of work instructions.

Anticipated negative changes were a decline in health and a decline in income.

The three main aspects of work life listed as those that would be missed most were salary or wage; company of colleagues and being respected as a worker.

Due to the absence of research data on change and blue-collar workers, a comparison between expectations and real life situations was difficult. The outcomes, however, showed congruence with changes generally associated with retirement.

No significant differences between urban and rural workers could once again be proved.

#### SOCIAL PARTICIPATION

An exploration of activities with which respondents will occupy their time after retirement, revealed that the activities favoured most were managing a spaza shop or vending vegetables; farming; gardening and part-time work. Hobbies, sport and exercise were very low on the priority list.

These findings were congruent with research findings relating to social participation and real life scenarios.



Although no significant differences between the expectations of urban and rural workers could be proved, a larger proportion of urban workers favoured managing a spaza shop and selling vegetables.

## 9.5 CONCLUSION

Due to the fact that retirement expectations were explored over such a wide front and in respect of such a large number of variables, **no simple and straight forward conclusions can be drawn.**

A significant degree of incongruence between expectations and real life situations relating to both present and future scenarios, were evident with regard to the variables, **retirement timing, life satisfaction and financial position.**

**Hypothesis two is therefore accepted with regard to these variables.**

However, in the case of the variables **change** and **social participation**, retirement expectations showed a large degree of congruence with present as well as future real life scenarios.

**Hypothesis two is therefore rejected in respect of these variables.**

A very interesting trend, however, emerged with regard to the variables **esteem, status and respect, family life and whom should assume responsibility for the retiree.**

Although research outcomes in general reflected no differences between expectations and present or traditional real life situations, differences were evident between expectations and expected future scenarios.

**Hypothesis two is therefore rejected as it applies to present scenarios but accepted with regard to future scenarios in respect of these variables.**

Research outcomes relating to hypothesis three showed a surprising tendency. Although it was expected that workers who are exposed to an urban environment on a regular basis would be more realistic in their expectations, no significant differences could be proved between their expectations and those of their rural counterparts in respect of the majority of variables. **Hypothesis three is therefore rejected with regard to the variables family life; who should assume responsibility for the retiree; life satisfaction; income; change, and social participation.**

**It is accepted, however, with regard to retirement timing and health, as some differences were evident.**

**As research findings were inconclusive in the case of “esteem”, judgement was reserved and hypothesis three was neither accepted nor rejected.**

Although **no clear cut conclusions can be drawn** from the above outcomes, it can be generalised that the political changes and with that the accompanying social changes, that started to impact on the lives of South Africans since the 1994 elections were not yet felt or experienced by respondents during the time of the study. These changes may, however, impact drastically on the lives of retirees in future.

Their expectations therefore still reflect the “old” mindsets and the traditional paradigm of which they were part.

If an awareness of anticipated future scenarios is not created and their expectations are not brought in line with these expected scenarios, it may lead to severe disillusionment on the side of retirees and may result in hardship and distress.

\*\*\*\*\*

## **CHAPTER TEN**

### **RETIREMENT EXPECTATIONS AND ATTITUDES RELATING TO QUALITY OF LIFE**

#### **10.1 INTRODUCTION**

It is not incorrect to postulate that **quality of life** is one of the **most researched** subjects in social gerontology. Variables such as **health, race, gender, age, income, transportation, housing and social participation** have often been cited as the main contributors to quality of life in retirement. **Recent opinions** on the topic, however, indicate that a **more complex and sophisticated approach** needs to be adopted when studying quality of life and especially the factors contributing to well being. Many social gerontologists are of the opinion that **well being over time** may be relatively **constant**. It is therefore maintained that **well being in mid-life** or prior to retirement may be a predictor of well being in later life. This view is supportive of the continuity theory.

In view of the above assumption **hypothesis four** will be tested:

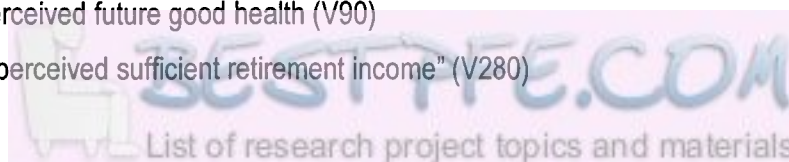
“Expectations regarding quality of life (V35 & V96), after retirement will be more positive:

- the higher the degree of present morale (V115)
- the higher the degree of present life satisfaction (V122)
- the higher the degree of positive family relationships (V149 & V150)
- the higher the degree of involvement in activities outside the work-place (V194-195)(V200-V214)
- the higher the degree of present job satisfaction (V71)”

**In view of the more traditional approach to quality, of life hypothesis five will be tested:**

“There is a positive correlation between attitude towards retirement (V68) and

- owning a house (V238)
- the house being paid for on retirement V250)
- perceived future good health (V90)
- a perceived sufficient retirement income” (V280)



## 10.2 DISCUSSION OF RESEARCH FINDINGS

### 10.2.1 Expectations relating to quality of life

#### EXPECTED QUALITY OF LIFE VERSUS PRESENT MORALE

In order to determine the above relationship, the outcomes of question 2.4 (V35) “**Do you think your life will be better, worse or the same after retirement than it is now?**” and question 3.14 (V96), “**Do you think your worries will be more, less or the same when you retire than they are now?**”, were cross tabulated with that of question 4.1 (V115) “**How would you describe yourself with regard to feelings of happiness as it relates to you most of the time?**”.

The research outcomes of V96 and V115 have already been discussed in Chapters 8 and 9.(Figure 8.3 and Figure 9.4 respectively) To recap, 47.9 % of respondents indicated that they expect their lives **to be better**, 11.7 % that it would **remain the same**, 27.6 % that it will be **worse** and 12.9 % were **unsure**. Regarding retirement worries, 38 % expected **more worries**, 46 % fewer worries and 16 % indicated that it **will remain the same**.

Concerning **feelings of happiness**, the majority of respondents revealed a **high morale**. Thirty-one (19 %) felt **very happy**, 103 (63.2 %) indicated that they felt **happy**, 23 (14.1 %) were **unsure** and only 4 (2.5 %) and 2 (1.2 %) respectively were **unhappy** and **very unhappy** (Figure 10.1).

The main aspects listed as contributing to happiness were (Table 10.1):

- To be with my family (75 = 26.3 %)
- To have a good income (73 = 25.6 %)
- To have a job/to be independent (57.2 %)

The main aspects listed as adversely affecting happiness were (Table 10.2):

- To have an insufficient income (62 = 25.4 %)
- Suffering from ill-health (39 = 25.4 %)
- Violence (41 = 16.8 %) and
- Poor relationships at work (35 = 14.3 %)

The last two aspects listed are interesting due to the fact that they **deviate from the response pattern** that has become evident so far. One must, however, remember that the research fieldwork was done during a period when the country experienced intense political violence. Some of the respondents had either directly or indirectly, been victims of the violence, which can explain why this was listed as a major contributor to low morale.

Morale was further explored by means of question 4.5 (V131-V142) where respondents had to choose from a list of stereotypes of how often they feel in a particular manner. (Table 10.3)

Except for the fact that the majority of respondents (81 = 49.7%) felt that they did not see enough of their families and that 82 (50.3%) did not have enough time for themselves, **indications in general supported the idea that participants in the study had a high morale.**

As a result of the fact that such a **large percentage** of respondents indicated a high morale, a **correlation between the variables, expected quality of life and expected retirement worries, with present morale was** virtually impossible. Due to the large number of empty cells in the cross tabulation (Tables 10.4 and 10.5) no Chi square test could be carried out. However, on face value the findings seem to support a positive relationship. Of the 134 respondents who indicated that they felt **“happy” and “very happy,”** 68 (50.7 %) expected their lives to be better, while 32 (23.7 %) expected it to deteriorate. Seventeen (12.7 %) expected it to remain the same while another 17 (12.7 %) were unsure. Of the 6 who indicated a low morale 2 (33.3 %) expected an improvement in their lives while 4 (66.7 %) expected a deterioration.

A correlation between expected **retirement worries and present morale** revealed the same with regard **to the positive aspects.** Of the 134 respondents who indicated a positive morale, 68 (50.7 %) expected to worry less while 51 (38.1 %) expected to worry more. However, findings on the negative side of the scale were inconclusive: of

the 6 respondents who indicated a low morale, 3 (50 %) expected to worry more while another 50 % expected to worry less.

If one, however, includes the “unsure” category (row 3), a larger percentage, namely 44.8 % ( $13 \div 29/100$ ) expected a **deterioration** in their lives versus 10 (34.5 %) who expected an **improvement**. Regarding **retirement worries** the same trend was evident: 37.9 % ( $11 \div 29/100$ ) of those who indicated **low morale** expected to have **more worries** versus 7 (24.1%) who expected to have **less**.

**To summarise the above outcomes, one can say that although no statistical relationship could be determined, the research findings on face value support a positive relationship between present morale and expected quality of life and therefore support hypothesis one.**

#### RELATIONSHIP BETWEEN EXPECTED QUALITY OF LIFE AND PRESENT LIFE SATISFACTION

The above relationship was determined by a cross tabulation between the outcomes of V35 and V96 with that of V122: “**Do you feel satisfied with your life in general at present?**” Again the relationship was not **statistically determined** due to the large number of **empty cells** in the cross tabulation.

Findings relating to **life satisfaction** indicate that 22 (13.6 %) of respondents felt **very satisfied** with their lives, 90 (55.2 %) felt **satisfied**, 38 (23.3 %) were **unsure** while 11 (6.7 %) and 2 (1.2 %) were **dissatisfied** and very **dissatisfied** respectively (Figure 10.2).

Main reasons given for life satisfaction were: (Table 10.6)

- a good family life (24.1 %)
- to have a secure job (22.2 %)
- financial security (19.8 %) and
- to be healthy and fit (17.5 %)

Main aspects listed as **affecting** life satisfaction were: (Table 10.7)

- violence (29.1 %)
- ill-health (16.7 %)
- lack of money (12.5 %) and
- to be away from the family (12.5 %)

As in the previous section “violence” was once again indicated as a main contributor to unhappiness.

The cross tabulation between **expected quality of life** and **present life satisfaction** (Table 10.8) reveals that of the 112 respondents who indicated that they enjoy life satisfaction at present, 58 (51.8 %) expected a better life while 26 (23.2 %) expected a deterioration. Thirteen (11.6 %) expected their lives to remain the same while 15 (13.4 %) were unsure.

On the negative end of the present life satisfaction scale, however, equal numbers who felt dissatisfied with their lives expected a deterioration or an improvement in future life satisfaction.

A comparison between **expected retirement worries** and future life satisfaction (Table 10.9) reveals that 56 (50 %) respondents who enjoyed present life satisfaction expected to worry **less** while 36 (32.1 %) expected to worry **more**. This positive relationship is supported by the negative indicators: while 6 (46.2 %) of the respondents who felt dissatisfied with their lives expected to worry more, 4 (30.8 %) expected to worry less. This percentage also becomes higher when one includes the “unsure” category (row 3): 26 (50.1 %) expected to worry more in comparison to 19 (37.3 %) who expected to worry less.

**Although no statistically significant relationship could be determined, the results of the cross tabulation as reported, support hypothesis four, namely that a positive relationship exists between present life satisfaction and expected quality of life after retirement.**

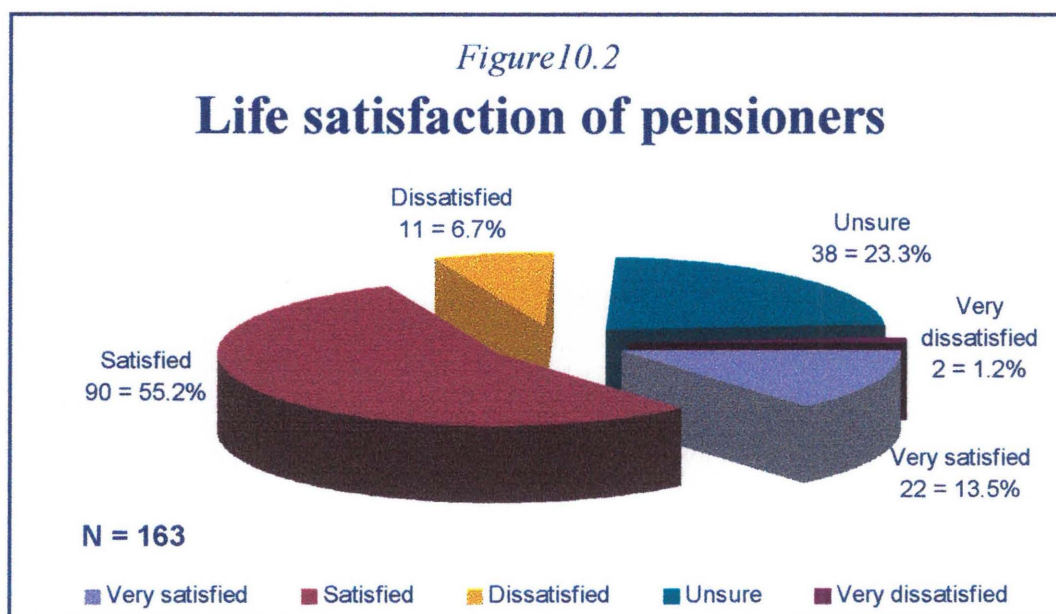
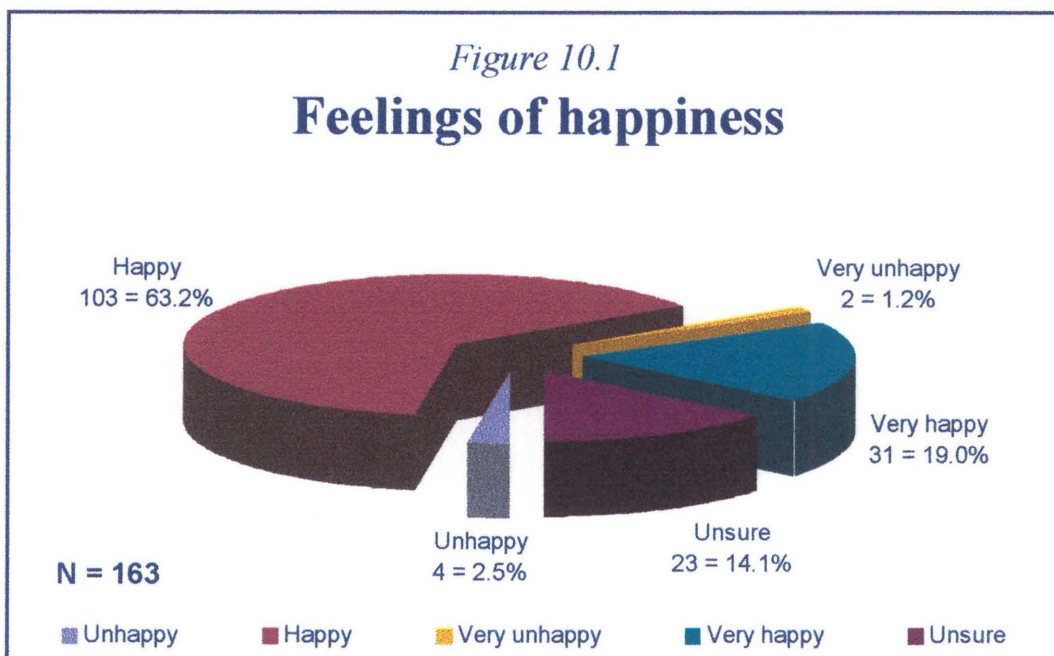
**TABLE 10.1**  
**ASPECTS IN LIFE THAT CONTRIBUTE TO HAPPINESS (V116-V118)**

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Aspects</b>	<b>Response #1</b>	<b>%</b>	<b>Response #2</b>	<b>%</b>	<b>Total</b>	<b>% of 285</b>
1. To have a good income and no debt	44	28.6	29	22.1	73	25.6
2. To be healthy and fit	20	13.0	14	10.7	34	11.9
3. To have a house	2	1.3	12	9.2	14	4.9
4. To be with my family	35	22.7	40	30.5	75	26.3
5. To have good friends	12	7.8	5	3.8	17	6.0
6. To have things to do/keep myself busy	4	2.6	3	2.3	7	2.5
7. To be literate	3	1.9	1	.8	4	1.4
8. My religion	0	0.0	4	3.1	4	1.4
9. To have a job and be independent	34	22.1	23	17.6	57	20.0
<b>Total</b>	<b>154</b>	<b>100</b>	<b>131</b>	<b>100</b>	<b>285</b>	<b>100</b>

**TABLE 10.2**  
**ASPECTS IN LIFE THAT AFFECT HAPPINESS**

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Aspects</b>	<b>Response #1</b>	<b>%</b>	<b>Response #2</b>	<b>%</b>	<b>Total</b>	<b>% of 244</b>
1. To have insufficient income	36	25.0	26	26.0	62	25.4
2. Suffering from ill-health	25	17.4	14	14.0	39	16.0
3. To have no home	4	2.8	5	5.0	9	3.7
4. To be removed from your family	13	9.0	8	8.0	21	8.6
5. To have relationship problems with your family	14	9.7	15	15.0	29	11.9
6. To have too little time	0	0.0	4	4.0	4	1.6
7. Violence	32	22.2	9	9.0	41	16.8
8. Poor relationships at work	19	13.2	16	16.0	35	14.3
9. To be without friends	1	0.7	3	3.0	4	1.6
<b>Total</b>	<b>144</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>244</b>	<b>100</b>





**TABLE 10.3**  
**STEREOTYPES OF HOW PEOPLE FEEL WHEN THEY WORK FULL TIME (V131-V142)**

	Frequency of feelings											
	1	2	3	4	5	6	7	8	9	10	11	12
Stereotypes	Very often	%	Often	%	Some-times	%	Seldom	%	Never	%	Total	%
1. I don't see enough of my family	46	28.2	35	21.5	33	20.2	7	4.3	42	25.8	163	100
2. I don't have time for myself	35	21.5	47	28.8	31	19.0	20	12.3	30	18.4	163	100
3. I am lonely	10	6.1	30	18.4	20	12.3	9	5.5	94	57.7	163	100
4. I am bored	5	3.1	19	11.7	18	11.0	10	6.1	111	68.1	163	100
5. I feel neglected	0	0.0	11	6.7	11	6.7	16	9.8	125	76.7	163	100
6. I feel unhappy	13	8.0	34	21.0	33	20.4	22	13.6	60	37.0	163	100
7. I have no friends	9	5.5	22	13.5	26	16.0	18	11.0	88	54.0	163	100
8. I am a failure	3	1.8	22	13.5	18	11.0	19	11.7	101	62.0	163	100
9. I am unimportant	5	3.1	16	9.8	6	3.7	18	11.0	118	72.4	163	100
10. I have nothing to live for	2	1.2	7	4.3	3	1.8	11	6.7	140	85.9	163	100
11. I feel useless	1	0.6	7	4.3	4	2.5	9	5.5	142	87.1	163	100
12. Nobody loves me	1	0.6	10	6.1	11	6.7	14	8.6	127	77.9	163	100

**TABLE 10.4**  
**EXPECTED QUALITY OF LIFE VERSUS PRESENT MORALE**

		1	2	3	4	5	6	7	8	9	10	11
		EXPECTATION										
Morale	Life better #	Life worse			Life the same			Unsure			Total	
		#	%	#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>												
1.	Very happy	17	54.8	9	29.0	3	9.7	2	6.5	31	100.0	19.0
2.	Happy	51	49.5	23	22.3	14	13.6	15	14.6	103	100.0	63.2
	Total	68	50.7	32	23.9	17	12.7	17	12.7	134	100.0	82.2
3.	Unsure	8	34.8	9	39.1	2	8.7	4	17.4	23	100.0	14.1
<b>Negative</b>												
4.	Unhappy	2	50.0	2	50.0	0	0.0	0	0.0	4	100.0	2.5
5.	Very unhappy	0	0.00	2	100.0	0	0.0	0	0.0	2	100.0	1.2
	Total	2	33.3	4	66.7	0	0.0	0	0.0	6	100.0	3.7
	Total	78	47.9	45	27.6	19	11.7	21	12.8	163	100.0	100

**TABLE 10.5**  
**EXPECTED RETIREMENT WORRIES VERSUS PRESENT MORALE**

		1	2	3	4	5	6	7	8	9
		WORRIES								
Morale	More		Less		Same		Total			
	#	%	#	%	#	%	#	%	#	% of 163
<b>Positive</b>										
1.	Very happy	11	35.5	15	48.4	5	16.1	31	100	19.0
2.	Happy	40	48.5	53	51.5	10	9.7	103	100	63.2
	Total	51	38.1	68	50.7	15	11.2	134	100	82.2
3.	Unsure	8	34.8	4	17.4	11	97.8	23	100	14.1
<b>Negative</b>										
4.	Unhappy	2	50.0	2	50.0	0	0.00	4	100	2.5
5.	Very unhappy	1	50.0	1	50.0	0	0.00	2	100	1.2
	Total	3	50.0	3	50.0	0	0.0	6	100	3.7
	Total	62	38.0	75	46.0	26	16.0	163	100	100

TABLE 10.6

## ASPECTS THAT CONTRIBUTE TO LIFE SATISFACTION (V122-V125)

		1	2	3	4	5	6
	Aspect	Aspect #1	%	Aspect #2	%	Total	%
1.	To be financially secure	29	25.9	13	13.0	42	19.8
2.	To be healthy and fit	20	17.9	17	17.0	37	17.5
3.	To have a house	8	7.1	7	7.0	15	7.1
4.	To enjoy a good family life	19	17.0	32	32.0	51	24.1
5.	Company of friends and colleagues	2	1.9	9	9.0	11	5.2
6.	To have a secure job	30	26.8	17	17.0	47	22.2
7.	To have enough time to do my own things	0	0.0	1	1.0	1	.5
8.	Children who are employed and independent	2	1.8	1	1.0	3	1.4
9.	Children finished with their schooling	2	1.8	3	3.0	5	2.4
<b>TOTAL</b>		<b>112</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>12</b>	<b>100</b>

TABLE 10.7

## ASPECTS THAT AFFECT LIFE SATISFACTION NEGATIVELY (V126-V128)

		1	2	3	4	5	6
	Aspect	Aspect #1	%	Aspect #2	%	Total	% of 24
1.	Lack of money	2	16.7	1	8.3	3	12.5
2.	Ill-health	2	16.7	2	16.7	4	16.7
3.	Not having a house	1	8.3	1	8.3	2	8.3
4.	To be away from your family	1	8.3	2	16.7	3	12.5
5.	Children who are still dependent	0	0	1	8.3	1	4.2
6.	Not having enough time	1	8.3	1	8.3	2	8.3
7.	To dislike your job	1	8.3	1	8.3	2	8.3
8.	Violence	4	33.3	3	24.9	7	29.1
<b>TOTAL</b>		<b>12</b>	<b>100</b>	<b>12</b>	<b>100</b>	<b>24</b>	<b>100</b>



TABLE 10.8

## EXPECTED QUALITY OF LIFE VERSUS PRESENT LIFE SATISFACTION

		EXPECTATION										
		1	2	3	4	5	6	7	8	9	10	11
Lifesatisfaction		Life better		Life worse		Life the same		Unsure		Total		
		#	%	#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>												
1.	Very satisfied	10	45.5	6	27.3	2	9.1	4	18.2	22	100	13.6
2.	Satisfied	48	53.3	20	22.2	11	12.2	11	12.2	90	100	55.1
	Total	58	51.8	26	23.2	13	11.6	15	13.4	112		68.7
3.	Unsure	14	36.8	13	34.2	5	13.2	6	15.8	38	100	23.3
<b>Negative</b>												
4.	Dissatisfied	6	54.5	4	36.4	1	9.1	0	0.0	11	100	6.7
5.	Very dissatisfied	0	0.0	2	4.4	100.0	0.0	0	0.0	2	100	1.2
	Total	6	46.2	6	46.2	1	7.6	0	0.0	13	100	7.9
	<b>TOTAL</b>	<b>78</b>	<b>47.9</b>	<b>45</b>	<b>27.6</b>	<b>19</b>	<b>11.7</b>	<b>21</b>	<b>12.9</b>	<b>163</b>	<b>100</b>	<b>100</b>

TABLE 10.9

## EXPECTED RETIREMENT WORRIES VERSUS PRESENT LIFE SATISFACTION

		WORRIES								
		1	2	3	4	5	6	7	8	9
Satisfaction		Worries More		Worries Less		Worries Same		Total		
		#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>										
1.	Very satisfied	6	27.3	14	63.6	2	9.1	22	100	13.5
2.	Satisfied	30	33.3	42	46.7	18	20.0	90	100	55.2
	Total	36	32.1	56	50.0	20	17.9	112	100	68.7
3.	Unsure	20	52.6	15	39.5	3	7.9	38	100	23.3
<b>Negative</b>										
4.	Dissatisfied	6	54.5	3	27.3	2	18.2	11	100	6.7
5.	Very dissatisfied	0	0.0	1	50.0	1	50.0	2	100	1.2
	Total	6	46.2	4	30.8	3	23.0	13	100	7.9
	<b>TOTAL</b>	<b>62</b>	<b>38.0</b>	<b>75</b>	<b>46.0</b>	<b>26</b>	<b>16.0</b>	<b>163</b>	<b>100</b>	<b>100</b>

#### RELATIONSHIP BETWEEN EXPECTED QUALITY OF LIFE AFTER RETIREMENT AND PRESENT QUALITY OF FAMILY LIFE

The **present quality of family** and especially **marital life**, was explored in various manners. Firstly, respondents were requested to rate the happiness of their relationships with their spouses and children, (V149 & V150) on a scale of one to five. Secondly, they were asked to indicate to what extent they usually agreed on matters with their spouses (V151). This was followed by a question whether they have ever left their spouses due to marital conflict (V152). Subsequently, the amount of time they spend with their spouses were explored (V157-V165) and lastly, they had to indicate on what activities they spend their time together (V166-V172).

Regarding “**happiness**”, 144 (88.3 %) of the respondents indicated that they enjoy a “**happy**” or “**very happy**” **marital relationship** while only 4 (2.5%) indicated that their relationship **was unhappy**. The remainder, 15(9.2%) were not involved in a permanent relationship (Figure 10.3).

Relationships with children showed the same tendency. **Happy relationships** were indicated by 154 (94.4 %) while only 5 (3 %) were **unhappy** (Figure 10.4).

Only 13 (8.7 %) of those who were married indicated that they had on occasion left their spouses due to marital conflict.

Regarding the **amount of time** spent with their spouses only about half of the sample (78 = 52.4 %), indicated that they spend time with them on a daily basis. The rest of the group spent only **weekends** with their spouses or even less (Table 10.10). This can most definitely be attributed to the fact that a large number of the respondents were **migrant workers** who stayed in Company hostels and only went home over weekends, once per month or even less, depending on how far their permanent homes were from the operation. Many employees, who work shifts and sleep during the day, have only weekends to spend with their families.

**Shared activities** favoured most, centred mostly (very often + often) around “normal” family activities such as **talking to one another** (in the sense of conversation and

communication) = 86.6 %; **sharing meals** = 71.1 %; **attending church** = 69.1 % and **watching television** = 64.4 %. Other activities include: **attending meetings** = 49.9 % and **visiting friends** = 33.0 %. “**Going to the bioscope**” was not a popular activity, probably as a result of the fact that most of the rural areas where a large number of the respondents came from, are deprived of such facilities (Table 10.11).

**Considering the above outcomes, it can be concluded that the participants in this study largely enjoyed a happy family life, despite the fact that many of them were migrant labourers who lived away from home and only visited their families occasionally.**

Although no statistical test was carried out due to the large number of empty cells in the cross tabulation, on face value it appears as if a **positive relationship exists between the dependent variable “expected quality of life after retirement” and the independent variable “present quality of family life”**. This conclusion was drawn based on the following research findings:

Of the 144 (88.3 %) respondents who reported a **positive marital relationship**, 76 (52.8 %) expected an **improvement** in life quality while only 39 (27.1 %) expected a **deterioration**. Eighteen (12.5 %) expected their lives to **remain the same**, while 11 (7.6 %) were **unsure**. Those who reported unhappy relationships supported this tendency. Four out of the 5 respondents (80 %) who were **unhappy** expected their quality of life to **deteriorate** after retirement (Table 10.12).

**Retirement worries versus quality of family life showed a similar tendency.** Of the 144 (88.3 %) respondents who reported **happy marital relationships**, 72 (50 %) expected to have less worries while 50 (34.7 %) expected to worry more. Of those who reported **unhappy relationships**, 4 (80 %) expected to worry **more** versus 20 % who expected to worry **less** (Table 10.13).



These outcomes are supported by the outcomes relating to relationships with children as reported in Tables 10.14 and 10.15. While 77 (50 %) of respondents who reported **positive relationships**, with children expected an **improvement** in life quality, 42 (27.3 %) expected a **deterioration**. Of the 5 who reported **unhappy relationships** 2 (40 %) expected a **deterioration** while 3 (60 %) were **unsure**.

Expected retirement **worries** versus quality of family life as it relates to **relationships with children** showed a similar tendency as regards a **positive relationship** and **less worries**. However, with regard to negative relationships, **equal numbers of respondents** (2 = 40 %) expected to **worry more** and to **worry less**.

Although no statistical correlation could be determined, it is not unrealistic to conclude that a positive relationship exists between quality of present family life and expected quality of life in retirement. The majority of respondents who indicated happy family relationships were confident that they would enjoy a better life after retirement. **It can therefore be concluded that the findings support Hypothesis Four.**

These findings also tie in with respondents' perceptions of a "happy retirement" and reasons given for happiness and enjoyment of life in retirement discussed in Chapter 8 under 8.3.1, 8.3.2 and 8.3.8, as well as earlier in this chapter. Respondents have time and again highlighted "more time with the family" or "to be with the family" as important contributors to retirement happiness

TABLE 10.10

## AMOUNT OF TIME SPENT WITH SPOUSE

1	2	3	4
Item	Time	#	% of 149
1.	More than 2 hours per day	74	49.7
2.	Daily but less than 2 hours	4	2.7
3.	Saturdays only	1	0.7
4.	Sundays only	1	0.7
5.	Weekends only	14	9.3
6.	Every 2 <sup>nd</sup> weekend	15	10.1
7.	Once per month	28	18.7
8.	Less than once per month	12	8.1
9.	No time at all	0	0.0
	N =	149	100.0

TABLE 10.11

## QUALITY OF TIME SPENT WITH SPOUSE

1	Activity	FREQUENCY OF TIME SPENT										TOTAL	
		Very often		Often		Sometimes		Seldom		Never		#	%
		2	3	4	5	6	7	8	9	10	11		
#	%	#	%	#	%	#	%	#	%	#	%		
1.	Sharing meals	81	54.3	25	16.8	36	24.2	3	2.0	4	2.7	149	100.0
2.	Talking to each other	87	58.4	42	28.2	17	11.4	3	2.0	0	0.0	149	100.0
3.	Watching TV	66	44.3	30	20.1	28	18.8	5	3.4	20	13.4	149	100.0
4.	Visiting friends	25	16.8	24	16.2	79	53.0	9	6.0	12	8.0	149	100.0
5.	Going to the bioscope	10	6.7	4	2.7	1	0.7	15	10.1	119	79.8	149	100.0
6.	Going to church	66	44.3	37	24.8	28	18.8	7	4.7	11	7.4	149	100.0
7.	Attending meetings or social gatherings	23	15.4	38	25.5	47	31.5	9	6.1	32	21.5	149	100.0

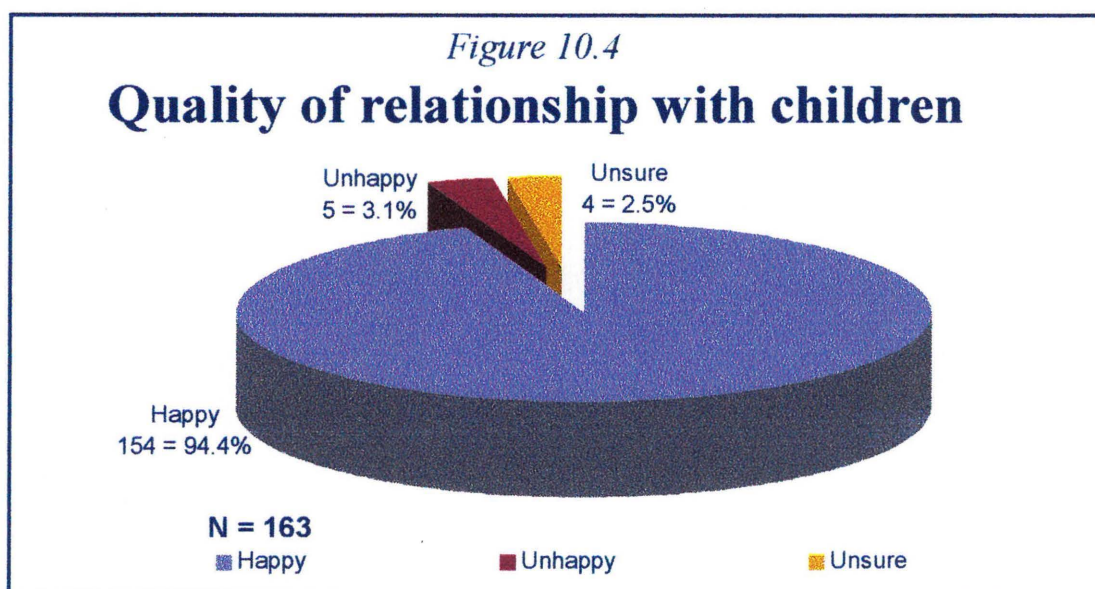
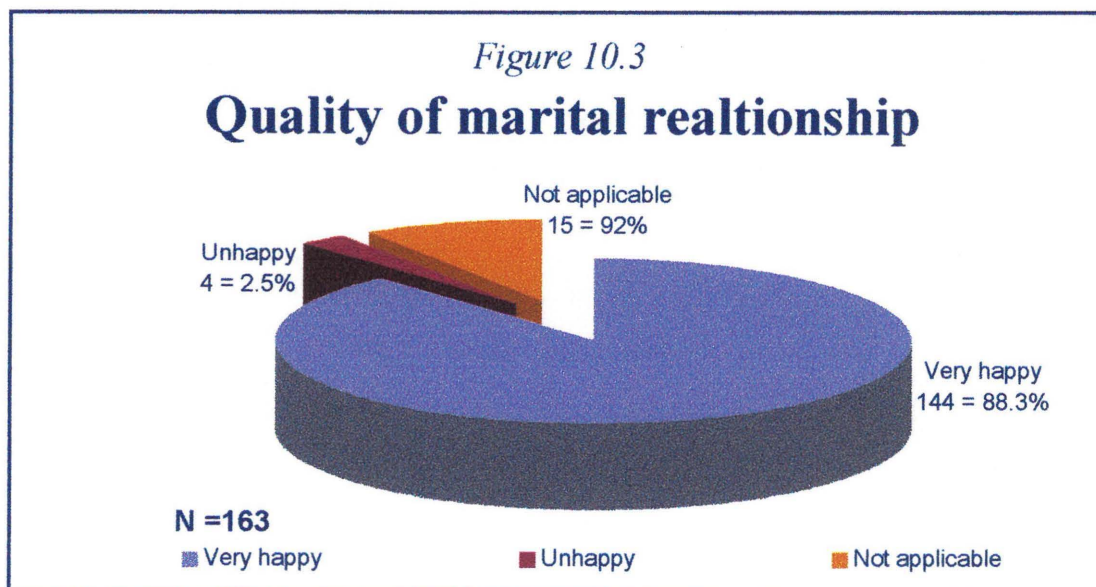


TABLE 10.12

## EXPECTED QUALITY OF LIFE VERSUS QUALITY OF FAMILY LIFE (SPOUSE)

		1	2	3	4	5	6	7	8	9	10	11
		EXPECTATION										
Quality of family life		Life better		Life worse		Life same		Unsure		Total		
		#	%	#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>												
1.	Very happy	52	51.5	29	28.7	11	10.9	9	8.9	101	100.0	62.0
2.	Happy	24	55.8	10	23.3	7	16.3	2	4.6	43	100.0	26.4
	Total	76	52.8	39	27.1	18	12.5	11	7.6	144	100.0	88.3
3.	Not applicable	1	1.3	2	4.4	1	5.3	10	47.6	14	100.0	8.6
<b>Negative</b>												
4.	Unhappy	0	0.0	2	100.0	0	0.0	0	0.0	2	100.0	1.2
5.	Very unhappy	1	33.3	2	66.7	0	0.0	0	0.0	3	100.0	1.8
	Total	1	20.0	4	80.0	0	0.0	0	0.0	5	100.0	3.1
	TOTAL	78	47.9	45	27.6	19	11.7	21	12.9	163	100.0	100

TABLE 10.13

## EXPECTED RETIREMENT WORRIES VERSUS QUALITY OF FAMILY LIFE (SPOUSE)

		1	2	3	4	5	6	7	8	9
		EXPECTATIONS								
Quality of family life		Worries more		Worries less		Worries same		Total		
		#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>										
1.	Very happy	33	32.7	53	52.5	15	14.8	101	100.0	62.0
2.	Happy	17	39.5	19	44.2	7	16.3	43	100.0	26.4
	Total	50	34.7	72	50.0	22	15.3	144	100.0	88.3
3.	Not applicable	8	57.1	2	14.3	4	28.6	14	100.0	8.6
<b>Negative</b>										
4.	Unhappy	2	100.0	0	0.0	0	0.0	2	100.0	1.2
5.	Very unhappy	2	66.7	1	33.3	0	0.0	3	100.0	1.8
	Total	4	80.0	1	20.0	0	0.0	5	100.0	3.5
	TOTAL	62	38.0	75	46.0	26	16.0	163	100.0	100

TABLE 10.14  
EXPECTED QUALITY OF LIFE VERSUS QUALITY OF FAMILY LIFE (CHILDREN)

		1	2	3	4	5	6	7	8	9	10	11
		EXPECTATION										
Quality of family life		Life better		Life worse		Life same		Unsure		Total		
		#	%	#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>												
1.	Very happy	54	51.4	30	28.6	12	11.4	9	8.6	105	100.0	64.4
2.	Happy	23	46.9	12	24.5	6	12.3	8	16.3	49	100.0	30.1
	Total	77	50.0	42	27.3	18	11.7	17	11.0	154	100.0	94.5
3.	Unsure	1	25.0	1	25.0	1	25.0	1	25.0	4	100.0	2.5
<b>Negative</b>												
4.	Unhappy	0	0.0	1	33.3	0	0.0	2	66.7	3	100.0	1.8
5.	Very unhappy	0	0.0	1	50.0	0	0.0	1	50.0	2	100.0	1.2
	Total	0	0.0	2	40.0	0	0.0	3	60.0	5	100.0	
	Total	78	49.9	45	27.6	19	11.7	21	12.9	163	100.0	100

TABLE 10.15  
EXPECTED RETIREMENT WORRIES VERSUS QUALITY OF FAMILY LIFE (CHILDREN)

		1	2	3	4	5	6	7	8	9
		EXPECTATIONS								
Quality of family life		Worries more		Worries less		Worries same		Total		
		#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>										
1.	Very happy	36	34.3	53	50.5	16	15.2	105	100.0	64.4
2.	Happy	22	44.9	20	40.8	7	14.3	49	100.0	30.1
	Total	58	37.7	73	47.4	23	14.9	154	100.0	94.5
3.	Not applicable	2	50.0	0	0.0	2	50.0	4	100.0	2.5
<b>Negative</b>										
4.	Unhappy	1	33.3	2	66.7	0	0.0	3	100.0	1.8
5.	Very unhappy	1	50.0	0	0.0	1	50.0	2	100.0	1.2
	Total	2	40.0	2	40.0	1	20.0	5	100.0	3.1
	Total	62	38.0	75	46.0	26	16.0	163	100.0	100

## EXPECTED QUALITY OF LIFE AFTER RETIREMENT VERSUS DEGREE OF INVOLVEMENT IN ACTIVITIES OUTSIDE THE WORK-PLACE

To form an opinion about respondents' pattern and degree of social participation outside the work-place, as well as about their closest relationships, they were asked to indicate **how they keep themselves busy when they are not at work** (Question 4.17, V194-V197). This was followed by a list of **15 activities** from which they had to indicate on a five point scale how **often they participate** in these activities (Question 4.18, V200-V214).

Subsequent to this they had to **name the person** whom they mostly **confide in**, as well as identify their **closest companion away from work**. (Questions 4.19 and 4.20, V215 & V216).

Participants' responses as to **how they keep themselves busy after work** (Table 10.16) varied greatly and included activities such as **gardening or farming** = 38 (23.6 %), **household chores** = 37 (23.0 %), **watching TV** = 22 (13.7 %), **visiting friends** = 18 (11.2 %), **participating in hobbies** = 17 (10.6 %), **going to church** = 10 (6.2 %), **selling articles to earn money** = 10 (6.2 %), **reading or listening to the radio** = 5 (3.1 %) and **participating in sport** = 4 (2.5 %). The fact that so many respondents have only weekends free due to long work hours or shift work, can possibly account for the fact that so many of them named gardening or farming and household chores. Most of their free time is used to do necessary work "away from work" rather than to spend it on leisure activities.

In the investigation into **how often respondents** participate in certain activities, "**going to church**" got the highest vote, as 124 (70 %) of the respondents indicated that they do that "very often or often". "**Working in the garden**" was also selected by a large percentage (112 = 68.7 %) of the respondents as an activity that they participated in frequently, followed by "walking to places" = 98 (60.4 %). There is, however, concern by the researcher whether it was wise to

include the latter activity in the list of activities, due to the fact that many respondents have to walk to places out of necessity rather than choice, due to lack of transport. This could have influenced their responses and account for the high response percentage.

The frequency of participation in the other activities (very often and often), that were listed are as follows, presented in descending order:

- “visiting friends” = 47.2 %
- “doing odd jobs” = 42.9 %
- “attending community meetings” = 42 %
- “going to parties or celebrations” = 32.5 %
- “drinking with friends” = 25.9 %
- “doing handicrafts” = 19 %
- “playing games with friends” = 14.1 %
- “attending political meetings” = 11.1 %
- “going to the shebeen” = 10.5 %
- “participating in sport” = 8.6 %
- “going to the bioscope” = 5.5 %

These findings support findings of Hooyman & Kiyak (1988:416) and Miller (1985:140) that indicate that workers from a lower income group prefer activities such as watching television, socialising with friends, working the land, attending community meetings and events and engage in religious activities.

On the question, whom do they confide in most of the time, the majority, namely 104 (63.8 %), named their **spouse** followed by their **supervisor at work** = 34 (20.9 %). The balance was made up of people such as “**friend**”, “**minister**”, “**child**” and “**family**”.

Most respondents also named their **spouses** as their closest companion (66 = 40.5 %) followed by “**a family member**” = 45 (27.6 %) and “**a friend**” = 30 (18.4 %). Other people mentioned were “**my child**”, “**the chief**” and “**my**



**priest**". All of these, however, received response percentages of below 5 %.(Fig. 10.5 and 10.6))

There is again concern by the researcher about the validity of the responses on the above two questions. Ambiguity of the questions or simply a misinterpretation of what was meant by the questions, probably influenced the responses.

However, the findings as reported, support findings of Jerome(1990:181) and Hooyman & Kiyak (1988:310) that postulate that marital relationships fulfil a critical support function. Spouses are more likely to serve as confidant and support, than other family members or friends. Adult children are, however, also seen as a support and form of social contact.

To explore the relationship between expected quality of life after retirement and present degree of involvement in activities outside the work-place, the former was **cross-tabulated with the frequency of attending church, working in the garden and visiting friends. With the exclusion of "walking to places," the majority of respondents, as activities in which they participated frequently, selected these three activities.**

ATTENDING CHURCH: (TABLES 10.18 & 10.19)

Although no statistical tests were carried out, a cross tabulation reveals a **positive correlation** between respondents **who go to church very often or often** and respondents who **expected to have a better life after retirement**. Of the 124 respondents who indicated that they go to church **frequently**, 69 (55.6 %) **expected a better life** while only 23 (18.5 %) expected their lives to be **worse**. On the other hand 11 (57.9 %) of the 19 who indicated that they go to church **seldom or never**, expected their lives to be **worse** while only 4 (21.1 %) expected their lives to be **better**.



A cross tabulation of **church attendance** with **retirement worries** revealed the **same tendency**. Of the 124 respondents who went to church **frequently**, 61 (49.2 %) expected to **worry less** while 41 (33.1 %) expected to **worry more**. Of the 19 who indicated that they **don't go to church frequently** (seldom and never), 10 (52.6 %) expected to worry **more** while 9 (47.4 %) expected to worry **less**.

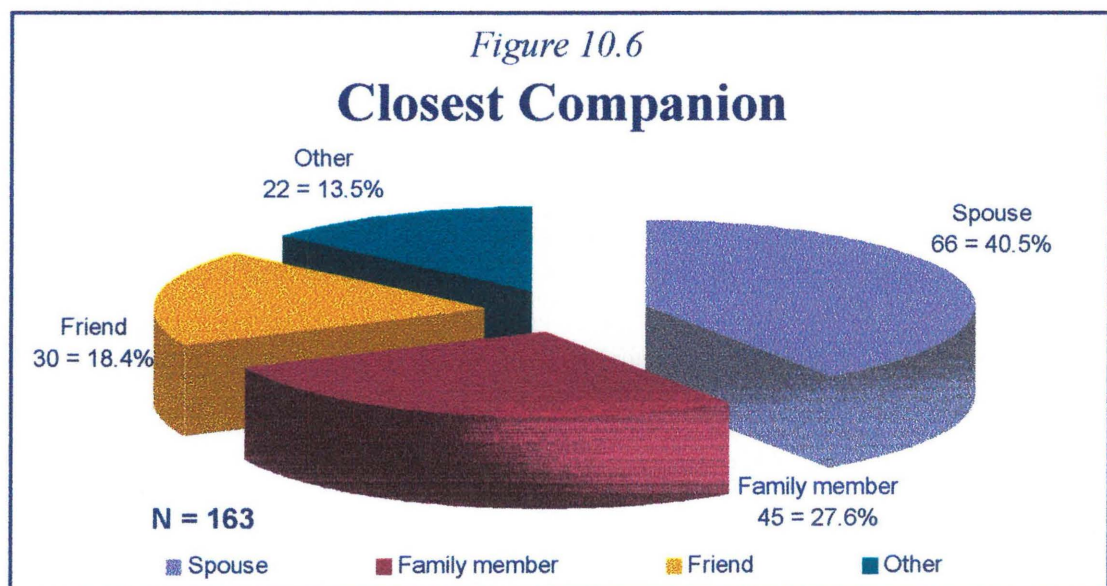
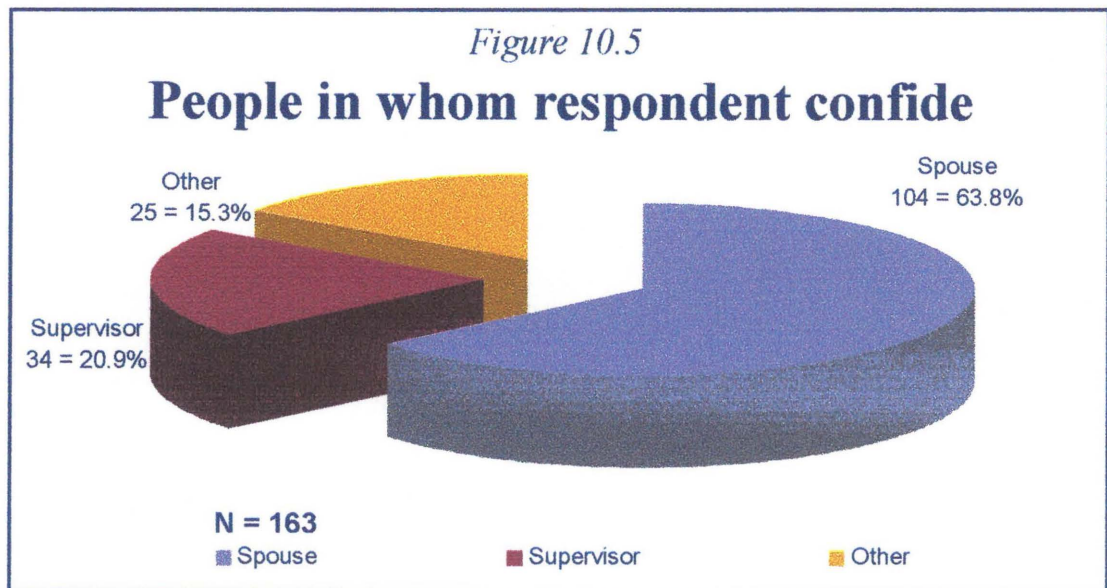
On face value, one can make the assumption that a positive relationship exists between expected improved quality of life after retirement and present frequency of church attendance.

**TABLE 10.16**  
**LEISURE TIME ACTIVITIES**

<b>Activity</b>	<b>Respondents</b>	
	<b>#</b>	<b>% of 161</b>
Gardening, farming	38	23.6
Household chores	37	23.0
Hobbies	17	10.6
TV	22	13.6
Church	10	6.2
Music/radio/read	5	3.1
Visit friends	18	11.2
Sell articles to earn money	10	6.2
Sport	4	2.5
<b>Total</b>	<b>161</b>	<b>100</b>

TABLE 10.17  
PARTICIPATION IN LEISURE ACTIVITIES

	1	2	3	4	5	6	7	8	9	10	11	12
	FREQUENCY OF PARTICIPATION											
Activity	Very often		Often		Sometimes		Seldom		Never		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
1. Participate in sport	2	1.2	12	7.4	23	14.2	15	9.3	110	67.9	162	100.0
2. Walk to places	26	16.0	72	44.4	39	24.1	11	6.8	14	8.6	162	100.0
3. Do odd jobs	17	10.4	53	32.5	27	16.6	20	12.3	46	28.2	163	100.0
4. Visit friends	22	13.5	55	33.7	48	29.4	34	20.9	4	2.5	163	100.0
5. Drink with friends	11	6.8	31	19.1	27	16.7	21	13.0	72	44.4	162	100.0
6. Play games with friends	3	1.8	20	12.3	35	21.5	25	15.3	80	49.1	163	100.0
7. Go to parties/celebrations	10	6.1	43	26.4	44	27.0	27	16.6	39	23.9	163	100.0
8. Go to church	70	42.9	54	33.1	20	12.3	6	3.7	13	8.0	163	100.0
9. Attend political meetings	2	1.2	16	9.9	16	9.9	15	9.3	113	69.8	162	100.0
10. Attend community meetings	13	8.0	55	34.0	48	29.9	21	13.0	25	15.4	162	100.0
11. Go to the bioscope	1	.6	8	4.9	7	4.3	8	4.9	138	85.2	162	100.0
12. Go to the shebeen	4	2.5	13	8.0	22	13.6	17	10.5	106	65.4	162	100.0
13. Work in the garden	32	19.6	80	49.1	27	16.6	11	6.7	13	8.0	163	100.0
14. Do handicrafts	9	5.5	22	13.5	31	19.0	27	16.6	74	45.4	163	100.0
15. Just sit and think	20	12.3	32	19.8	36	22.2	14	8.6	60	37.0	162	100.0



## GARDENING: (TABLES 10.20 &amp; 10.21)

Of the 112 respondents who frequently worked in the garden, 50 (44.6 %) indicated that they expect a **better life** after retirement while 35 (31.3 %) expected their lives to be **worse**. However, of the 24 who **did not prefer gardening**, only 3 (12.5 %) expected a **deterioration** in their lives while 14 (58.3 %) expected an **improvement**.

Regarding retirement worries, 59 (52.7 %) of those who **enjoyed working in the garden frequently**, expected to **worry less** while only 36 (32.1 %) expected to **worry more**. Of the 24 who **did not prefer gardening**, 12 (50 %) expected to **worry more**, while only 7 (29.2 %) expected to worry less.

**Again the assumption can be made that a positive correlation exists between an expected absence of retirement worries and participation in gardening on a regular basis.**

## VISITING FRIENDS: (TABLES 10.22 &amp; 10.23)

**“Visiting friends”** support the tendency as identified above. While 35 (45.4 %) of the 77 who **visit friends regularly** expected an **improvement in life quality**, only 21 (27.3 %) expected a **deterioration**. Outcomes at the **opposite end of the spectrum**, however, **do not support these findings**. While 22 (57.9 %) of the 38 who do not visit friends frequently expected a better life, only 10 (26.3 %) expected their lives to be worse.

Findings relating to **retirement worries and the frequency of socialising with friends**, however, support the assumption that there is a **positive relationship between the frequency of contact with friends and an improvement in quality of life after retirement**. While 39 (50.6 %) of the 77 respondents who indicated that they **frequently visit friends** expected to **worry less**, only 26 (33.8 %) expected to **worry more**. Of the 38 who **infrequently socialise with friends**, 18

(47.4 %) expected to **worry more** versus 15 (39.5 %) who expected to **worry less**.

**The above outcomes show a strong tendency that a larger proportion of respondents who participate in the activities gardening, going to church and visiting friends frequently, expect an improvement in their quality of life after retirement. On the contrary, however, with the exception of “gardening” and “visiting friends” in the case of “retirement worries” an equally large proportion of respondents who do not participate in leisure activities frequently, expect a decline in quality of life.**

**These findings again supported hypothesis four.**

These findings also support findings of Cutler & Hendriks (1990:171) and Hooyman & Kiyak (1988:392) which found that the qualitative aspects of social participation play as an important role in family life as quantitative aspects. How often a person participates in an activity and how much he likes the activity is often more important than a large number of activities.

**TABLE 10.18**  
**EXPECTED QUALITY OF LIFE VERSUS FREQUENCY OF PRESENT**  
**PARTICIPATION IN LEISURE ACTIVITIES: CHURCH ATTENDANCE**

		EXPECTATION										
		1	2	3	4	5	6	7	8	9	10	11
Frequency of church attendance		Life better		Life worse		Life same		Unsure		Total		% of 163
		#	%	#	%	#	%	#	%	#	%	
<b>Frequently</b>												
1.	Very often	48	68.6	10	14.3	8	11.4	4	5.7	70	100.0	42.9
2.	Often	21	38.9	13	24.1	7	12.9	13	24.1	54	100.0	33.1
	Total	69	55.6	23	18.5	15	12.1	17	13.7	124	100.0	76.1
3.	Sometimes	5	25.0	11	55.0	2	10	2	10	20	100.0	12.3
<b>Infrequently</b>												
4.	Seldom	1	16.6	2	33.3	1	16.6	2	33.3	6	100.0	3.7
5.	Never	3	23.0	9	67.2	1	7.7	0	0.0	13	100.0	8.0
	Total	4		11		2		2		19	100.0	
	<b>TOTAL</b>	<b>78</b>	<b>47.8</b>	<b>45</b>	<b>27.6</b>	<b>19</b>	<b>11.7</b>	<b>21</b>	<b>12.9</b>	<b>163</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 10.19**  
**EXPECTED RETIREMENT WORRIES VERSUS FREQUENCY OF PRESENT PARTICIPATION**  
**IN LEISURE ACTIVITIES: CHURCH ATTENDANCE**

		EXPECTATION									
		1	2	3	4	5	6	7	8	9	
Frequency of church attendance		Worries more		Worries less		Worries same		Total		% of 163	%
		#	%	#	%	#	%	#	%		
<b>Frequently</b>											
1.	Very often	24	34.3	33	47.1	13	18.6	70	100.0	42.9	
2.	Often	17	31.5	28	51.8	9	16.7	54	100.0	33.1	
	Total	41	33.1	61	49.2	22	17.7	124	100.0	76.1	
3.	Sometimes	11	55.0	5	25.0	4	2.0	20	100.0	12.3	
<b>Infrequently</b>											
4.	Seldom	3	50.0	3	50.0	0	0.0	6	100.0	3.7	
5.	Never	7	53.8	6	46.2	0	0.0	13	100.0	8.0	
	Total	10	52.6	9	47.4	0	0.0	19	100.0	11.7	
	<b>TOTAL</b>	<b>62</b>	<b>38.0</b>	<b>75</b>	<b>46.0</b>	<b>26</b>	<b>16.0</b>	<b>163</b>	<b>100.0</b>	<b>100</b>	

**TABLE 10.20**  
**EXPECTED QUALITY OF LIFE VERSUS FREQUENCY**  
**OF PRESENT PARTICIPATION IN LEISURE ACTIVITIES: GARDENING**

		EXPECTATION										
		1	2	3	4	5	6	7	8	9	10	11
		Life better		Life worse		Life same		Unsure		Total		% of 163
Frequency of gardening activities		#	%	#	%	#	%	#	%	#	%	
<b>Frequently</b>												
1.	Very often	14	43.7	10	31.2	6	18.7	2	6.2	32	100.0	19.6
2.	Often	36	45.0	25	31.2	8	10.0	11	13.7	80	100.0	49.1
	Total	50	44.6	35	31.3	14	12.5	13	11.6	112	100.0	68.7
3.	Sometimes	14	51.8	7	25.9	2	7.4	4	14.9	27	100.0	16.5
<b>Infrequently</b>												
4.	Seldom	5	4.5	2	15.2	2	18.2	2	18.2	11	100.0	6.8
5.	Never	9	69.2	1	7.7	1	7.7	2	15.4	13	100.0	8.0
	Total	14	58.3	3	12.5	3	12.5	4	16.7	24	100.0	14.7
	<b>TOTAL</b>	<b>78</b>	<b>49.9</b>	<b>45</b>	<b>27.6</b>	<b>19</b>	<b>11.7</b>	<b>21</b>	<b>12.9</b>	<b>163</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 10.21**  
**EXPECTED RETIREMENT WORRIES VERSUS FREQUENCY OF PRESENT**  
**PARTICIPATION IN LEISURE ACTIVITIES: GARDENING**

		EXPECTATION									
		1	2	3	4	5	6	9	10	11	
		Worries more		Worries less		Worries same		Total		% of 163	
Frequency of gardening activities		#	%	#	%	#	%	#	%		
<b>Frequently</b>											
1.	Very often	10	31.2	18	56.2	4	12.5	32	100.0	19.6	
2.	Often	26	32.5	41	57.3	13	16.3	80	100.0	49.1	
	Total	36	32.1	59	52.7	17	15.2	112	100.0	68.7	
3.	Sometimes	14	51.9	9	33.3	4	14.8	27	100.0	16.5	
<b>Infrequently</b>											
4.	Seldom	7	63.6	2	18.2	2	18.2	11	100.0	6.8	
5.	Never	5	38.5	5	38.5	3	23.1	13	100.0	8.0	
	Total	12	50.0	7	29.2	5	20.8	24	100.0	14.8	
	<b>TOTAL</b>	<b>62</b>	<b>38.0</b>	<b>75</b>	<b>46.0</b>	<b>26</b>	<b>16.0</b>	<b>163</b>	<b>100.0</b>	<b>100</b>	

**TABLE 10.22**  
**EXPECTED QUALITY OF LIFE VERSUS FREQUENCY OF PRESENT**  
**PARTICIPATION IN LEISURE ACTIVITIES: VISITING FRIENDS**

		EXPECTATION										
		1	2	3	4	5	6	7	8	9	10	11
Frequency of visiting friends		Life better		Life worse		Life same		Unsure		Total		% of 163
		#	%	#	%	#	%	#	%	#	%	
<b>Frequently</b>												
1.	Very often	10	45.4	6	27.3	3	13.6	3	13.6	22	100.0	13.5
2.	Often	25	45.4	15	27.3	8	14.5	7	12.8	55	100.0	33.7
	Total	35	45.4	21	27.3	11	14.3	10	13.0	77	100.0	47.2
3.	Sometimes	21	43.7	14	29.2	7	14.6	6	12.5	48	100.0	29.5
<b>Infrequently</b>												
4.	Seldom	20	58.8	9	26.5	0	0.0	5	14.7	34	100.0	20.8
5.	Never	2	50.0	1	25.0	1	2.5	0	0.0	4	100.0	2.5
	Total	22	57.9	10	26.3	1	2.6	5	13.2	38	100.0	23.3
	<b>TOTAL</b>	<b>78</b>	<b>49.9</b>	<b>45</b>	<b>27.6</b>	<b>19</b>	<b>11.7</b>	<b>21</b>	<b>12.9</b>	<b>163</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 10.23**  
**EXPECTED RETIREMENT WORRIES VERSUS FREQUENCY OF PRESENT**  
**PARTICIPATION IN LEISURE ACTIVITIES: VISITING FRIENDS**

		EXPECTATION										
		1	2	3	4	5	6	9	10	11		
Frequency of visiting friends		Worries more		Worries less		Worries same		Total		% of 163		
		#	%	#	%	#	%	#	%			
<b>Frequently</b>												
1.	Very often	8	36.4	11	50.0	3	13.6	22	100.0	13.5		
2.	Often	18	32.7	28	50.9	9	16.4	55	100.0	33.7		
	Total	26	33.8	39	50.6	12	15.6	77	100.0	47.2		
3.	Sometimes	18	60.4	21	43.7	9	18.7	48	100.0	29.5		
<b>Infrequently</b>												
4.	Seldom	16	47.0	13	38.2	5	14.7	34	100.0	20.8		
5.	Never	2	82.5	2	67.0	0	0.0	4	100.0	2.5		
	Total	18	47.4	15	39.5	5	13.1	38	100.0	23.3		
	<b>TOTAL</b>	<b>62</b>	<b>38.0</b>	<b>75</b>	<b>46.0</b>	<b>26</b>	<b>16.0</b>	<b>163</b>	<b>100.0</b>	<b>100</b>		



EXPECTED QUALITY OF LIFE AFTER RETIREMENT VERSUS PRESENT DEGREE OF JOB SATISFACTION (TABLE 10.24)

The degree of **present job satisfaction** was explored by means of question 3.5 (V71) “**Do you enjoy to work?**” This was followed by two questions where respondents had to name the **aspects that they enjoy about being employed, as well as, those that they do not enjoy** (question 3.6, V72-V77).

As a result of the fact that 156 (96.3 %) of the respondents indicated that they enjoy to work (Figure 10.7), no correlation between the variables was carried out.

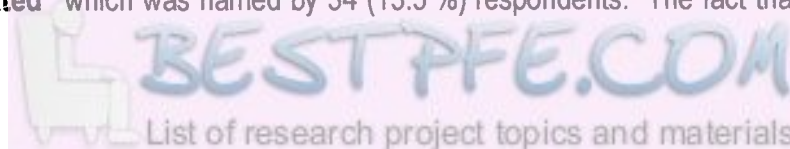
However, the fact that the research was carried out during a time of restructuring at many of the Alpha operations when many employees were retrenched, could have clouded respondents' answers to question 3.5 and the validity of the high positive outcome could therefore be questioned. Workers might have argued that to have a job is a blessing and therefore a fact that needs to be enjoyed. It can be speculated that if this research was carried out at any other point in time the responses might have been different.

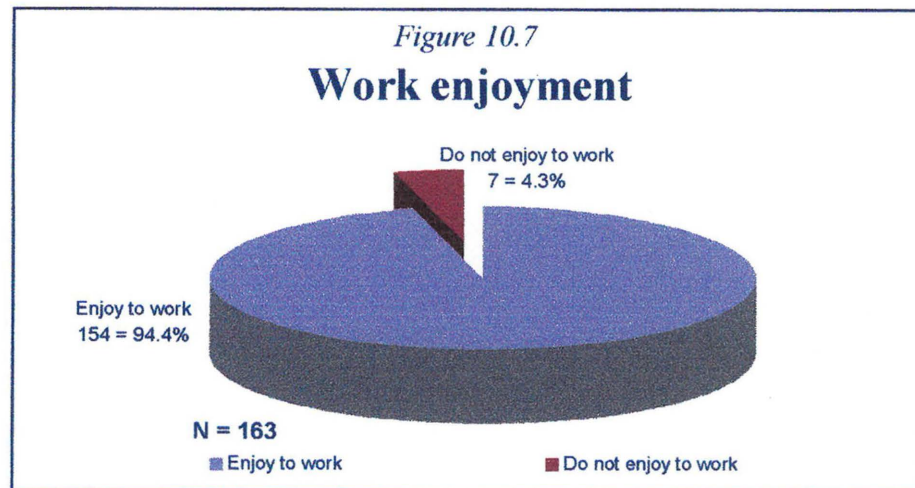
However, the aspects that they listed as contributing to their enjoying or not enjoying the fact that they were employed, to an extent contradict the above speculation.

These aspects are therefore discussed for interest's sake.

Although respondents could list up to three reasons for work enjoyment or lack of enjoyment, the majority (161 = 98.8 %) gave only one reason, while 93 (57.1 %) also gave a second reason. Outcomes are reported on the total number of responses as reflected in columns 5 and 6 of Table 10.24.

**Income and financial security** was reported by 98 (39.0 %) of respondents as the main contributing factor to work enjoyment. This was followed by “**being busy, productive and stimulated**” which was named by 34 (13.5 %) respondents. The fact that work keeps them





“**fit and healthy**” was indicated by 29 (11.5 %) followed by work providing them with “**achievement opportunities and feelings of worth**” (28 = 11.2 %). Twenty – six (10.4 %) respectively named “**company of colleagues and friends**” and “**nature of work**”. Only 10 (4.0 %) named “**co-operation and relationship with supervisor or manager**” as an aspect which could enhance job enjoyment.

Aspects of work that contributed to a “lack of enjoyment” were quite varied. “**Relationship with supervisor**” was highlighted by 40 (18.9 %) followed by “**work conditions**” by 31 (14.7 %) and “**relationship with colleagues**” by 29 (13.7 %). “**Discipline and instructions**” and “**long work hours and routine**” were highlighted by 28 (13.3 %) respectively (Table 10.25).

Other aspects which were indicated are: “**work pressure and nature of work,**” 18 (8.5 %); “**not being my own boss,**” 13 (6.2 %); “**lack of progress opportunities,**” 13 (6.2 %); and “**unsafe work conditions**”.

In view of the fact that no correlation between the two variables could be determined, hypothesis four could not be tested. However, based on the fact that such a large percentage of respondents felt positive about their jobs one can conclude that a positive relationship exists between present job satisfaction and expected quality of life after retirement. Hypothesis four is therefore accepted.

TABLE 10.24

## ASPECTS OF WORK THAT ARE ENJOYED (V72-V74)

	1	2	3	4	5	6
Aspects	Response #1	%	Response #2	%	Total	%
1. Income and security	81	50.3	17	18.3	98	39.0
2. Company of colleagues and friends	17	10.6	9	9.7	26	10.4
3. Nature and contents of work	13	8.1	13	14.0	26	10.4
4. Achievement opportunities/feelings of worth	13	8.1	15	16.0	28	11.2
5. Being busy, productive and stimulated	20	12.4	14	15.1	34	13.5
6. Work keeps me fit and healthy	13	8.1	16	17.2	29	11.5
7. Co-operation and relationship with supervisor/manager	4	2.5	9	9.7	10	4.0
<b>TOTAL</b>	<b>161</b>	<b>100</b>	<b>93</b>	<b>100</b>	<b>251</b>	<b>100.0</b>

TABLE 10.25  
ASPECTS OF WORK THAT ARE NOT ENJOYED (V75-V77)

Aspects	1 Response #1	2 %	3 Response #2	4 %	5 Total	6 %
1. Long hours/routine	27	16.9	1	2.1	28	13.3
2. Not being my own boss	9	5.6	4	8.3	13	6.2
3. Nature of work/work pressure	9	5.6	9	18.7	18	8.5
4. Discipline/instructions	16	10.0	12	25.0	28	13.3
5. Relationship with boss	31	19.4	9	18.7	40	18.9
6. Work conditions	28	17.5	3	6.3	31	14.7
7. Lack of progress opportunities	9	5.6	4	8.3	13	6.2
8. Unsafe work conditions	5	3.1	6	12.5	11	5.2
9. Relationship with colleagues/peers	26	16.3	3	6.3	29	13.7
<b>TOTAL</b>	<b>160</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>211</b>	<b>100.0</b>

### 10.2.2 Retirement attitudes and quality of life

#### RETIREMENT ATTITUDES (RETIREMENT FEELINGS) VERSUS HOME OWNERSHIP:

Respondents' housing situation was explored by means of questions 4.27 to 4.29 (V238-V255). Matters that were investigated were whether they own a house and/or farming land, whether their house would be paid for when they retire and where they intend to live after retirement. In order to determine the standard of their housing they also had to give details about the size and structure of their houses as well as facilities inside the house.

From the research results it was clear that 140 (85.9 %) of respondents owned houses while 35 (23.6 %) owned farming land (Figures 10.8 and 10.9).

The average size of houses was 4-5 rooms (75 = 53.6 %) but 62 (44.3 %) also reported bigger houses with 6 or more rooms. Only 3 (2.1 %) indicated that they stay in houses with 3 rooms or less (Table 10.26).

The construction material most commonly used was cement bricks (116 = 82.8 %). Only 18 (12.9 %) reported that they stay in mud huts. This is not a strange phenomenon considering the fact that a large number of respondents were from KwaZulu Natal where mud huts are still part of the traditional way of living.

Only 6 (4.3 %) mentioned that they stay in corrugated iron shacks (Table 10.27).

An assessment of facilities at home revealed that one third of the respondents (33.6 %) had running water while 18 (12.9 %) also had hot running water. Sixty-two (44.3 %) had electricity while 46 (32.9 %) also had a bath or shower. The majority of houses, namely 105 (75.0 %) had outside toilets. Most houses had separate kitchens, living rooms and bedrooms (Table 10.28).

The majority of respondents, namely 91 (65.0 %) also indicated that their houses will be paid for when they retire.

**From the above outcomes it is clear that the majority of respondents were home owners who enjoyed a fairly high standard of housing, despite the fact that a large number of them lived in rural areas.** However, due to the fact that many respondents were migrant workers, only 69 (42.3 %) indicated that they live in their homes on a permanent basis. Others lived in Company hostels (40 = 24.5 %) or Company houses (25 = 15.3 %), while 19 (11.7 %) lived in rented accommodation and 10 (6.1 %) in informal settlements (Figure 10.10).

In an effort to establish whether respondents intend to change their place of abode after retirement, they were asked to indicate where they intend to live when they retire. As the question was not very clear the outcomes were also not clear. The indications are however that the majority, namely 113 (69.3 %) will remain in their present dwellings, 113 (69.3 %) will stay with children, only 14 (7.9 %) will move to a city and 92 (56.4 %) will stay in a former homeland .

**The relationship between retirement attitudes (whether respondents looked forward to retirement or not) and home ownership was determined by a cross tabulation of V68 and V238 and V250 respectively (Table 10.30).**

To recap on the outcomes of V68, 14.7 % of respondents could not wait for their retirement day to come, 34.4 % looked forward to retirement, 42.9 % were ambivalent and 8.0 % were afraid to retire and disliked the idea of retirement (Table 9.1).

An analysis of data (Table 10.28) indicates that of the 80 respondents who felt positive towards retirement, 70 (87.5 %) owned houses while only 12.5 % did not own houses. Of these 45 (56.3 %) indicated that the houses will be paid upon retirement (Table 10.30).

Of the 13 who felt negative towards retirement 7 (53.8 %) however also owned houses while 6 (46.2 %) did not own houses. Of those who felt negative, 12 (92.3 %) indicated that their houses will be paid for while only 1 (0.7 %) indicated that his home will not be paid for by the date of retirement.

A further complicating factor is the high proportion of respondents who felt ambivalent towards retirement (42.9 %) but who owned houses (82.9 %) and whose houses will be paid for (55.7 %).

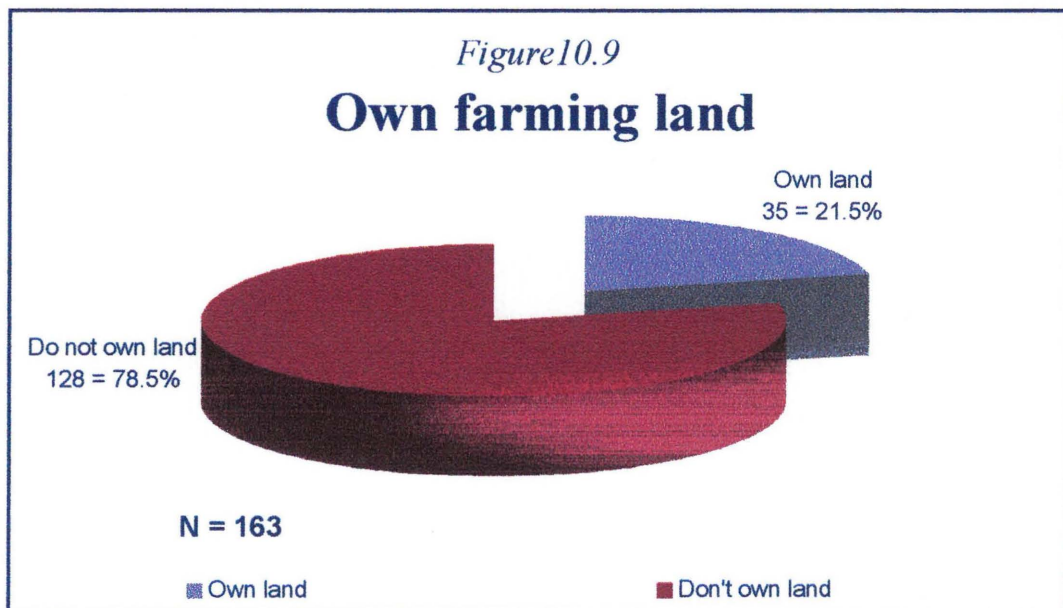
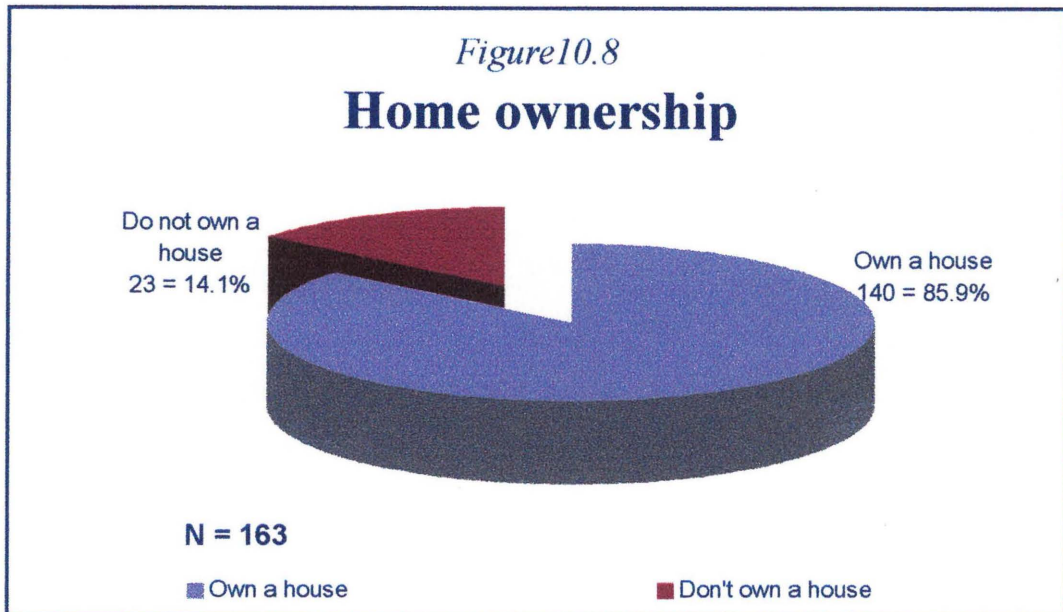
**Based on these outcomes it can not be concluded beyond doubt that a positive relationship exists between home ownership and positive retirement attitudes.**

**Judgement relating to hypothesis five is therefore reserved.**

It can, however, be assumed that due to the fact that such a large number of participants owned houses which have been paid, the issue of home ownership was not regarded as a critical factor as far as feelings towards retirement were concerned. The same tendency was evident throughout the research: although housing was mentioned by a number of respondents as contributing to a happy retirement (p88) and a better life (p93) or the absence thereof as contributing to retirement fears (p100) or retirement worries (p101), the proportion of respondents who held this opinion was relatively small in comparison to those who opted for other aspects such as income or health.

These findings in a sense contradict findings by Möller (1985:191) and Ferreira et al. (1992:98-99) which indicate that appropriate housing is of utmost importance to retirees and the elderly.

It should, however, be mentioned that Alpha employees are in a unique situation in comparison to blue-collar workers in other Companies. Not only does the Company produce cement, which is made available to employees at a discounted price, but the Company has always gone to great lengths to ensure that its employees are well housed. Employees are assisted in many ways through the Company's internal social responsibility efforts to acquire adequate housing. One can therefore accept that the outcomes reflected above are unique to blue-collar workers who are employed by Alpha and may not apply to blue-collar workers in general.





**TABLE 10.26  
HOUSING SIZE**

Number of rooms	#	%
1	0	0.0
2-3	3	2.1
4-5	75	53.6
6-7	47	33.6
More than 7	15	10.7
N =	140	100.0

**TABLE 10.27  
BUILDING MATERIAL USED**

Material	#	%
Corrugated iron	6	4.3
Mud	18	12.9
Cement bricks	116	82.8
N =	140	100

**TABLE 10.28  
FACILITIES AT HOME**

Facility	Yes		No		Total	%
	#	%	#	%		
Running water	47	33.6	93	66.4	140	100.0
Hot running water	18	12.9	122	87.1	140	100.0
Electricity	62	44.3	78	55.7	140	100.0
Inside toilet	35		105	75.0	140	100.0
Bath or shower	46	32.9	94	67.4	140	100.0
Separate kitchen	138	98.6	2	1.4	140	100.0
Separate living room	121	86.4	19	13.6	140	100.0
Separate bedroom	140	100.0	0	0.0	140	100.0

N = 140

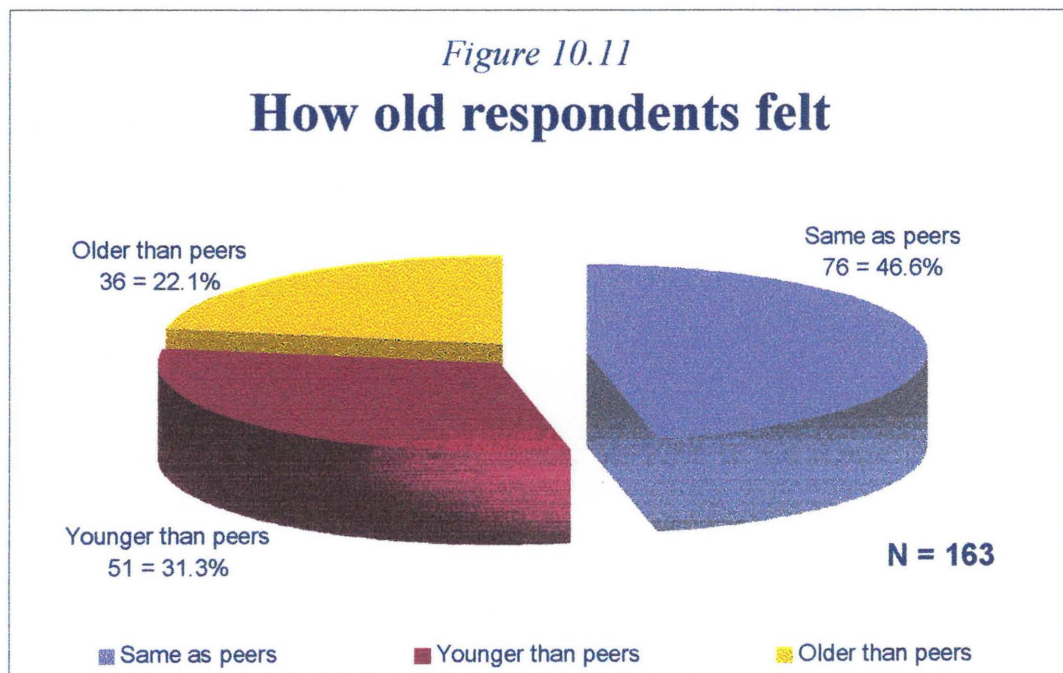
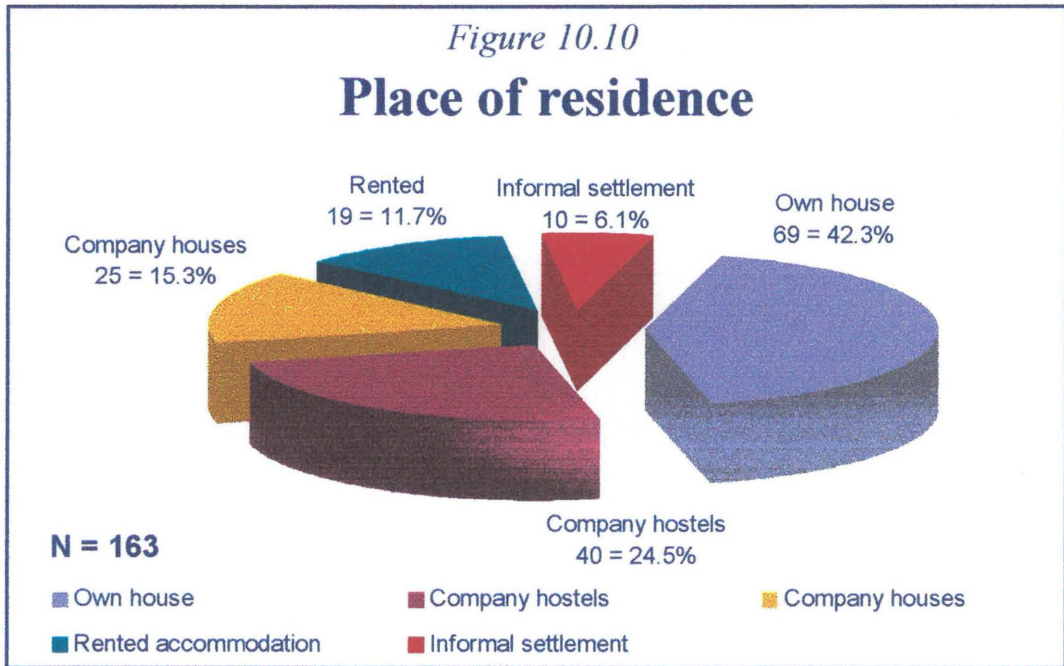


TABLE 10.29

## RETIREMENT ATTITUDES VERSUS OWNING A HOUSE

Attitudes		Owning a house						
		1	2	3	4	5	6	7
		Yes		No		Total		
		#	%	#	%	#	%	
<b>Positive</b>								
1.	Can't wait	23	95.8	1	4.2	24	100	14.7
2.	Look forward to	47	83.9	9	16.7	56	100	34.4
	Total	70	87.5	10	12.5	80	100	49.1
<b>Ambivalent</b>								
3.	Retirement must not be soon	58	82.8	12	52.2	70	100	42.9
<b>Negative</b>								
4.	Dislike the idea	5	100.0	0	0.0	5	100	3.1
5.	Afraid to retire	7	87.5	1	12.5	8	100	4.9
	Total	12	92.3	1	7.7	13	100	8.0
	Total	140	85.9	23	14.1	163	100	100

TABLE 10.30

## RETIREMENT ATTITUDES VERSUS HOUSE BEING PAID

Attitudes		House being paid								
		1	2	3	4	5	6	7	8	9
		Yes		No		N/a		Total		
		#	%	#	%	#	%	#	%	
<b>Positive</b>										
1.	Can't wait	13	54.2	7	29.2	4	16.7	24	100	14.7
2.	Look forward to	32	57.1	18	32.1	6	10.7	56	100	34.4
	Total	45	56.2	25	31.3	10	12.5	80	100	49.1
<b>Ambivalent</b>										
3.	Retirement must not be soon	39	55.7	18	25.7	13	18.6	70	100	42.9
<b>Negative</b>										
4.	Dislike the idea	2	40.0	3	60.0	0	0.0	5	100	3.1
5.	Afraid to retire	5	62.5	3	37.5	0	0.0	8	100	4.9
	Total	7	53.8	6	46.2	0	0.0	13	100	8.0
	Total	91	58.8	49	30.1	23	14.1	163	100	100

## RELATIONSHIP BETWEEN RETIREMENT FEELINGS AND PERCEIVED FUTURE HEALTH

In order to determine respondents' state of health during the time of the study, health and lifestyle issues were explored by means of V173-V193 and V219-V233. Firstly respondents had to evaluate whether they feel younger, older or the same as other people of their age (Figure 10.10). This was followed by a question where they were requested to give information as to how other people evaluate them (V174-V178)(Table 10.31). Subsequently they were asked to give details about their lifestyle habits (V179-V182) as well as their health status as it relates to stress (V183-V193) and chronic diseases (V219-V232)(Tables 10.32-10.34). Finally, a cross tabulation between retirement attitudes (V68) and expected health status (V90) was carried out to determine the relationship between these two variables (Table 10.35).

In determining how respondents evaluate themselves with regard to **how old they feel**, the majority, namely 76 (46.6 %) felt the same age as their peers, 51 (31.9 %) felt younger and only 35 (21.5 %) felt older (Figure 10.10).

An evaluation of **how old they look**, indicated that the majority, namely 85 (52.1 %) are **often** described as **looking very good** followed by 63 (38.7 %) who are **sometimes** described as looking **very young** for their age. In comparison few are often described as looking **very old** (21 = 12.9 %), looking **very tired** (17 = 10.4 %) or looking **very worried** (10= 6.1 %) (Table 10.31).

**From the above information it is clear that the majority of respondents portray an image associated with health and wellness.**

An evaluation of **lifestyle habits** supports this view: a relatively small percentage of employees indicated that they were **overweight** (17.8 %), **drink too much beer** (6.7 %) or **drink too much coffee** (6.1 %) About one third (28.8%) indicated that they smoke too much (Table 10.32).

Roughly one third of respondents (31.1%) indicated that they suffer from stress symptoms (Table 10.33).

Regarding chronic diseases, 126 (77.3%) of the respondents indicated that they suffer from chronic diseases. These diseases were: back problems, 79(48.5%); problems with feet, 54 (33.1%); hypertension, 50 (30.7%); kidney problems, 37 (22.7%) and arthritis, 31 (19%). (Table 10.34). However, 83(65.9%) of those who suffered from chronic diseases indicated that they got regular treatment for these diseases.

**To summarise one can say that the majority of respondents perceived themselves as healthy, abided by a healthy lifestyle and in general showed an absence of serious diseases.**

Although no correlation was carried out between present health status and retirement attitudes, due to the manner in which the data was collected, a correlation was carried out between expected health status after retirement and retirement attitudes (V68 with V90). To recap, however, 38.7% of respondents expected an improvement in health, 48.5% expected a decline and 12.9% expected that it would remain the same. (Figure 9.7)

The results (Table 10.35) indicated that of the 80 respondents who felt positive about retirement 38 (47.5 %) expected an **improvement** in health while 27 (33.75 %) expected a **decline**. Given the fact that the majority of respondents were healthy, it is also of significance that 15 (18.75 %) expected their health to be the same. Of those who felt **negative** towards retirement 4 (30.8 %) expected their health to be **better** while 7 (53.8 %) expected a **decline** in health. While only 2 (15.4 %) expected their health to **remain the same**. An important aspect, however, was the fact that those who felt ambivalent towards retirement (70 = 42.9 %), the majority, namely 45 (64.3 %) expected a decline in health.

**Based on the above outcomes it can be concluded that a positive relationship exists between expected health status and a positive attitude towards retirement and hypothesis five is therefore accepted.**

Although the hypothesis is accepted, it can again be argued whether the positive health status found amongst respondents applies to all blue-collar workers or whether it is unique to Alpha employees. As most of the Alpha operations have an on-site health service, where occupational and chronic diseases are monitored and treated on a regular basis by professional nursing practitioners and where employees are subjected to health and life-style education as part of a total health management programme, it may indeed be that Alpha employees are more healthy than their peers in other companies.

Although this may be considered to the benefit of employees, it can also pose a potential threat. Employees can become complacent regarding their health, due to the fact that the company in a sense is taking responsibility for their health. This may change when they retire and have to use public health services which are greatly lacking in many rural areas. They may indeed face deterioration in their health status.

TABLE 10.31

## EVALUATION OF HOW RESPONDENTS LOOK

		1	2	3	4	5	6	7	8	9	10
	Description	Often		Sometimes		Seldom		Never		Total	%
		#	%	#	%	#	%	#	%	#	%
1.	Look very good	85	52.1	63	38.7	10	6.1	5	3.1	163	100.0
2.	Look very old for age	21	12.9	29	17.8	43	26.4	70	42.9	163	100.0
3.	Look very young for age	56	34.4	52	31.9	17	10.4	38	23.3	163	100.0
4.	Look very tired	17	10.4	32	19.6	36	22.1	78	47.9	163	100.0
5.	Look very worried	10	6.1	41	25.2	32	19.6	80	49.1	163	100.0
	<b>Total</b>										

TABLE 10.32

## LIFESTYLE HABITS OF RESPONDENTS

		1	2	3	4	5	6
	Lifestyle	Yes		No		Total	
		#	%	#	%	#	%
1.	More than 5 kgs overweight	29	17.8	134	82.8	163	100.0
2.	Smoke more than 5 cigarettes per day	47	28.8	116	71.2	163	100.0
3.	Drink more than 5 beers per day	11	6.7	152	93.3	163	100.0
4.	Drink more than 10 cups of coffee per day	10	6.1	153	43.9	163	100.0
	<b>Total</b>	<b>97</b>	<b>14.9</b>	<b>555</b>	<b>85.1</b>	<b>652</b>	<b>100.0</b>

TABLE 10.33

## HEALTH STATUS AS IT RELATES TO STRESS

		1	2	3	4	5	6
	Stress Signals	Yes		No		Total	
		#	%	#	%	#	%
1.	Indigestion/heartburn	52	31.9	111	68.1	163	100.0
2.	Too busy to eat	63	38.7	100	61.3	163	100.0
3.	Find it difficult to relax	64	39.3	99	60.7	163	100.0
4.	Feel tense	40	24.5	123	75.5	163	100.0
5.	Sleeping problems	59	36.2	104	63.8	163	100.0
6.	Headaches/pain in shoulders	89	54.6	74	45.4	163	100.0
7.	Palpitations	37	22.7	126	77.3	163	100.0
8.	Perspire	35	21.5	128	78.5	163	100.0
9.	Difficult to turn off thoughts	54	33.3	109	66.9	163	100.0
10.	Difficult to sit still	34	20.9	129	79.1	163	100.0
11.	Talk too fast	31	19.0	132	81.0	163	100.0
	<b>Total</b>	<b>558</b>	<b>31.1</b>	<b>1235</b>	<b>68.9</b>	<b>163</b>	<b>100.0</b>

**TABLE 10.34**  
**HEALTH STATUS AS IT RELATES TO CHRONIC DISEASES**

	Chronic diseases	Yes		No		Total	
		#	%	#	%	#	%
1.	Diabetes	10	611	153	93.9	163	100.0
2.	Hypertension	50	30.7	113	69.3	163	100.0
3.	Kidney problems	37	22.7	126	77.3	163	100.0
4.	Heart diseases	15	9.2	148	90.8	163	100.0
5.	Back problems	79	48.5	84	51.5	163	100.0
6.	Foot problems	54	33.1	109	66.9	163	100.0
7.	T.B.	3	1.8	160	98.2	163	100.0
8.	Pneumoconiosis	4	2.5	159	97.5	163	100.0
9.	Arthritis	31	19.0	132	81.0	163	100.0
10.	Asthma	7	4.3	156	95.7	163	100.0
11.	Skin sores (dermatitis)	11	6.7	152	93.3	163	100.0
12.	Chronic bronchitis	23	14.1	140	85.9	163	100.0
	<b>Total</b>	<b>324</b>	<b>16.6</b>	<b>1632</b>	<b>83.4</b>	<b>1956</b>	<b>100.0</b>

**TABLE 10.35**  
**RETIREMENT ATTITUDES VERSUS PERCEIVED HEALTH STATUS**

	Attitudes	Perceived health status								
		1	2	3	4	5	6	7	8	9
		Better		Worse		Same		Total		
		#	%	#	%	#	%	#	%	% of 163
<b>Positive</b>										
1.	Can't wait	13	54.2	2	8.3	9	37.5	24	100.0	14.7
2.	Look forward to	25	44.6	25	44.6	6	10.7	56	100.0	34.4
	<b>Total</b>	<b>38</b>	<b>47.4</b>	<b>27</b>	<b>33.8</b>	<b>15</b>	<b>18.8</b>	<b>80</b>	<b>100.0</b>	<b>49.1</b>
<b>Ambivalent</b>										
3.	Retirement must not be soon	21	30.0	45	64.3	4	5.7	70	100.0	42.9
<b>Negative</b>										
4.	Dislike the idea	1	20.0	3	60.0	1	10.0	5	100.0	3.1
5.	Afraid to retire	3	37.5	4	50.0	1	12.5	8	100.0	4.9
	<b>Total</b>	<b>4</b>	<b>30.8</b>	<b>7</b>	<b>53.8</b>	<b>2</b>	<b>15.4</b>	<b>13</b>	<b>100.0</b>	<b>8.0</b>
	<b>Total</b>	<b>63</b>	<b>38.7</b>	<b>79</b>	<b>48.5</b>	<b>21</b>	<b>12.9</b>	<b>163</b>	<b>100.0</b>	<b>100.0</b>



## RETIREMENT ATTITUDES VERSUS EXPECTED FINANCIAL POSITION

The expected financial position of respondents was explored by means of question 4.39 (V280) "Do you think your pension money will be enough to support you and your family when you retire?"

Research outcomes as discussed in the previous chapter (Figure 9.6), showed that 44 (27 %) of respondents felt that their income would be sufficient, 79 (48.5 %) that it would be insufficient and 40 (24.5 %) were unsure.

A cross tabulation between retirement attitudes and expected income showed a degree of **ambivalence** (Table 10.36). Although the majority of respondents who felt negative towards retirement (79 = 48.5 %) expected an insufficient income, as well as those who felt ambivalent (36 = 51.4 %), the majority of those who looked forward to retirement (37 = 46.3 %) also expected an insufficient income.

### **Ambivalent anticipations relating to retirement income surfaced time and again**

throughout the study, and should be seen against the background of differing perceptions and financial obligations, such as having to support school going children or paying off a house (Table 8.2; Table 8.3 and Table 8.5).

While some respondents perceived their pension money as insufficient to meet their financial obligations, others viewed it positively in the context of receiving an income without having to work for it. For them retirement is the phase of life during which they can sit back and enjoy their pension benefits, regardless of how much it will be, without the worries and strains of a full-time job. For others, however, a perceived or real insufficient income poses an opportunity in the sense that they can start a business to supplement their pension money. Many workers, indeed, look forward to retirement so that they can engage in a business of some sort which they hope will provide them with a better income than a salary. Their pension lump sum is often used as collateral or even capital to start such a business.

In view of the outcomes discussed in the first part of this section as well as the assumption that some respondents may be prompted by an insufficient income to look forward to retirement because retirement, will allow them the opportunity to engage in other money earning activities, it is concluded that a positive relationship exists between retirement attitudes and perceived retirement income.

Hypothesis five is therefore accepted.

TABLE 10.36  
RETIREMENT ATTITUDES VERSUS PERCEIVED RETIREMENT INCOME

		Retirement income								
		1	2	3	4	5	6	7	8	9
		Sufficient		Insufficient		Unsure		Total		
		#	%	#	%	#	%	#	%	
<b>Positive</b>										
1.	Can't wait	11	45.8	8	33.3	5	20.8	24	100	14.7
2.	Look forward to retirement	12	21.5	29	51.8	15	26.8	56	100	34.4
<b>Ambivalent</b>										
3.	Retirement must not be soon	18	25.7	36	51.4	16	22.9	70	100	42.9
<b>Negative</b>										
4.	Dislike the idea	1	20.0	2	40.0	2	40.0	5	100	3.1
5.	Afraid to retire	2	25.0	4	50.0	2	25.0	8	100	4.9
		3	23.0	6	46.2	4	30.8	13	100	8.0
	<b>Total</b>	<b>44</b>	<b>27.0</b>	<b>79</b>	<b>48.5</b>	<b>40</b>	<b>24.5</b>	<b>163</b>	<b>100</b>	<b>100</b>

### 10.3 SUMMARY OF FINDINGS

In this chapter retirement expectations relating to quality of life were considered from the viewpoint of the continuity theory as well as from a more traditional approach.

Hypothesis four and five were tested.

**Firstly, expectations relating to a better life and future worries were explored and correlated with present morale, present life satisfaction, family relationships, involvement in leisure activities and job satisfaction.**

**This was followed by a correlation between retirement attitudes (does a person look forward to retirement or not) and home-ownership, expected future state of health and expected adequacy of retirement income.**

#### 10.3.1 Retirement expectations relating to quality of life

##### RELATIONSHIPS BETWEEN EXPECTED QUALITY OF LIFE AND PRESENT MORALE

The variables "Do you think your life will be better, worse, or the same after retirement than it is now" (V35) and "Do you think your worries will be more, less, or the same when you retire than they are now?" (V96) were cross tabulated with V115: "How would you describe yourself with regard to feelings of happiness as it relates to you most of the time?".

The outcomes revealed that the majority of respondents by far (82.8 %) had a high morale and described themselves as "very happy" and "happy". The majority also expected their lives to be better after retirement (47.8 %) and to have fewer worries (46.0 %) in comparison to 27.6 % who expected their lives to deteriorate and 38 % who expected to worry more.

Main aspects listed as contributing to a high morale were: "to be with the family", "to have a good income" and "to be independent by having a job". Aspects contributing to a low morale were: "an insufficient income", "ill-health", "violence" and "poor relationships at work".

The fact that “violence was named as a contributor to unhappiness should be seen against the fact that a proportion of respondents were drawn from the KwaZulu/Natal South Coast where political violence was rife during the time of the research.

From the outcomes the conclusion was drawn that a positive relationship exists between expected quality of life and present morale.

#### EXPECTED QUALITY OF LIFE VERSUS PRESENT LIFE SATISFACTION

In this instance V35 and V96 were cross-tabulated with V122: “Do you feel satisfied with your life at present?”

Again a positive tendency was evident: 112 (68.8 %) of respondents indicated that they felt satisfied with their lives while only 2 (1.2 %) were dissatisfied . Main aspects that were listed as contributing to life satisfaction were: “a good family life”, “a secure job”, “financial security” and “to be healthy and fit”.

Again “violence” was named as contributing to dissatisfaction with life at present.

Based on the outcomes as discussed, the conclusion was once again drawn that a positive relationship exists between expected quality of life and present life satisfaction.

#### EXPECTED QUALITY OF LIFE VERSUS PRESENT LIFE SATISFACTION

Variables 35 and 96 were cross-tabulated with V149 and V150 to determine the relationship between expected quality of life and present family relationships.

The majority of respondents, namely 88.3 % and 94.1 % respectively, felt that their relationships with their spouses and children were happy despite the fact that only 52.4 % of them spent time with their families on a daily basis. This was as a result of the fact that a large proportion of the respondents were migrant workers or worked shift work.

It was hence concluded that a positive relationship exists between expected quality of life in retirement and a present happy family life.

#### RELATIONSHIP BETWEEN EXPECTED QUALITY OF LIFE AFTER RETIREMENT AND DEGREE OF INVOLVEMENT IN ACTIVITIES OUTSIDE THE WORK-PLACE

An evaluation of how respondents fill their leisure time revealed that the activities most favoured were gardening or farming (23.6 %), household chores (23.0 %), watching TV (13.7 %), visiting friends (11.2 %) and participating in hobbies (10.6 %).

Activities most frequently exercised were “going to church”, “working in the garden”, “visiting friends”, “doing odd jobs” and “attending community meetings”.

It was theorised that because of the fact that so many of them work long hours or do shift work, they are compelled to spend their leisure time on “chores” such as “gardening” and “household chores” rather than on recreational activities.

An research into their social relationships revealed that the majority regarded their spouses as their closest companion and the person in whom they confide in most.

To determine the relationship between expected quality of life and participation in leisure activities V35 and V96 were cross tabulated with the frequency of church attendance (V207), gardening (V212) and visiting friends (V203).

The outcomes showed a strong correlation between expected quality of life and frequent participation in these activities.

#### RELATIONSHIP BETWEEN EXPECTED QUALITY OF LIFE AND PRESENT JOB SATISFACTION

Due to the fact that 96.3 % of respondents indicated that they enjoy job satisfaction, no correlation between the variables V35 and V96 and job satisfaction (V71) was carried out.

For interest sake, the reasons given for job satisfaction were highlighted. They were: “financial security”, 39 %; “being busy, productive and stimulated”, 13.5 %; “being fit and healthy”, 11.5 %; “opportunities for achievement and a sense of worth”, 11.2 %; “company of



colleagues", 10.4 %; "nature of work", 10.4 % and "relationship with manager or supervisor", 4.0 %.

Based on the above outcomes it was concluded that a positive relationship exists between expected quality of life and present job satisfaction.

### **10.3.2 Retirement attitudes relating to quality of life**

#### RETIREMENT ATTITUDES VERSUS HOME OWNERSHIP

Retirement attitudes (whether respondents look forward to retirement or not) were explored by means of questions 3.2 (V68) "How do you feel about retirement?". Although 49.1 % of respondents revealed positive attitudes towards retirement (looked forward to and could not wait for the day to come) an equally large percentage, namely 42.9 % were ambivalent and felt that retirement must not be soon.

A research into home ownership status revealed that the majority of respondents (85.9 %) owned their own houses and that 65.0 % of respondents' houses will be fully paid for by the time that they retire. The standard of the housing was also high.

The fact that such a large proportion of respondents owned houses made a correlation between home ownership and retirement attitudes difficult. Although a large percentage of respondents who owned houses looked forward to retirement, an equally large percentage were ambivalent.

The same tendency was evident with regard to whether houses would be paid off or not.

Based on these outcomes no clear cut conclusion could be drawn as regards the relationship between retirement attitudes and home-ownership.

The question was, however, raised whether this applies to all blue-collar workers or whether the situation is unique to Alpha employees who are considered to be in a better position than

other blue-collar workers to own houses of a high standard, due to the availability of building material and access to financial resources.

#### RETIREMENT ATTITUDES VERSUS HEALTH STATUS:

An exploration of the health status of respondents during the time of the study revealed that not only did respondents perceive themselves as healthy and well and followed healthy lifestyles but the majority also indicated an absence of chronic diseases. One-third, however, showed signs of stress. Almost all respondents received treatment for illnesses on a regular basis.

Research outcomes indicated a positive relationship between health status and retirement attitudes. Not only were respondents who expected an improvement in health looking forward to retirement, but respondents who expected a deterioration in health showed a negative attitude towards retirement. Respondents who felt ambivalent towards retirement also expected a deterioration in their health status.

#### RETIREMENT ATTITUDES VERSUS PERCEIVED RETIREMENT INCOME

According to the research outcomes the majority of respondents (79 = 48.5 %) perceived their pension money to be insufficient to support them and their families. Although a positive relationship was indicated between those who felt ambivalent towards retirement (51.4 %) and those who felt negative (79 = 48.5 %) and an expected insufficient income, the majority of respondents who looked forward to retirement (37 = 46.3 %) also expected an insufficient income.

It was, however, argued that many workers who perceive their income as to be insufficient, look forward to retirement because retirement will allow them the time as well as the opportunity to engage in a business through which they can supplement their income.

It was therefore concluded that a positive relationship exists between retirement income and retirement attitudes.

## 10.4 CONCLUSIONS

From the research outcomes it can be concluded that participants in the research study enjoyed a **high degree of well-being** with regard to the **independent variables present morale, life satisfaction, family relationships, job satisfaction and participation in social activities.**

Eighty-two percent of respondents reported a high morale, 68.8 % were satisfied with their lives, 91.4 % enjoyed a happy family life and 93.3 % were happy in their jobs. All of them also participated in activities outside the work-place on a regular basis.

The major contributors to well-being centred around what Möller (1985:189) calls “health, wealth and love” issues and were a **secure income, good health, good family relationships and a social life.**

Findings correlated closely with those of other researchers as discussed in Chapters 5 and 6.

Concerning the **dependent variables, expected life quality and retirement worries**, it was found that although the majority of respondents expect an **improvement in life quality** (48.0 %) and a **decline in worries** (46.0%) almost equally large proportions expected the opposite (45.5 % and 38 % respectively).

Reasons for negative expectations relating to the dependent variables also centred around “health, wealth and love” issues as discussed in chapter 9.

It was concluded that the **ambivalence** in expectations may be as a result of a **greater awareness of real life issues** affecting retirees which have given rise to **more realistic expectations.**

The exceptionally **high scores** on the **positive side** of the **independent variable continuum**, coupled with fairly **low scores** on the **negative side**, resulted in many empty cells in the cross tabulation and a Chi square test to determine a statistical relationship between the dependent and independent variables was therefore not possible.



Research data presented in the cross-tabulations, however, support the conclusion that positive relationships exist between the dependent and independent variables. It can therefore be concluded that **expectations relating to improvement in quality of life after retirement, correlate positively with a high degree of present morale and life satisfaction, positive family relationships, job satisfaction and regular participation in social activities.** Similarly, **expectations relating to a decline in life satisfaction correlate positively with a low morale, life dissatisfaction, poor family relationships, job dissatisfaction and infrequent participation in social activities.**

**On these grounds hypothesis four was accepted with regard to all the independent variables as indicated above.**

These findings, to a degree, also support the **continuity and activity theories** as discussed under 3.2.2 and 3.2.3

Research data relating to **independent variables** which served as **indicators of future well-being** (hypothesis five), namely **home-ownership, health status and income capacity** also revealed a **very positive trend.**

Regarding **home ownership** it was concluded that the majority of respondents (85.9 %) owned houses, and that housing was of a relatively high standard. More than two thirds of respondents (69.3 %) also indicated that their houses would be paid for by the time they retire.

A similar positive tendency was evident with regard to **health status.** Not only did respondents perceive themselves as healthy, but they also followed healthy lifestyles. Research findings revealed an absence of chronic diseases in 83 % of respondents, although about  $\frac{1}{3}$  displayed stress symptoms. It was concluded that in general respondents found themselves in a state of **good health.** Given the above positive situation regarding health status, it was surprising that the majority of respondents, namely 48.5 %, expected a **decline** in their health status while 38.7 % expected an **improvement** and 12.9 % expected it to remain the same.

Reasons for an expected decline in health status as summarised in Table 9.15(b), led again to the conclusion that a **greater awareness of real life situations,** such as absence of health facilities in

rural areas and an inability to afford medical services and good food on a retirement income, may have given rise to more **realistic expectations**.

Expectations relating to **future income** showed a similar realism. While only 27.7 % of respondents were of the opinion that their future income would be sufficient, 48.5 % felt that it would be **insufficient** while another 24.4 % were unsure.

Regarding the dependent, variable **retirement attitudes**, it was concluded that a degree of ambivalence existed. While 49.1 % of respondents **looked forward to retirement** 42.9 % were **ambivalent**. Although they hoped to retire one day they were not eager that retirement should be soon. However, only 8.0 % felt **negative** about retirement.

Although no **statistical correlations could be carried out**, conclusions were once again drawn from cross tabulations.

The fact that such a **large proportion of respondents owned houses** made a correlation between home ownership and retirement attitudes virtually **impossible** and no **clear cut conclusions could be drawn**. Judgement regarding hypothesis five as it relates to home ownership was reserved and the hypothesis was neither accepted nor rejected.

The conclusion was, however, drawn that as a result of the fact that Alpha employees are encouraged and enabled to acquire adequate housing, and are indeed well housed, housing may not be an important determinant of retirement attitudes as in the case of other blue-collar workers.

Concerning **health status** and retirement attitudes it was found that respondents who felt **negative** towards retirement or who were **ambivalent**, expected a **decline in their health**, while those who expected an **improvement in health** felt **positive** towards retirement. Based on these outcomes it was concluded that a **positive relationship** exists between retirement **attitudes** and **health status** so hypothesis five was **accepted**.

A cross tabulation between retirement **attitudes** and expected **adequacy of income** showed a degree of ambivalence. Although a positive relationship was indicated between **negative attitudes** and **ambivalence** and an expected **insufficient income**, many respondents who felt positive towards retirement also felt that their income would be insufficient.

The conclusion was, however, drawn that many respondents look forward to retirement as a **result of an insufficient income**. They perceive retirement as an opportunity to supplement their income by means of a small business because they will have more time as well as funds which can be invested in such a business venture.

It was concluded that a **positive relationship exists between expected retirement income and retirement attitudes** and hypothesis five was therefore accepted.

The very **positive outcomes** relating to **aspects of well-being** such as morale, life satisfaction, family relationships, job satisfaction, housing and health status gave rise to a number of speculations and questions.

As discussed earlier in the chapter it is speculated that this positive situation may be specific to Alpha employees. Alpha has for many years prided itself on being a caring Company. The values of "care" were not only embodied in the Company's Social Policy but also found practical application in aspects such as housing, health care for employees and wages which were above the minimum subsistence level.

Not only did its Employee Assistance and Pensioner Assistance Programme contribute to well-being, but its enlightened industrial relations policies and procedures furthermore contributed to work satisfaction and work-place stability.

The question is, however, raised to what extent has this "caring attitude", which is seen in the new South Africa as being paternalistic, robbed employees of self-determination and created a sense of dependency? Has it really enabled employees to take responsibility for their own lives or have they become complacent about their own futures because the "Company cares"?

A great degree of dependency has been demonstrated by pensioners of the Company who are involved in the Company's PAP, especially in the Northern Cape areas. Not only did few pensioners prepare and plan for retirement, but especially during the early years of the PAP, they also showed a total apathy to take responsibility for their own lives.

On the other hand it can, however, be argued that because the Company "cared" and "looked after" its employees, it reaped the benefits of a stable and loyal workforce. Incidents of serious industrial action in the Company have indeed been rare even during periods of "industrial turbulence" when strikes and other forms of industrial action plagued many other companies.

The matter of retirement awareness and preparation, which may be the "balancing factor" between "Company care" and future self-reliance, will be explored in the next chapter.

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## CHAPTER ELEVEN

### DEGREE OF PREPAREDNESS FOR RETIREMENT

#### 11.1 INTRODUCTION

In both chapters one and nine (1.2.1 and 9.3.1) the congruence between expectations and outcomes has been highlighted as an important contributor to adapting to change. The closer the agreement between expectations and reality the easier a person will adjust to the change, the better he will cope with his new role and the more satisfied he will be.

Most initiatives aimed at preparing people for retirement have this as their basic aim: to reduce uncertainties by creating a greater awareness of retirement realities and at the same time encouraging prospective retirees to take timely actions to be prepared for these realities.

Retirement preparation in the case of blue-collar workers, however, requires much more than just creating an awareness of retirement realities. It must enable blue-collar workers to acquire the "tools" which they will need to ensure their survival in an environment where their existence is threatened by poverty and an absence of adequate resources.

According to Atchley (1976:32), preparation for retirement can be either **conscious or non-conscious and either formal or informal**.

*"Conscious' retirement preparation may be formal as in the case of a retirement planning course taken through a plant or office or union local, or it may be "informal" as in the case of the individual who simply talks to others about his retirement. 'Non-conscious' preparation can also be formal .... The fact that millions of people draw social security retirement pensions does a great deal to heighten the individual's awareness of retirement as a social eventuality. Non-conscious informal retirement preparation comes via such accidental means as contacts with retired persons,*

*exposure to mass media presentations, which include retired people and exposure to folk myths, jokes and stereotypes concerning retirement.”*

The aim of this chapter is to determine the degree of “preparedness” for retirement of the participants of the research study on all these levels and also to determine whether level of education played a role in creating a greater awareness of retirement matters. Firstly, the chapter will endeavour to determine whether participants **have adequate knowledge** to prepare for retirement and secondly, it will explore **what actions participants have taken** to be prepared for retirement realities. Thirdly, it will **correlate level of education with retirement awareness** aspects to explore possible relationships between these two.

Except for induction and re-induction, efforts that focus mainly on introducing employees to the Pension Fund/Provident Fund Rules and Medical Aid, none of the research subjects had been formally exposed to a formal retirement preparation programme.

Their level of informal preparation will therefore be explored by means of Hypothesis Six that postulates that: “Both urban and rural workers lack sufficient knowledge to adequately prepare for retirement with regard to:

- Health and lifestyle
- Housing and
- Finances”

Data will be reported and interpreted descriptively. Their level of knowledge of the following matters will be explored:

- The rules of the Medical Aid (V218)
- The effects of chronic diseases in later life (V234)
- Housing matters (V256 & V264)
- Wills (V265)
- Pension Fund rules and how pensions are calculated (V266 & V267)
- Additional sources of income (V271 & V279)
- Additional provisions for income (V280-V283)

- How to budget (V284)
- Financial matters (V285-V300)

In the second half of the chapter the relationship between level of education and preparation will be explored and hypothesis seven will be tested: “There is a positive correlation between **level of education** (V5) and

- degree of awareness to prepare for retirement
- knowledge of matters such as:
  - housing
  - health
  - finances”

## 11.2 FINDINGS

### 11.2.1 Knowledge of matters that will affect retirement

#### HEALTH MATTERS

Respondents’ knowledge regarding health matters which may have an effect on their later life were explored by means of the following questions:

- “Do you belong to the Medical Aid?” (V217)
- “Do you know the rules of the Medical Aid and the benefit scales?”(V218)
- “Do you know how your chronic diseases will affect you in later life?” (V234)
- “Where will you go for medical treatment when you retire?”(V235-237)

The research outcomes indicate that while the majority, namely 120 (73.6 %) belonged to the Medical Aid, only 22 (18.3 %) were familiar with the rules of the scheme (Fig. 11.1 and 11.2). Similarly, only 30 (23.8 %) of those who suffered from chronic diseases knew how these diseases would affect them in later life.(Fig. 11.3) (Interestingly, those who did know about the effects of these illnesses in later life all worked for the same quarry. When they were asked at a later stage how they knew about these diseases, the answer was unanimously: “Dr Smit het mooi vir ons verduidelik”! Dr Smit was a retired General



(21.8 %) respectively indicated that they would attend community clinics and hospitals. Only 2 (1.2 %) mentioned that they would visit a traditional healer (Table 11.1).

From the above outcomes one can deduce that although most of the respondents were aware of the value and benefits of belonging to a Medical Aid Scheme, few of them knew the rules and how contributions and payments are calculated. Few of them were also aware of how chronic diseases such as hypertension, arthritis and diabetes will affect them in later life.

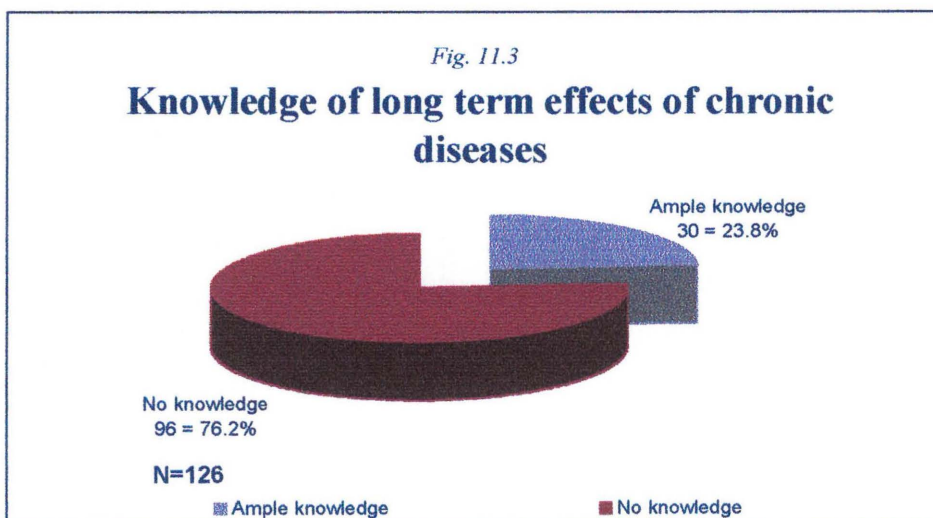
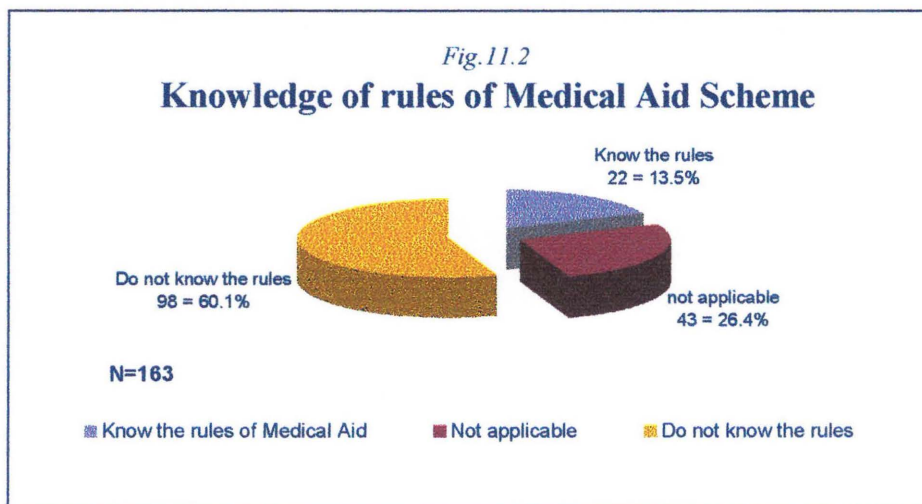
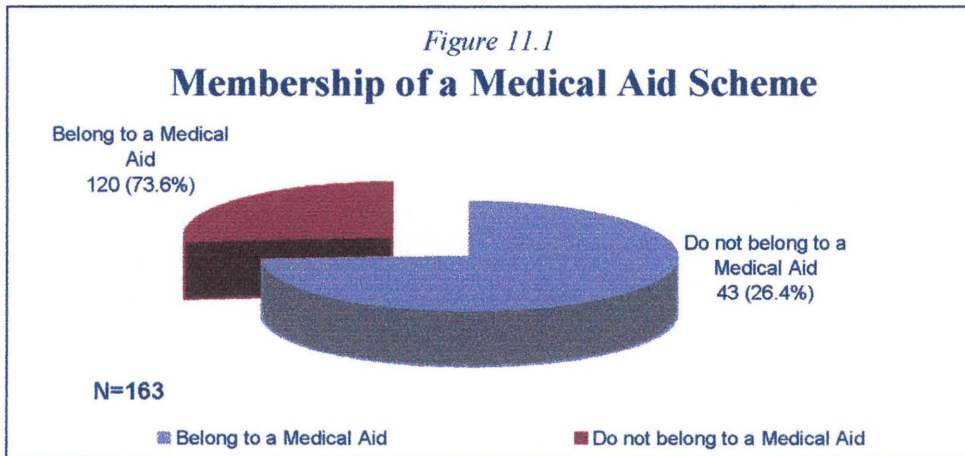
One can furthermore argue that the fact that almost 50 % of respondents were of the opinion that they will use their own general practitioners for medical treatment, seems unrealistic. Respondents probably argued that membership of the Medical Aid would enable them to use the services of a doctor of their choice rather than to make use of the services of a community hospital or clinic. This manner of reasoning, however, demonstrates their unrealistic expectations regarding the availability of medical practitioners in rural areas, as well as their lack of knowledge regarding the cost of private medical services. Few of them considered the fact that not only will they have to pay their contribution to the Medical Aid from their retirement pension, but also the excess on medical bills.

**In view of the above one can conclude that respondents lack sufficient knowledge of Medical Aid and health issues to adequately prepare for retirement.**

TABLE 11.1  
SOURCES FOR MEDICAL TREATMENT

		#	%
1.	Own General Practitioner	80	49.1
2.	Community clinic	46	28.2
3.	Community hospital	35	21.5
4.	Traditional healer	2	1.2
	<b>Total</b>	<b>163</b>	<b>100</b>





## HOUSING MATTERS

Respondents' knowledge regarding housing matters was explored by means of question 4.33. They had to indicate whether they had sufficient knowledge or not of different aspects relating to home-ownership and housing. Findings are summarised in Table 11.2.

On the question if they knew how to purchase land, 96 (58.9 %) indicated that they had no knowledge at all; 46 (28.2 %) that they had a little knowledge and only 21 (12.9 %) that they had sufficient knowledge. A similar trend was noticeable regarding knowledge on how to buy a house: while 139 (85.3 %) had little or no knowledge, only 24 (14.7 %) felt that they had sufficient knowledge. Knowledge relating to the borrowing of money and repayment of bonds showed the same tendency. In both instances about 86 % had little or no knowledge while about 14 % felt that they knew enough.

Although a slightly higher percentage (30.0 %) indicated that they knew how to safeguard their property an equally small proportion (11.7 %) felt that they had sufficient knowledge of home insurance. The same trend was noticeable with regard to the remaining aspects: only 23.3 % felt that they knew enough about inexpensive building methods; 34.4 % had sufficient knowledge of payment of water and electricity and only 15.3 % about payment of rates and taxes.

**One can therefore conclude, beyond doubt that respondents' knowledge regarding housing matters was insufficient to prepare for retirement.**

## PENSION FUND MATTERS

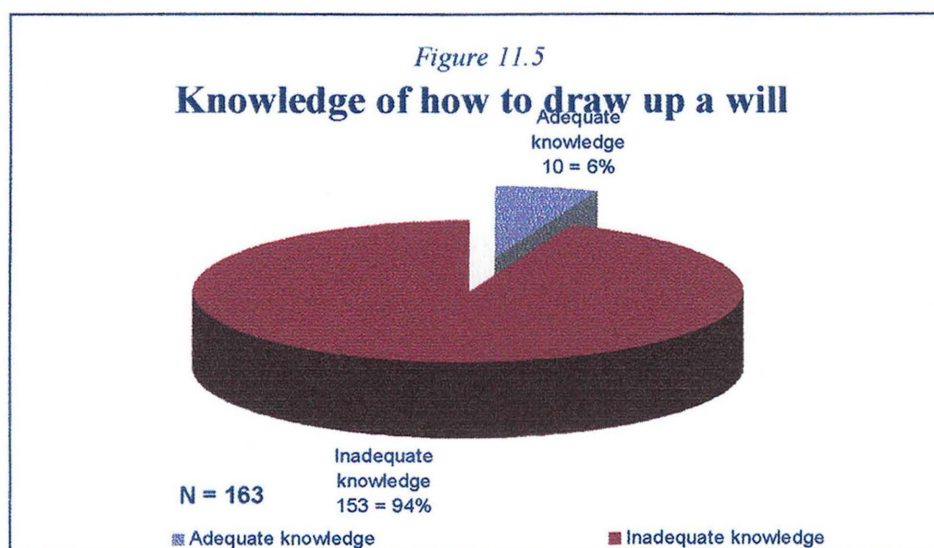
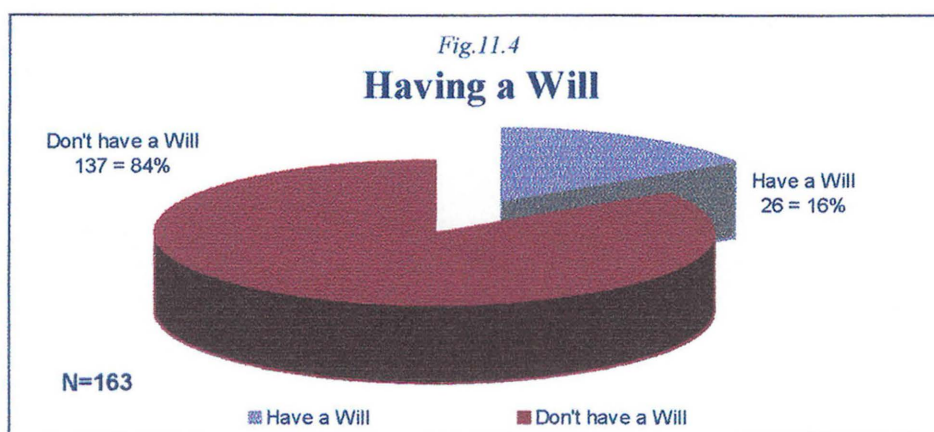
Concerning **knowledge of Pension Fund rules**, only 16 (9.8 %) of respondents indicated that they had **sufficient knowledge**, while 87 (53.4 %) had **no knowledge**.

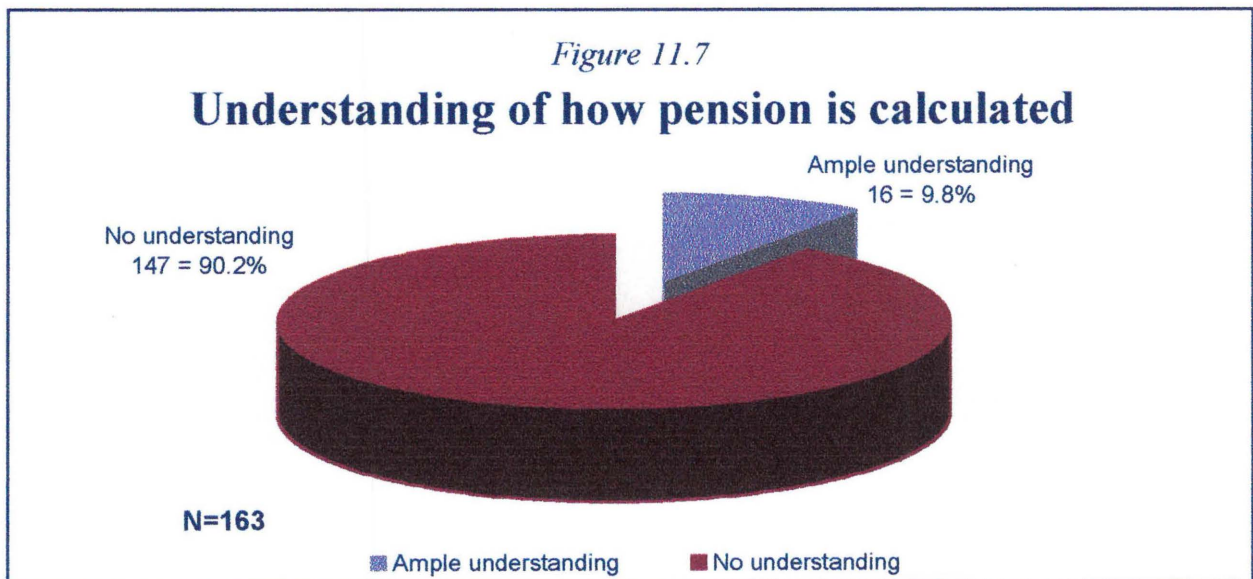
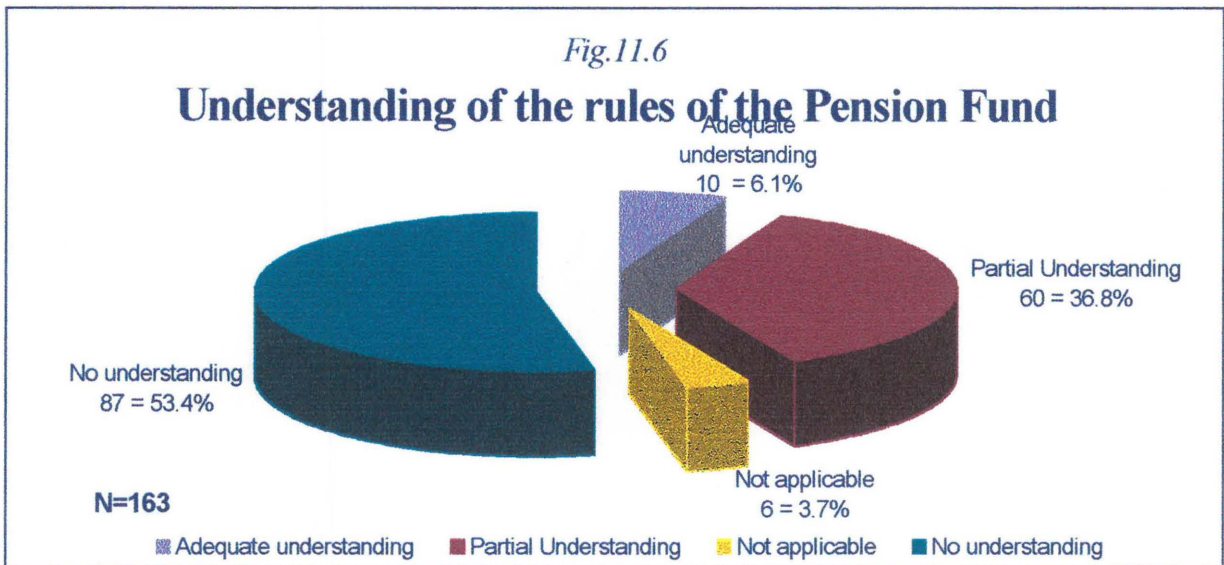
Their knowledge of how pension benefits are calculated was even worse, with 147 (90.2 %) who did not know and a mere 16 (9.8 %) who had sufficient knowledge (Fig. 11.7).

It is once again clear that respondents' knowledge of the Pension Fund and pension benefits was inadequate to be prepared for retirement.

## WILLS

Regarding wills, only 26 (16 %) of respondents indicated that they had wills. Concerning their knowledge on how to draw up a will only 10 (6.1 %) felt that they had adequate knowledge (Fig. 11.4 & 11.5).





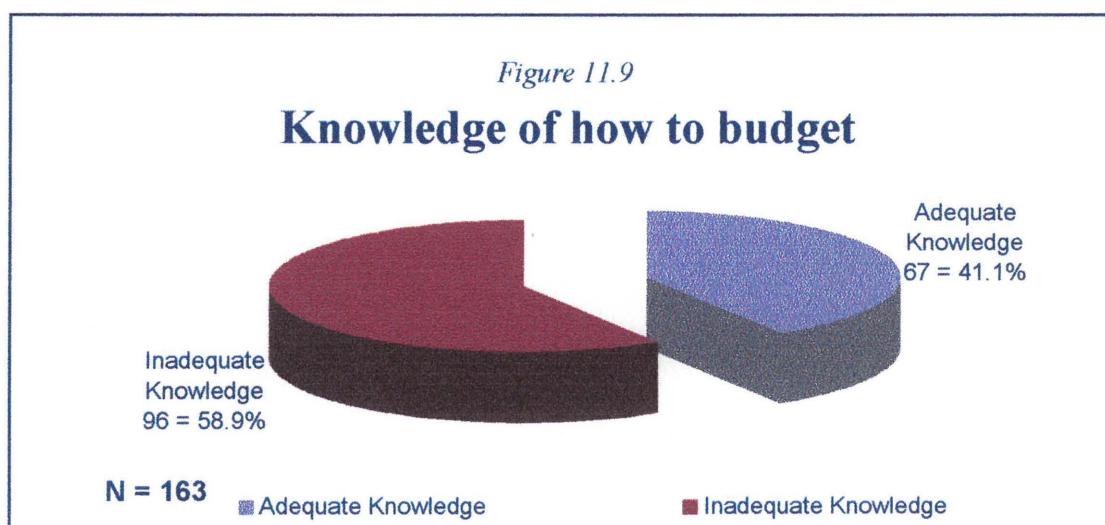
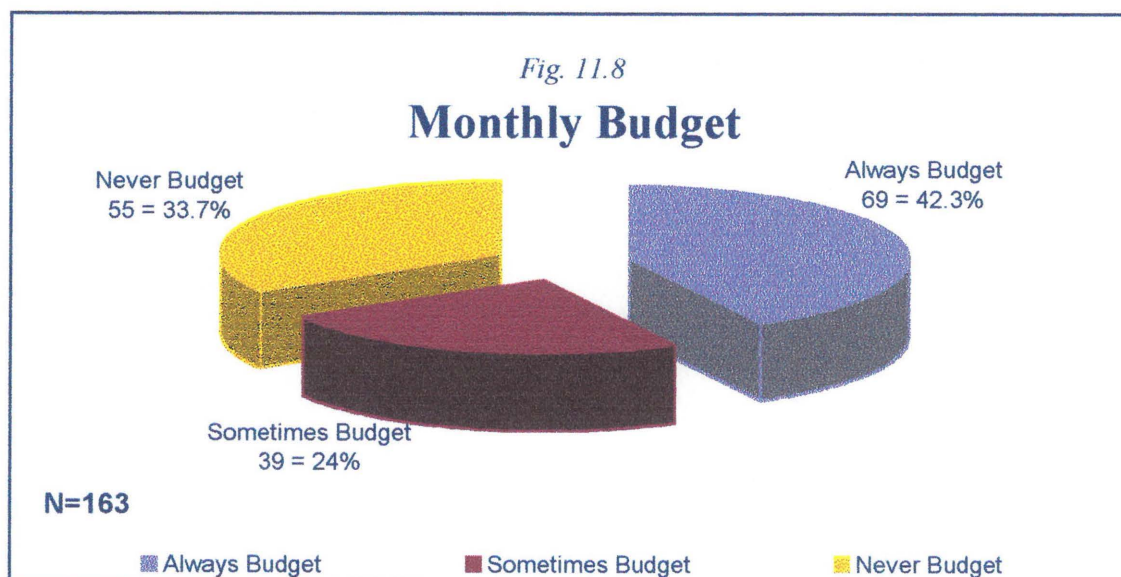


TABLE 11.2  
KNOWLEDGE OF HOME OWNERSHIP

	EXTENT OF KNOWLEDGE								
	1	2	3	4	5	6	7	8	
	Nothing		Little		Sufficient		Total		
	#	%	#	%	#	%	#	%	
Aspects of home ownership									
1. How to purchase land	96	58.9	46	28.2	21	12.9	163	100.0	
2. How to purchase a house	75	46.0	64	39.3	24	14.7	163	100.0	
3. How to borrow money	107	65.6	34	20.9	22	13.5	163	100.0	
4. How bond repayments work	116	71.2	24	14.7	23	14.1	163	100.0	
5. How to safeguard property	66	40.5	48	29.4	49	30.1	163	100.0	
6. How to insure property	106	65.0	38	23.3	19	11.7	163	100.0	
7. Inexpensive building methods	86	52.8	38	23.3	39	23.3	163	100.0	
8. Payment of water and electricity	76	46.6	31	19.0	56	34.4	163	100.0	
9. Payment of rates and taxes	106	65.0	32	19.6	25	15.3	163	100.0	

## FINANCIAL MATTERS

Respondents' knowledge of financial matters and financial planning was explored by means of questions 4.38 to 4.42. These questions addressed issues such as **what provisions they could make to supplement their retirement income, budgeting and investment options.**

Concerning **additional sources of income**, about one third of respondents, namely 54 (33.1 %) felt that they would supplement their income by **means of a small business**, while twenty five (15.3 %) felt that they would **save more money**. However, an exploration of their knowledge on how to run a small business revealed that only 34 (20.8 %) knew how to manage a business (Table 11.4-6). Twenty one (12.9 %) indicated that they would **engage in farming**. Only 8 (4.9 %) had **no idea** of what they could do to **generate an extra income**. Ways of supplementing income that were mentioned were:

- to do part-time work = 18 (11 %)
- to grow and sell vegetables = 15 (9.2 %)
- invest monthly earnings = 9 (5.5 %)
- do piece jobs = 8 (4.9 %)
- run a taxi business = 5 (3.2 %)

On the topic of **budgeting** a surprisingly **large proportion of respondents**, namely 67 (41.1 %) indicated that they had adequate knowledge of how to budget, while an equally large number, namely 69 (42.3 %) indicated that they budgeted regularly for their financial needs (Fig. 11.8 & 11.9). This can be as a result of the fact that some of the life skills training offered to employees includes modules on budgeting. This once again confirms the value of empowering people by building their capacities.

Respondents' knowledge of **investment opportunities and vehicles** revealed a grim picture (Table 11.4). Although fairly large numbers of respondents reported a little knowledge in most of the categories, it was clear that few had adequate knowledge of any of the options mentioned. The two categories that reported the highest scores were **savings accounts and fixed deposits**, which both had a score of 44 (27 %)

respondents. Other options where more than 10 % of respondents indicated that they had adequate knowledge were: building society subscription shares = 24 (14.7 %)(Die Perm se blou boek!); stokvels = 20 (12.3 %); and burial insurance = 28 (17.2 %). Only 5 (3.1 %), 12 (7.4 %) and 8 (4.9 %) respectively had adequate knowledge of **retirement annuities, life assurance and endowment policies.**

The majority by far had **insufficient knowledge** of matters such as the Pension Fund (47.2 %); state pensions (66.3 %); retirement annuities (84 %); Provident Fund (77.3 %); unit trusts (93.3 %); shares (47.9 %); stokvels (57.7 %); life assurance (67.5 %); endowment policies (79.1 %); burial insurance (41.7 %) and business management (58.9 %).

**The conclusion is drawn that most of the research subjects have given the idea of earning an income through a business venture some thought and have a fairly clear idea of how they are going to do it. They are also aware of the necessity to budget and budget on a regular basis. However, their knowledge of how they can invest money for the future seems limited to savings accounts and fixed deposits. Very few of them were acquainted with the more sophisticated ways of saving and investing money such as retirement annuities, unit trusts and endowment policies.**

One should, however, not ignore the fact that few of them had incomes that stretched beyond their immediate subsistence needs. This could have been the reason why the majority of respondents were only familiar with short-term investment options.

**To summarise, it was clear that in the areas of health and housing, respondents lacked both awareness and *knowledge* to prepare for retirement. Concerning the *financial aspects*, however, the majority of respondents were aware that their retirement income would not be enough to sustain them in retirement. They also knew that they should find a way of supplementing their income but lacked knowledge of business management as well as knowledge of financial matters and investment options. Hypothesis six is therefore accepted.**



**TABLE 11.3**  
**PROVISIONS TO SUPPLEMENT RETIREMENT INCOME**

	#	%
1. Save more money	25	15.3
2. Invest earnings	9	5.5
3. Start a business	54	33.1
4. Do a part time job (moon lighting)	18	11.0
5. Do piece jobs (odd jobs)	8	4.9
6. Farming	21	12.9
7. Grow or sell vegetables	15	9.2
8. Run a taxi business	5	3.2
9. Don't know	8	4.9
<b>Total</b>	<b>163</b>	<b>100</b>

TABLE 11.4

## KNOWLEDGE OF MONEY MATTERS

	ASPECT	DEGREE OF KNOWLEDGE							
		1	2	3	4	5	6	7	8
		Adequate		Little		No knowledge		Total	
#	%	#	%	#	%	#	%		
1.	Pension Fund	13	8.0	73	44.8	77	47.2	163	100.0
2.	State Pensions	6	3.7	49	30.1	108	66.3	163	100.0
3.	Retirement annuities	5	3.1	21	12.9	137	84.0	163	100.0
4.	Provident Fund	7	4.3	30	18.4	126	77.3	163	100.0
5.	Savings accounts	44	27.0	92	56.4	27	16.6	163	100.0
6.	Fixed deposits	44	27.0	68	41.7	51	31.3	163	100.0
7.	Building Society Subscription shares	24	14.7	47	28.8	92	56.4	163	100.0
8.	Unit trusts	2	1.2	9	5.5	152	93.3	163	100.0
9.	Shares	11	6.7	74	45.4	78	47.9	163	100.0
10.	Stokvels	20	12.3	49	30.1	94	57.7	163	100.0
11.	Life Assurance	12	7.4	41	25.2	110	67.5	163	100.0
12.	Endowment policies	8	4.9	26	16.0	129	79.1	163	100.0
13.	Burial Insurance	28	17.2	67	41.1	68	41.7	163	100.0
14.	Business Management	11	6.7	56	34.4	96	58.9	163	100.0
15.	Budgeting	67	41.1	63	38.7	33	20.2	163	100.0
16.	Drafting of a will	10	6.1	24	14.7	129	79.1	163	100.0

### 11.2.2 **Relationship between level of education and awareness of retirement realities**

One often takes it for granted that people of a higher educational level will have a greater awareness and knowledge of matters that affect them in real life than their illiterate counterparts, because of the fact that they could access information more easily.

This part of the chapter will explore the validity of this common belief. Firstly it will explore **whether respondents of a higher educational level demonstrate a greater awareness of the need to prepare for retirement**. This will be done by means of a cross tabulation of **Level of Education (V5) with V61: What respondents can do to ensure a happy retirement**. It will further be explored by means of a cross tabulation of Level of Education (V5) with what respondents expect **the Company can contribute to ensure that they retire well (V301)**.

This will be followed by an attempt to determine the relationship between Level of Education and respondents' knowledge of matters such as the following:

- Effects of chronic diseases (V234)
- Medical Aid Rules and benefits (V218)
- How to purchase a house (V257)
- How to apply for a home loan (V258)
- Bond repayments (V259)
- Payment of water and electricity (V263)
- Payment of rates and taxes (V264)
- How pension is calculated (V267)
- Fixed deposits (V290)
- Life assurance (V295)
- Endowment policies (V296)
- Retirement annuities (V287)
- How to budget (V299)

The fact that almost 50 % of the respondents fell in the category “primary school education” and an even higher percentage in the “little or no knowledge” category, in the case of most of the dependent variables, caused a very uneven distribution and made statistically valid correlations difficult. Results are therefore reported on face value.

For the same reasons comparisons **were only carried out between the categories “no formal education” and “secondary school education”**. This ensured more meaningful interpretations and conclusions. Research findings are now reported.

#### LEVEL OF EDUCATION VERSUS AWARENESS TO PREPARE FOR RETIREMENT (TABLES 11.5 & 11.6)

Findings on what respondents can do to ensure a happy retirement were reported in Chapter 8, 3.7 (Table 8.9). Forty eight (29.4 %) of respondents respectively indicated that **they should plan and prepare for retirement and that they should save and invest money** for their retirement day.

A cross tabulation of these findings with Level of Education, in both instances revealed a **positive relationship**. Of the total of 96 respondents **who showed an awareness to plan and prepare for retirement** the majority, namely 30 (31.3 %) **had high school education** while only 21 (21.9 %) **had no formal education**.(Table 11.5) A correlation between Level of Education and **what the Company can contribute to a happy retirement revealed** a similar relationship (Table 11.6).

If one studies the responses the research subjects gave to this question, the first four (Table 11.6) on the list indicated an awareness of a **need to know more about retirement, a need for a better income as well as a need for adequate housing**. A cross tabulation of these responses with Level of Education in each instance revealed a higher percentage of respondents in the “secondary school education” category than in the “no formal education” category. **From this one can deduce that a larger proportion of those who indicated realistic needs were from a secondary school level while a smaller proportion had no formal education.**

On the contrary, the majority 52 (40.3 %) of those who indicated unrealistic expectations which had little to do with retirement preparation, such as that the Company should pay them more or not retrench people, had little or no formal education while only 7 (11.3 %) had high school education.

**One can therefore draw the conclusion that a positive relationship exists between Level of Education and an awareness to plan and prepare for retirement and therefore supports Hypothesis Seven is accepted.**

#### LEVEL OF EDUCATION VERSUS DEGREE OF KNOWLEDGE OF HEALTH MATTERS (TABLES 11.7 & 11.8)

The above relationship was explored from two angles, namely respondents' **knowledge on how they will be affected by chronic diseases in later life and their knowledge of the Medical Aid rules and benefits.**

Findings indicated that in the case **of chronic diseases**, 33 (34.4 %) of those who had no knowledge of how these diseases will affect them also had no formal education while only 10 (10.4 %) reported to be of high school educational level. The opposite end of the scale supports this tendency: 16 (53.3 %) of those who had sufficient knowledge were of a secondary school level while only 3 (10 %) had little or no schooling.

**Knowledge of Medical Aid rules and benefits support these findings.** Again the proportion of those who had little knowledge and little schooling (28.6 %) were higher than those with little knowledge and ample schooling (10.2 %). The opposite was also true: while 68.2 % of those who reported sufficient knowledge were of secondary school level, only 2 (9.1 %) had no formal education.

**TABLE 11.5**  
**RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND WHAT RESPONDENTS**  
**CAN DO TO ENSURE A HAPPY RETIREMENT**

What employee can do		LEVEL OF EDUCATION							
		1	2	3	4	5	6	7	8
		No formal		Primary school		Secondary school		Total	
		#	%	#	%	#	%	#	% of 96
1.	Plan and prepare for retirement	11	22.9	23	47.9	14	29.2	48	100
2.	Save and invest money	10	20.8	22	45.8	16	33.3	48	100
<b>Total</b>		<b>21</b>	<b>21.9</b>	<b>45</b>	<b>46.9</b>	<b>30</b>	<b>31.3</b>	<b>96</b>	<b>100.0</b>

**TABLE 11.6**  
**RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND WHAT COMPANY**  
**CAN CONTRIBUTE TO A HAPPY RETIREMENT**

What company can do		LEVEL OF EDUCATION								
		1	2	3	4	5	6	7	8	9
		No formal		Primary school		Secondary school		Total	%	% of 163
		#	%	#	%	#	%	#	%	
1.	Educate employees about retirement	11	25.5	19	43.2	14	31.8	44	100	27.0
2.	Provide skills training to start a business, e.g. to make bricks	6	24.0	11	44.0	8	32.0	25	100	15.3
3.	Provide business training	2	20.0	4	40.0	4	40.0	10	100	6.2
4.	Assist employees to acquire houses	4	18.2	12	54.5	6	27.3	22	100	13.5
5.	Pay better salaries	16	39.0	22	53.7	3	7.3	41	100	25.2
6.	Do not retrench employees	9	42.8	8	38.1	4	19.1	21	100	12.9

**TABLE 11.7**  
**RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND**  
**KNOWLEDGE OF EFFECTS OF CHRONIC DISEASES**

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 126
1.	No formal education	33	34.4	3	10.0	36	28.6
2.	Primary school	53	55.2	11	36.7	64	50.8
3.	Secondary school	10	10.4	16	53.3	26	20.6
<b>Total</b>		<b>96</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>126</b>	<b>100.0</b>
<b>% of 126</b>			<b>76.2</b>		<b>23.8</b>		<b>100.0</b>

**TABLE 11.8**  
**RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND**  
**KNOWLEDGE OF MEDICAL AID RULES AND BENEFITS**

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 120
1.	No formal education	28	28.6	2	9.1	30	25.0
2.	Primary school	60	61.2	5	22.7	65	54.2
3.	Secondary school	10	10.2	15	68.2	25	20.8
<b>Total</b>		<b>98</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>120</b>	<b>100.0</b>
<b>% of 120</b>			<b>81.7</b>		<b>18.3</b>		<b>100.0</b>

LEVEL OF EDUCATION VERSUS DEGREE OF KNOWLEDGE OF HOUSING MATTERS (TABLES 11.9-11.13)

**All four areas where comparisons were carried out indicated a positive relationship.** In the case of *“How to purchase a house”*, 44 (31.7 %) of those who had no or little knowledge also had no school education, while 34 (24.5 %) had high school education. Only 4 (16.7 %) of those who had sufficient knowledge had no education while 5 (20.8 %) had high school education.

Of those who had sufficient knowledge on *“How to apply for a home loan”*, 9 (40.9 %) had high school education, while only 5 (22.7 %) had no education. Forty-three (30.5 %) of those who had little knowledge also had no formal education while 30 (21.3 %) were of a secondary school educational level.

*“Bond repayments”* revealed that 10 (43.5 %) of those who had sufficient knowledge had secondary school education while only 6 (26.1 %) had no education. On the opposite end of the scale a similar tendency was evident.

*“Payment of water and electricity”* reinforces this tendency. While 35 (32.7 %) of those who had no formal education also indicated that they had little or no knowledge 21 (19.6 %) had high school education. On the contrary 18 (32.1 %) of those who had high school education reported sufficient knowledge while only 13 (23.2 %) of those who had sufficient knowledge had no schooling.

Findings related to *“Payment of rates and taxes”* (Table 11.13) further support this positive relationship.

Base on the above findings it is not inaccurate to submit that a positive relationship exists between Level of Education and knowledge of matters pertaining to home ownership and that these findings support Hypothesis Seven.



TABLE 11.9  
RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND  
KNOWLEDGE OF HOW TO PURCHASE A HOUSE

Level of education	1	2	3	4	5	6
	Little or no knowledge		Sufficient knowledge		Total	
	#	%	#	%	#	% of 163
1. No formal education	44	31.7	4	16.7	48	29.5
2. Primary school	61	43.9	15	62.5	76	46.6
3. Secondary school	34	24.5	5	20.8	39	23.9
<b>Total</b>	<b>139</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>		<b>85.3</b>		<b>14.7</b>		<b>100.0</b>

TABLE 11.10  
RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND  
KNOWLEDGE OF HOW TO APPLY FOR A HOME LOAN

Level of education	1	2	3	4	5	6
	Little or no knowledge		Sufficient knowledge		Total	
	#	%	#	%	#	% of 163
1. No formal education	43	30.5	5	22.7	48	29.5
2. Primary school	68	48.2	8	36.4	76	46.6
3. Secondary school	30	21.3	9	40.9	39	23.9
<b>Total</b>	<b>141</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>		<b>86.5</b>		<b>13.5</b>		<b>100.0</b>

TABLE 11.11  
RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND  
KNOWLEDGE OF BOND REPAYMENTS

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	42	30.0	6	26.1	48	29.5
2.	Primary school	69	49.3	7	30.4	76	46.6
3.	Secondary school	29	20.7	10	43.5	39	23.9
<b>Total</b>		<b>140</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>85.9</b>		<b>14.1</b>		<b>100.0</b>

TABLE 11.12  
RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND  
KNOWLEDGE OF PAYING WATER AND ELECTRICITY

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	35	32.7	13	23.2	48	29.5
2.	Primary school	51	47.7	25	44.6	76	46.6
3.	Secondary school	21	19.6	18	32.1	39	23.9
<b>Total</b>		<b>107</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>65.6</b>		<b>34.4</b>		<b>100.0</b>

TABLE 11.13

RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND  
KNOWLEDGE OF PAYING RATES AND TAXES

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	42	30.4	6	24.0	48	29.5
2.	Primary school	66	47.8	10	40.0	76	46.6
3.	Secondary school	30	21.7	9	36.0	39	23.9
<b>Total</b>		<b>138</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>84.7</b>		<b>15.3</b>	<b>100.0</b>	<b>100.0</b>

TABLE 11.14

RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND  
KNOWLEDGE OF HOW PENSION IS CALCULATED

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	45	30.6	3	18.8	48	29.5
2.	Primary school	72	49.0	4	25.0	76	46.6
3.	Secondary school	30	20.4	9	56.2	39	23.9
<b>Total</b>		<b>147</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>90.2</b>		<b>9.8</b>		<b>100.0</b>

**TABLE 11.15**  
**RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND**  
**KNOWLEDGE OF FIXED DEPOSITS**

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	40	33.6	8	18.2	48	29.5
2.	Primary school	58	48.7	18	40.9	76	46.6
3.	Secondary school	21	17.6	18	40.9	39	23.9
<b>Total</b>		<b>119</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>73.0</b>		<b>27.0</b>		<b>100.0</b>

**TABLE 11.16**  
**RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND**  
**KNOWLEDGE OF LIFE ASSURANCE**

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	46	30.5	2	16.6	48	29.5
2.	Primary school	71	47.0	5	41.7	76	46.6
3.	Secondary school	34	22.5	5	41.7	39	23.9
<b>Total</b>		<b>151</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>92.6</b>		<b>7.4</b>		<b>100.0</b>

TABLE 11.17

## RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND

## KNOWLEDGE OF ENDOWMENT POLICIES

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	47	30.3	1	12.5	48	29.5
2.	Primary school	74	47.7	2	25.0	76	46.6
3.	Secondary school	34	21.9	5	62.5	39	23.9
<b>Total</b>		<b>155</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>95.1</b>		<b>4.9</b>		<b>100.0</b>

TABLE 11.18

## RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND

## KNOWLEDGE OF RETIREMENT ANNUITIES

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	48	30.4	0	0.0	48	29.5
2.	Primary school	73	46.2	3	60.0	76	46.6
3.	Secondary school	37	23.4	2	40.0	39	23.9
<b>Total</b>		<b>158</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>96.9</b>		<b>3.1</b>		<b>100.0</b>

TABLE 11.19  
RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND  
KNOWLEDGE OF HOW TO BUDGET

Level of education		1	2	3	4	5	6
		Little or no knowledge		Sufficient knowledge		Total	
		#	%	#	%	#	% of 163
1.	No formal education	38	29.5	10	29.5	48	29.5
2.	Primary school	62	48.0	13	38.2	76	46.6
3.	Secondary school	29	22.5	11	32.3	39	23.9
<b>Total</b>		<b>129</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>% of 163</b>			<b>79.1</b>		<b>20.9</b>		<b>100.0</b>

RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND DEGREE OF KNOWLEDGE OF FINANCIAL MATTERS (TABLES 11.14-11.19)

The relationship between Level of Education and knowledge of financial matters were explored over a wide front.

Firstly, comparisons were drawn **between Level of Education and knowledge relating to how their pension money is calculated.** This was followed by correlating of Level of Education with **knowledge of different insurance and investment options.** Finally, Level of Education was correlated **with knowledge on how to budget.**

As in the preceding sections, a **positive relationship between the independent variable and dependent variables** were once again evident, both with regard to little or no knowledge as well as with regard to sufficient knowledge.

With regard to **"How pension is calculated,"** 45 (30.6 %) of those who had little or no knowledge also had no formal education, while a smaller proportion, namely 30 (20.4 %) had primary school education.

With regard to **“How pension is calculated,”** 45 (30.6 %) of those who had little or no knowledge also had no formal education, while a smaller proportion, namely 30 (20.4 %) had high school education. While only 3 (18.8 %) of those that had sufficient knowledge had no school education, 9 (56.2 %) had secondary school education.

In the case of knowledge relating to **“fixed deposits”** the majority, namely 40 (33.6 %) of those who had little or no knowledge had no schooling, while 21 (17.6 %) had schooling up to secondary school level. On the other hand the majority of those who were educated up to secondary school level, namely 18 (40.9 %) also had sufficient knowledge while only 8 (18.2 %) had no formal education.

The relationship between Level of Education and knowledge of **life assurance, endowment policies and retirement annuities** (Tables 11.16-11.18) was similarly positive. However, as indicated in the first part of this chapter, almost 90 % of respondents indicated that they had little or no knowledge of these matters.

With regard to knowledge on **how to budget** the picture changes slightly: although an equal percentage of respondents (29.5 %) who reported **“little or no knowledge”** as well as **“sufficient knowledge”** had no formal education, the proportion of respondents who had sufficient knowledge and secondary school education was higher than those with secondary school education and no knowledge. Although a positive relationship was still noticeable, it was weaker than in the previous instances. As pointed out earlier in the chapter, this can be as a result of the life skills training to which some of the respondents had been subjected.

Although not reported, scrutiny of Tables 11.7-11.18 also shows positive relationships between the dependent and independent variables in the categories **“no formal education”** and **“primary school education”** with regard to **“sufficient knowledge”**. This positive relationship is, however, not evident with regard to **“little or no**

Positive relationships were also evident between the independent and dependent variables in the categories “primary school education” and “secondary school education” with regard to “sufficient knowledge.” This was, however, not evident in the case of the dependent variables “how to purchase a house”; “payment of water and electricity”; “payment of rates and taxes”; “retirement annuities” and “how to budget”.

**Although no statistically valid relationships between the dependent and independent variables were determined, the findings as reported indicated positive relationships in most instances. It can therefore be concluded that respondents’ knowledge of retirement matters is indeed influenced by their level of education and Hypothesis Seven is therefore accepted.**

### 11.3 SUMMARY AND DISCUSSION

This chapter endeavoured to shed light on respondents’ degree of preparedness for retirement by exploring their knowledge of matters that will affect them during retirement such as health, housing and finances.

Hypothesis Six and Seven were tested.

In the first part of the chapter their knowledge of matters such as the rules of the Medical Aid, chronic diseases, housing issues, Pension Fund rules and benefits, additional sources of income, how to budget and financial matters were explored and findings were reported descriptively.

The second part of the chapter endeavoured to determine the relationships between Level of Education and their knowledge of the dependent variables as indicated above.



## KNOWLEDGE OF RETIREMENT MATTERS:

### ***Health:***

Research outcomes indicate a general lack of knowledge relating to health aspects. Although the majority of respondents belonged to the Medical Aid, only 18.3 % were familiar with the rules and benefits. Only about a quarter of those who suffered from chronic diseases were informed on how those diseases would affect them in later life.

Almost half of the respondents were of the opinion that they would use the services of their own General Practitioner in case they get ill when they are retired. This demonstrates a lack of realism because many of the respondents have indicated that they will be living in rural areas when they retire, where the services of “their own” doctors are not readily available. It furthermore illustrates their lack of knowledge regarding the payment for medical services. Not only do they not take cognisance of the fact that they will have to pay their contributions to the Medical Aid from their pension, but that they will also have to pay the balance on their medical accounts.

The conclusion is thus that respondents lacked sufficient knowledge on health matters to adequately prepare for retirement.

### ***Housing matters***

Respondents' knowledge of housing issues was explored by means of question 4.33. They had to indicate their degree of knowledge of different aspects relating to housing such as how to buy a house, how to apply for a home loan, home insurance, payment of rates and taxes and so forth (refer to Table 11.2).

In most of the aspects that were explored less than 15 % of the respondents indicated that they had sufficient knowledge.

The conclusion is again that respondents lacked sufficient knowledge on housing matters to adequately prepare for retirement.

***Wills***

Only 16 % of respondents had a will and only 6.1 % felt that they knew how to draw up a will.

***Pension Fund/Provident Fund***

The majority of respondents, namely 54.4 % had no knowledge of the Pension Fund rules. Their knowledge of how Pension benefits are calculated was even worse, with a mere 9.8 % who indicated that they know how it is done.

***Financial matters***

Respondents' knowledge regarding financial issues were explored by means of questions 4.38 to 4.42. These questions addressed their knowledge of matters such as investment and banking options, insurance, life assurance, different manners to supplement income and knowledge of how to budget.

Although a surprisingly large proportion (41.1 %) of respondents indicated that they knew how to budget, their knowledge of other financial matters was poor. Most of them were aware that they should find ways of supplementing their retirement incomes and 33.1 % had given the idea of a small business some thought, but few of them had adequate knowledge on how to manage a business. Their knowledge of investment and saving options was limited to savings accounts and fixed deposits.

It was once again concluded that respondents lacked sufficient knowledge on financial matters to adequately prepare for retirement.

**Based on the above outcomes Hypothesis Six was accepted.**

## RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND KNOWLEDGE OF RETIREMENT MATTERS

The above relationship was determined by cross tabulating respondents' Level of Education (school standard) with their level of knowledge of health, housing and financial matters.

Because almost 50 % of the respondents fell in the category "primary school education" and in the category "no or little formal education," no statistical tests were carried out. Comparisons were also only made between "no formal education" and "secondary school education".

Before these correlations were carried out, the relationship between respondents' Level of Education and their degree of awareness to prepare for retirement was determined. This was done by correlating their Level of Education with what they thought they could do to ensure a happy and carefree retirement as well as what the Company could contribute to their happy and carefree retirement.

### ***Relationship between Level of Education and awareness to prepare for retirement***

Positive relationships were determined between Level of Education and an awareness to prepare for retirement in both cases that were explored.

In the case of *what respondents' can do to ensure a happy retirement* the majority of those who indicated that they should plan and prepare for retirement and invest and save money, had secondary school education (31.3 %) while only 21.9 % had no or little formal school education.

A similar tendency was noticeable with regard to *what the Company can contribute*. Those who indicated that the Company should educate them on retirement issues, provide them with the skills to start a business and help them to acquire housing, were mainly from a secondary school standard. Those who revealed unrealistic expectations such as that the Company should pay them more and not retrench people mostly fell in the "no or little education" category.

***Relationship between Level of Education and degree of knowledge of health matters***

Respondents' Level of Education was cross tabulated with their degree of knowledge of the Medical Aid rules and benefits and their knowledge of how they will be affected by chronic diseases in later life. In both instances more than 50 % of the respondents who indicated that they had sufficient knowledge were of secondary school educational level while only about 10 % had no or little schooling.

It was therefore concluded that a positive relationship exists between Level of Education and degree of knowledge of health issues.

***Relationship between Level of Education and degree of knowledge of housing matters***

Respondents' Level of Education was cross tabulated with their degree of knowledge of how to purchase a house, how to apply for a home loan, payment of water and electricity and payment of rates and taxes.

In all these four instances positive relationships were determined. The majority of respondents who reported that they had sufficient knowledge were of primary school or high school standard. On the opposite end of the scale, the majority of those who lacked knowledge had little or no formal education.

***Relationship between Level of Education and degree of knowledge of financial matters***

The relationship between Level of Education and degree of knowledge of financial matters was explored over a wide front. Correlations were carried out between Level of Education and degree of knowledge of: how Pension money is calculated, different investment options, insurance policies and how to budget.

Positive relationships were evident in the case of all the dependent variables. With the exception of *how to budget*, more than 40 % of respondents who indicated that they had sufficient knowledge, also had secondary school education while less than 25 % had little or no formal education.

On the other side of the spectrum more than 30 % of those who had little or no knowledge of these matters were deprived of school education while between 17.0 % and 22.0 % enjoyed high school education.

It was concluded that positive relationships exist between the independent and dependent variables in the categories “no formal education” and secondary school education.

Although findings were not reported, scrutiny of Tables 11.7-11.19 revealed positive relationships between the dependent and independent variables in the categories “no formal education” and “primary school education” with regard to “sufficient knowledge”.

A similar tendency was noticeable with regard to “primary school education” and “secondary school education” with the exception of the variables how to purchase a house, payment of water and electricity, payment of rates and taxes, retirement annuities and how to budget.

**Based on the above findings it was concluded that positive relationships exist between Level of Education and degree of knowledge of retirement matters and hypothesis seven was accepted.**

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## **CHAPTER 12**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **12.1 INTRODUCTION**

This chapter summarises the research design and process and will then highlight findings emanating from the literature and empirical study. This is followed by conclusions and general recommendations as well as recommendations for the development of a Retirement Preparation Programme for blue-collar workers.

#### **12.2 RESEARCH PROCESS**

##### **12.2.1 Background and Research Design**

Due to the lack of retirement preparation programmes to appropriately and holistically address the needs of blue-collar workers, a cross-sectional survey was conducted with a sample of 163 blue-collar workers of the Alpha Group. (Alpha is a company that produces cement, stone and aggregates for the building and construction industry.) These workers, who were between 45 and 55 years old, were randomly selected from Alpha operations in Gauteng, KwaZulu Natal, North-west Province, Mpumalanga, Western Cape and North-west Cape. This resulted in a sample containing 69(42.3%) workers from urban areas and 95(57.7%) from rural areas.

The research was classified as **developmental research** and the research design for **exploratory-descriptive** research was used.

Data was collected by means of a schedule, administered by four trained fieldworkers who were each fluent in the local language of the geographical area he was assigned to. The schedule was piloted beforehand and in consultation with the fieldworkers, refined to facilitate reliability of the data collection process.

### 12.2.2 Aims and objectives of the study

The aims of the research were threefold:

- To determine whether blue-collar workers' attitudes to retirement are realistic compared to real life situations.
- To establish whether they have sufficient awareness and knowledge to prepare for retirement.
- To compare the findings with real life situations, as experienced by the elderly in South- Africa, in order to make recommendations for the development of a comprehensive and appropriate retirement preparation programme that will assist blue-collar workers to prepare better for retirement.

Broken into separate units the objectives were:

- To determine blue-collar workers' perceptions of retirement.
- To determine blue-collar workers' expectations of retirement
- To determine whether there is a difference between the expectations of urban and rural workers.
- To determine whether their expectations were congruent with real life situations
- To determine their level of awareness and knowledge of specific retirement issues relating to:
  - Health
  - Housing
  - Money matters.
- To establish whether they sufficiently prepare for retirement.
- To establish whether their level of education has an effect on their level of awareness and knowledge of retirement issues.

### 12.2.3 The Research Problem

To gain a holistic understanding of the research problem it was viewed against the background of the following realities prevalent in the present South African society.

- The numbers of elderly people in South Africa are growing and the needs of the aged will become a major issue in the future. South Africa will have to cater for a much higher proportion of aged people in the years to come.
- Services in the fields of welfare, health and housing are poor. The increase in numbers of the elderly population will lead to such high demands on these services that it will be virtually impossible for the State to provide in these demands.
- The increase in numbers of the elderly, coupled with a positive birth-rate amongst the black sector of the population and the high unemployment rate in the country, means that a proportionately diminishing economically active section of the population will have to carry the increasing costs of an expanding section of the population that is economically inactive and dependent. As money will most probably be channelled to meet the demands of education and employment for the youth, it can be assumed that the development and sustaining of resources for the elderly may become more unreachable and even impossible. This makes it more crucial for people to assume responsibility for their own lives and make provision for their own futures.
- As a result of restructuring in most companies, people are retiring at a younger age which means that they have fewer years to prepare and make provision for retirement.
- Blue-collar workers form the bottom end of the income spectrum and often simply do not earn enough to save money for retirement. Many of them also originate from and retire to marginalised communities in rural areas where services in the fields of health and welfare as well as infrastructure are lacking.
- South Africa is in a state of transition. Political and social change, modernisation and urbanisation in the country are affecting the position of the elderly and eroding their traditional role as well as traditional care giving structures such as the extended family.

In view of the above realities it has become utterly important that people plan and prepare adequately for retirement in order to face the demands of modern society.



Considering the social and economic realities facing blue-collar retirees in South Africa, it has become crucial that employers introduce retirement preparation programmes that meet the needs of all levels of workers, including blue collar workers, as part of an integrated Employee Assistance Programme.

This will encourage and enable workers to be self-reliant in retirement and enjoy reasonable quality of life.

### **12.3 LITERATURE STUDY**

The comprehensive literature study covered the following aspects:

- Historical background of retirement
- Theories of retirement
- Retirement in a social, cultural and economic context
- Preludes to retirement: the meaning of work
- Adjustment to retirement
- Realities facing the retiree in the South African context

Matters highlighted by the literature study that formed a useful framework for the research study, were the following:

#### **12.3.1 The effects of Industrialisation**

Retirement is a creation of modern society and a consequence of industrialisation.

As a result of industrialisation and technological changes elderly people found it difficult to compete in the labour market. Work became less flexible and more taxing on the physical abilities of the elderly and rendered them obsolete. However, better production processes lead to economic surplus which in turn meant that a larger segment of economically inactive people could be supported. This gave rise to the institution of social pensions and an official retirement age.

#### **12.3.2 The effects of Modernisation**

Modernisation, in turn a consequence of industrialisation, changed the lives of elderly people dramatically and led to an erosion of their social role and status in society. One of the most important changes brought about by modernisation was urbanisation which

resulted in the breaking up of the extended family system that used to be regarded as a primary care structure for the elderly. Modernisation also improved education targeted at the youth. This undermined the traditional role of the elderly as transmitters of knowledge and skills and contributed to them losing esteem and status in their communities.

### **12.3.3 Retirement as a means to regulate the Labour Market**

Retirement serves as a useful tool to regulate the labour market. Through the phasing out of older employees more opportunities can be created for younger people. During periods of economic recession and work scarcity, retirement is seen as a functional necessity to regulate employment. South Africa is presently in a state where retirement is used as a means of cutting down on staff numbers as well as a means to introduce affirmative action.

### **12.3.4 The meaning of Work and Retirement**

To understand the impact of retirement on the lives of people it is important to first understand what meaning work holds for different people.

The meaning of work for modern man can hardly be over estimated. It gives meaning to a person's life, provides him with satisfactory activity and serves as an outlet for creativity and a sense of social stimulation. Work is vital to a person's sense of self and in determining his identity. Work plays an important role in satisfying one's lower and higher level needs according to Maslow's Hierarchy of Needs.

Work means different things to different people. There is a positive relationship between the level of need satisfaction and the type and level of work. So for instance demand upper level white-collar jobs higher level skills and responsibilities but provide higher rewards in the form of recognition, autonomy and pay. Blue-collar jobs on the other

### 12.3.5 Adjustment to Retirement

Retirement means change and change goes hand in hand with anxiety and stress. It is generally accepted that there are variations in individual responses to change. Aspects that have been highlighted as contributing to adjustment to change are the following:

- The timing of the event and a person's readiness to deal with it.
- The degree of congruence between a person's expectations and the realities of the new situation
- The support a person is given by others in coping with the new role
- The extent of the change
- The personality of the individual
- Attitudes, values and beliefs

Other factors that play a role in the adjustment to retirement in particular are:

- Health
- Self concept and self esteem
- Financial security
- Family and social relationships
- Social-participation and leisure pursuits.

### 12.3.6 Present life situations facing the retiree in South Africa

Findings of the Multidimensional Survey of older persons in South Africa (Ferreira et al. 1992), Co-operative Programme on Ageing and other relevant research, identify the following present life situations facing the elderly retiree:

#### RETIREMENT TIMING

Although the official retirement age is still 65, few people can still work to that age.

Transformation and restructuring in the corporate and industrial world, resulting in large-

Although the official retirement age is still 65, few people can still work to that age. Transformation and restructuring in the corporate and industrial world, resulting in large-scale retrenchments, have effectively lowered the retirement age to 55. Early retirement, which more often than not suddenly dawns on people, rob them of the opportunity and time to adequately prepare for retirement.

#### ESTEEM

Older people in especially rural areas still to an extent enjoy high esteem and social integration. This is however changing as a result of modernisation and change introduced in the form of foreign institutions and customs which they find difficult to deal with from their "databank" of "traditional" knowledge and skills. It means that younger people, who are more frequently and readily exposed to these customs and institutions (e.g. electronic banking), are a step ahead of them and result in an erosion of their self-esteem.

#### STATUS AND RESPECT

Although many black elderly still enjoy reasonable status and respect in their communities, feel useful and have a role to play, black elderly in urban communities report feelings of alienation from the younger generation. It is expected that this will increase as younger people become more urbanised better educated and independent .

#### FAMILY LIFE AND SUPPORT

The extended family system used to be and to a large extent still is the norm amongst Black, Indian and Coloured ethnic groups. The extended family also forms an important support system for the elderly and in a sense acts as a security net. However, the extended family system is under serious threat as people become more urbanised and move to a nuclear family system. Many families can hardly afford to support themselves let alone look after an elderly family member. Inadequate housing in especially urban areas, seldom allows for accommodation of an additional family member.

#### LIFE SATISFACTION AND QUALITY OF LIFE

The black elderly report lower levels of life satisfaction and quality than other ethnic groups in the country. This is usually caused by inadequate income and poverty, poor health, inadequate housing and a lack of physical security.

#### FINANCIAL SITUATION

It is no secret that most elderly people, but especially the black elderly find it difficult to make ends meet. A person's economic status is more often than not influenced by his income level which in turn is determined by his work position and his level of education. It is unfortunately so that blue-collar workers were often deprived of educational opportunities and also form the bottom end of the income spectrum. This undoubtedly results in low income levels in retirement.

#### HEALTH

Black retirees tend to report poorer health than retirees of other ethnic groups. Blue-collar workers as a rule, experience poorer health than their white-collar counterparts, due to their work which is more often than not of a manual nature and taxing on their physical abilities. Health care facilities are also often lacking or inaccessible in rural areas.

#### CHANGE

Most elderly black people in especially rural areas used to live a reasonably stable life with few and periodic changes. Violence in many rural areas and the socio-political changes in the country have introduced such rapid and dramatic changes in their lives that many find it difficult to adjust and to cope. Signs of emotional distress and depression have therefore become a common phenomenon amongst the black elderly. Migrant workers who return to their areas of origin after many years of labour on the mines or in urban areas, are subjected to intense changes and more often than not find it difficult to adjust.

#### SOCIAL PARTICIPATION

Lack of transport and money as well as unsafe conditions in townships, reduce the participation rates of especially the black elderly in community activities. As a result of this many of them give preference to mass media activities such as watching television and listening to the radio, which eventually can lead to loneliness and isolation.

## 12.4 EMPIRICAL STUDY

### 12.4.1 Hypotheses

Seven Hypotheses were tested. Hypothesis One tested respondents' perceptions of retirement; Hypotheses Two and Three dealt with expectations of retirement; Hypotheses Four and Five addressed attitudes towards retirement and Hypotheses Six and Seven explored respondents' level of preparedness for retirement. The hypotheses were:

#### HYPOTHESIS ONE

There is a **positive relationship** between blue-collar workers' **perceptions of a "happy retirement"** and **lower level needs** as per Maslow's Hierarchy of Needs.

The rationale for formulating this hypothesis was that if a retirement programme must be developed in accordance with the needs of blue-collar workers, there should be clarity about these needs. Maslow's Hierarchy of Needs provided the researcher with a useful framework to establish the retirement needs of blue-collar workers.

#### HYPOTHESIS TWO

There is a **difference** between blue-collar workers' **expectations of retirement and real life situations** as experienced by retirees with regard to the following :

- retirement timing
- self-esteem
- status and respect
- family life
- who should assume responsibility for the retiree
- life satisfaction and quality
- financial situation
- health
- change
- social participation

This hypothesis was formulated in view of theories around change that postulate that how a person will experience and deal with change will be influenced by the timing of the event and a person's readiness to deal with it. It will also be affected by the extent of

agreement between a person's expectations and the realities of the situation. Cognisance was also taken of the modernisation theory and the effects of modernisation on the lives of the elderly. The question was therefore asked: "To what extent are workers prepared for the realities of a social environment in transition?"

#### HYPOTHESIS THREE

**Urban workers' expectations** of retirement are more **congruent with real life situations** regarding the dependent variables listed in hypothesis two than that of **rural workers**.

The rationale of this hypothesis was to establish whether the influence of modernisation had been greater for urban than for rural workers and whether one should ultimately distinguish between the needs of these two groups when recommendations are made for the development of a retirement preparation programme.

#### HYPOTHESIS FOUR

**Expectations** concerning **quality of life after retirement** will be more **positive** the **higher the degree** of:

- present morale
- present life satisfaction
- positive family relationships
- involvement in leisure activities outside the workplace
- present job satisfaction.

This hypothesis was formulated in view of the continuity theory which postulates that well-being over time tends to be relatively constant. Therefore, well-being in mid-life or prior to retirement, may be a predictor of well-being in later life.

#### HYPOTHESIS FIVE

There is a **positive correlation** between attitude towards retirement and:

- owning a house
- the house being paid for on retirement
- expected good health
- an expected adequate retirement income



Hypothesis five was formulated in view of more traditional and simplistic approaches to quality of life and life-satisfaction that theorise that quality of life and life-satisfaction are closely linked to physical and material well-being.

#### HYPOTHESIS SIX

Both **urban and rural** workers lack sufficient knowledge to **adequately prepare** for retirement on matters such as :

- health and life style
- housing
- finances

This hypothesis was formulated simply to establish workers' level of awareness and knowledge of retirement matters.

#### HYPOTHESIS SEVEN

There is a **positive correlation** between **level of education** and:

- degree of awareness of need to prepare for retirement
- knowledge of matters such as :
  - housing
  - health
  - finances

It is often accepted for granted that people who are literate and educated have better access to information and are therefore better informed. Hypothesis Seven endeavoured to establish whether this assumption is true.

### 12.4.2 Findings

#### PERCEPTIONS OF RETIREMENT

Respondents' perceptions of a "happy retirement" was explored from different angles.

The following aspects were time and again identified as pre-requisites for a "happy" and "carefree" retirement:

- To enjoy good health
- To be able to rest



- To own a house
- To have a good income and enjoy financial independence
- Children to have finished with their schooling
- To have a farm/small business/taxi or spaza shop
- To be with the family/enjoy a happy family life
- To have good friends and companions
- To be one's own boss/to do one's own thing.

Analysing the responses and comparing them with Maslow's Hierarchy of Needs, it was found that the majority of respondents identified needs that can be classified as Physiological and Security needs while a number (between 5% and 10%) also identified needs that were on the levels of "Love and belonging" and "Esteem." It was therefore concluded that the findings support Hypothesis One and the hypothesis was accepted.

#### EXPECTATIONS OF RETIREMENT

Expectations relating to the independent variables listed in Hypothesis Two, were explored both in terms of "traditional" paradigms as well as in terms of "emerging paradigms" or expected future scenarios. This was done from the viewpoint that the country is in a state of transition and that the social environment and traditional customs and values are changing.

A comparison between urban and rural workers was also carried out. The findings were as follows:

#### ***Retirement Timing:***

Expectations relating to retirement timing **were ambivalent**. The majority of respondents indicated that they are looking forward to retirement but that their retirement must not be soon. They also felt that a person should retire when he is still young enough to do other things and enjoy life.

A retirement age of between *51 and 60* years was favoured by most. Few respondents linked retirement timing to the accumulation of sufficient financial resources.

Based on the outcomes it was concluded that differences exist between expectations and real life scenarios, both present and future. Although there were no statistically significant differences between the expectations of urban and rural workers, a larger proportion of urban workers felt that a person should retire when he has saved enough money. This may be an indication of a greater awareness or realism on the side of urban workers regarding financial matters.

***Status and Respect:***

About two thirds of the respondents were of the opinion that they would enjoy status and respect after retirement, which is congruent with traditional real life scenarios. However, research findings indicate that due to social changes these scenarios may change in future.

Again no significant differences were evident between the expectations of urban and rural workers.

***Family Life:***

The majority of respondents expected an improvement in their family life after retirement. Reasons given for an anticipated improvement were an expectation that they *would see more* of their families and that their financial position would be better.

Although the research findings correlated positively with current real life situations they differed from expected future scenarios.

Statistically significant differences between the expectations of urban and rural workers were indicated.

***Who should assume responsibility for the retiree:***

The ambiguity of this question confused the respondents and gave rise to different interpretations of the question. The general trend however indicated that respondents expected that their families would assume responsibility for them or that they would do it themselves.

An interesting phenomenon however was that a few indicated that their former employer should take care of them. It is speculated that this could be as a result of their familiarity with Alpha's Pensioner Assistance Programme through which pensioners are assisted.

A relatively small number felt that the State should look after them. Again it was speculated that this could be as a result of disillusionment with the present State pension system.

Again no significant differences were evident between expectations of rural and urban workers.

***Life Satisfaction:***

Expectations of a "better life after retirement" and "less worries" served as indicators of life satisfaction.

The general opinion of respondents was that they would enjoy greater life satisfaction after retirement. This was based on the fact that they anticipated that their financial prospects would be better, that they would enjoy better health, that they would enjoy freedom from work responsibilities and that they would have more time for themselves.

The difference between the proportion of respondents who expected to have more worries and those who expected to have less was however relatively small.

Reasons given for an expected increase in worries were: education of children, family problems and boredom. A few also mentioned crime and violence as a reason for more worries and a number the absence of a retirement home.

The findings relating to life satisfaction indicate incongruence between expectations and traditional as well as future real life scenarios. Regarding retirement worries however, a degree of congruence was evident.

No significant differences between the expectations of urban and rural workers could once again be proved.

***Income and Finances:***

A degree of ambivalence was noticeable regarding the findings relating to income and the expected future financial position of retirees. Although the majority was of the opinion that their income would not be enough, a fairly large percentage felt that it would be enough. However, the majority shared the opinion that their present income was insufficient to save for their retirement years.

It was concluded that the findings as reported were congruent with present and future real life scenarios.

A comparison between urban and rural workers revealed that a larger percentage of urban workers felt that their present income was inadequate to save for their retirement years.

In general however no significant differences between the expectations of urban and rural workers could be proved.

***Health:***

Although the majority of respondents indicated that they expected that their health would decline after retirement, the proportion who felt that their health would improve combined with those who expected no changes in their health situation, was bigger. (Findings on a later question indicated that most of the respondents enjoyed good health.)

Reasons listed for an expected decline in health were unfitness due to lack of exercise, inaccessibility of doctors or treatment facilities and lack of money to pay for medical services or treatment. Reasons given for an expected improvement in health were fewer worries and the opportunity to rest and relax.

Based on the assumption that a larger percentage of respondents expected no changes and an improvement in health, it was concluded that incongruence exists between expectations and real life scenarios, both present and in future.

A comparison between urban and rural workers revealed that a larger percentage of urban workers expected a decline in health and a smaller percentage expects that their health would remain the same.

***Change:***

Respondents found it difficult to interpret the questions relating to change. It could either be as a result of language barriers or because they had not contemplated the “change aspect” before. However, the general outcome indicates that more positive than negative changes were anticipated. Amongst the expected positive changes were: changes in routine resulting in more free time; greater freedom of choice and absence of work instructions.

Anticipated negative changes were a decline in health and a decline in income.

The three main aspects of work life listed as those that would be missed most were salary or wage; company of colleagues and being respected as a worker.

Due to the absence of research data on change and blue-collar workers, a comparison between expectations and real life situations was difficult. The outcomes, however, showed congruence with changes generally associated with retirement.

No significant differences between urban and rural workers could once again be proved.

***Social Participation:***

An exploration of activities with which respondents will occupy their time after retirement, revealed that the activities favoured most were managing a spaza shop or vending vegetables; farming; gardening and part-time work. Hobbies, sport and exercise were very low on the priority list.

These findings were congruent with research findings relating to social participation and real life scenarios.

Although no significant differences between the expectations of urban and rural workers could be proved, a larger proportion of urban workers favoured managing a spaza shop and selling vegetables.

Due to the fact that retirement expectations were explored over such a wide front and in respect of such a large number of variables, no simple and straightforward conclusions could be drawn.

A significant degree of incongruence between expectations and real life situations relating to both present and future scenarios, were evident with regard to the variables, **retirement timing and life satisfaction**. Hypothesis Two was therefore accepted with regard to these variables.

However, in the case of the variables **financial situation, change and social participation**, retirement expectations showed **a large degree of congruence with present as well as future real life scenarios**.

Hypothesis Two was therefore rejected in respect of these variables.

A very interesting trend however emerged with regard to the **variable esteem; status and respect, family life and who should assume responsibility for the retiree**.

Although research outcomes in general reflected no differences **between expectations and present or traditional real life situations, differences were evident between expectations and expected future scenarios**.

Hypothesis Two was therefore rejected as it applies to present scenarios but accepted with regard to future scenarios in respect of these variables.

A comparison between expectations of urban and rural workers showed a surprising tendency. Although it was expected that workers who are exposed to an urban environment on a regular basis would be more realistic in their expectations, no significant differences could be proved between their expectations and those of their rural counterparts in respect of the majority of variables.

Hypothesis Three was therefore rejected with regard to the variables family life, who should assume responsibility for the retiree, life satisfaction, income, change and social participation.

It was however, accepted with regard to retirement timing and health as some differences were evident.

As research findings were inconclusive in the case of "esteem", judgement was reserved and Hypothesis Three was neither accepted nor rejected.

#### RETIREMENT EXPECTATIONS RELATING TO QUALITY OF LIFE:

Retirement expectations relating to quality of life were explored from the viewpoint of the Continuity Theory that postulates that well-being in life tends to be relatively constant. It was also explored from a more traditional approach that submits that retirement attitudes relating to quality of life, are closely linked to physiological and material well-being..

In terms of the Continuity Theory approach, respondents, expectations of quality of life in retirement were determined by means of the two questions: **"Do you expect your life to be better, the same or worse after retirement than it is now?"** and **"Do you expect to have more, the same amount or less worries when you retire than you have now?"** Responses on these questions were correlated with **present morale, present life satisfaction, family relationships, involvement in leisure activities and job satisfaction**. Hypothesis Four was tested. The following was found:

***Relationship between expected quality of life and present morale:***

The outcomes revealed that the majority of respondents had a high morale and described themselves as “very happy” and “happy”. The majority also expected their lives to be better after retirement and to have fewer worries .

Main aspects listed as contributing to a high morale were “to be with the family”, “to have a good income” and “to be independent by having a job”. Aspects contributing to a low morale were “an insufficient income”, “ill-health”, “violence” and “poor relationships at work”.

The fact that “violence was named as a contributor to unhappiness should be seen against the fact that a proportion of respondents were drawn from the KwaZulu/Natal South Coast where political violence was rife during the time of the research.

From the outcomes the conclusion was drawn that a positive relationship exists between expected quality of life and present morale.

***Relationship between expected quality of life and present life satisfaction:***

Again a positive tendency was evident. With the exception of 2 respondents all the others indicated that they felt satisfied with their lives.. Main aspects that were listed as contributing to life satisfaction were “a good family life”, “a secure job”, “financial security” and “to be healthy and fit”. Again “violence” was named as contributing to dissatisfaction with life at present.

Based on the outcomes as discussed, the conclusion was once again drawn that a positive relationship exists between expected quality of life and present life satisfaction.

***Relationship between expected quality of life and quality of family life:***

The majority of respondents reported happy family relationships.



It was concluded that a positive relationship exists between expected quality of life in retirement and a present happy family life.

***Relationship between expected quality of life after retirement and degree of involvement in activities outside the workplace:***

An exploration of how respondents fill their leisure time revealed that the activities most favoured were gardening or farming, household chores, watching TV, visiting friends and participating in hobbies.

Activities most frequently exercised were “going to church”, “working in the garden”, “visiting friends”, “doing odd jobs” and “attending community meetings”.

It was theorised that because of the fact that so many of them work long hours or do shift work, they are compelled to spend their leisure time on “chores” such as gardening and “household chores” rather than on recreational activities.

To determine the relationship between expected quality of life and participation in leisure activities, the dependent variable was cross tabulated with the frequency of church-attendance, gardening and visiting friends.

The outcomes showed a strong correlation between expected quality of life and frequency of participation in these activities.

***Relationship between expected quality of life and present job satisfaction:***

Due to the fact that 96.3 % of respondents indicated that they enjoyed job satisfaction it was concluded that a positive relationship existed between the dependant variable and present job satisfaction.

**QUALITY OF LIFE IN TERMS OF A MORE TRADITIONAL APPROACH:**

Respondents' attitudes towards retirement were explored in terms of the question whether they look forward to retirement or not. Correlations were carried out between



retirement attitude and the independent variables home-ownership, expected state of health and expected income after retirement.

**From the research outcomes it was concluded that participants in the research study enjoyed a high degree of well being with regard to the independent variables, present morale, life satisfaction, family relationships, job satisfaction and participation in social activities.**

The major contributors to well being centred around what Möller (1985:189) calls "health, wealth and love" issues and were a secure income, good health, good family relationships and a social life.

Concerning the dependent variables, expected life quality and retirement worries, it was found that although the majority of respondents expected an improvement in life quality and a decline in worries, almost equally large proportions expected the opposite .

It was speculated that the ambivalence in expectations could be as a result of a greater awareness of real life issues affecting retirees, which have given rise to more realistic expectations.

Research data presented in the cross tabulations support the conclusion that positive relationships exist between the dependent and independent variables. **It was therefore concluded that expectations relating to improvement in quality of life after retirement correlate positively with a high degree of present morale and life satisfaction, positive family relationships, job satisfaction and regular participation in social activities. Similarly, expectations relating to a decline in life satisfaction correlate positively with a low morale, life dissatisfaction, poor family relationships, job dissatisfaction and infrequent participation in social activities.**

**On these grounds Hypothesis Four was accepted with regard to all the independent variables as indicated above.**

#### DEGREE OF PREPAREDNESS FOR RETIREMENT:

In order to get an idea of the research subjects' level of preparedness for retirement, **their knowledge about health, housing and financial matters were explored**. This was followed by correlation between **their level of knowledge of health, housing and financial matters (dependent variable) and their level of education (independent variable)**.

Hypotheses Six and Seven were tested. The following was found:

##### ***Health matters:***

Research outcomes indicated a general **lack of knowledge of health matters**.

Respondents were ignorant about the rules and benefits of their Medical Aid and also did not know how chronic diseases would affect them in later life. They also showed a lack of realism as to where they would go for medical treatment after retirement.

Cross tabulations between level of education and degree of knowledge of health matters, show a positive relationship between the dependent and independent variables.

##### ***Housing matters:***

In general the majority of respondents (about 85%), revealed a lack of knowledge of matters such as **how to buy a house; how to apply for a home loan, payment of rates and taxes, payment of water and electricity** and so forth.

As in the case of health matters, **level of education correlated positively with their level of knowledge**.

##### ***Financial matters:***

With the exception of **“how to budget”** the majority of respondents demonstrated a large degree of **ignorance regarding financial matters relating to money management, savings and investments and retirement insurance**. Their knowledge of these matters was limited to savings accounts, fixed deposits and life assurance. Although the majority was aware of the fact that they should find ways of supplementing their

retirement incomes, few have considered ways of how they will do it and even less had an idea of how to manage a small business.

Once again however, a positive relationship was determined between level of education and the dependent variables.

**Based on the above outcomes it was concluded that the blue-collar workers of the research study lacked sufficient knowledge to prepare for retirement and Hypothesis Six was accepted.**

**It was furthermore concluded that positive relationships existed between level of education and level of knowledge of health, housing and financial matters that will affect blue-collar workers in retirement and Hypothesis Seven was also accepted.**

## 12.5 CONCLUSIONS

Conclusions drawn from the empirical study, which were to a large extent supported by findings of the literature study, were the following:

- Blue-collar workers' perceptions relating to a "happy" and "carefree" retirement centre mainly around physiological and security needs and to a smaller degree also social and esteem needs. Aspects such as good health, the opportunity to rest after many years of hard work, a secure income, children to have finished with their schooling, the opportunity to generate an income through a small business or farm, to have more time for family and friends, to be able to do one's own thing in one's own time and to be one's own boss, were for them by far the most important contributors to a "happy" and "carefree" retirement.

**Based on the above information, the conclusion is drawn that for a retirement preparation programme to be successful and to address the real needs of blue-collar workers, it should first and foremost concentrate on issues that may threaten blue-collar workers' physiological and security needs and should assist them to plan and prepare for these needs.**

- Although it was clear from the literature research that the country is in a transition which affects the traditional role and situation of the elderly retiree, the empirical research findings revealed that respondents' expectations of life after retirement to a large degree still reflect traditional customs and values and therefore favour the "old" or "traditional" paradigm. This was especially evident with regard to "esteem"; "status and respect"; "family life" and "who should assume responsibility for them in retirement." However, with regard to "retirement timing"; "life-satisfaction" and "financial position", expectations showed incongruence with both present and future scenarios.

**It is therefore submitted that the social changes that the country experience as a result of modernisation and political changes, has not yet been felt by the respondents during the time of the study.**

**If it is considered that adjustment to retirement, according to change theories, is influenced by the extent of agreement between a person's expectations and the realities of a situation, one can conclude that if blue-collar workers do not take cognisance of the changing paradigms and are not prepared to meet these changes, their adjustment to retirement and life satisfaction may indeed be impaired.**

However, much have changed in the country since the research was conducted. It is therefore submitted that if this research is repeated at the present point in time, a greater shift towards the new paradigms may be evident.

- Contrary to what was expected by the researcher, few differences between the expectations of urban and rural workers were identified. In some instances such as "financial position", urban workers showed a larger degree of realism than their rural peers.

**In view of these findings one can conclude that retirement preparation programmes could be similar for both groups of workers.**

- Regarding “quality of life” it was concluded that the majority of respondents enjoyed a high morale, positive family relationships, life-satisfaction, job satisfaction and participated in social activities outside the work-place although the political violence the country experienced during the time of the study, negatively impacted on the quality of life of some of the respondents. However, expectations relating to quality of life in retirement were ambivalent, with a slightly higher proportion of respondents favouring the positive alternative.

This ambivalence could possibly be as a result of a greater awareness of present real life circumstances by some of the respondents which gave rise to more realistic expectations.

The correlation between the dependent and independent variables showed a positive relationship and supports the continuity theory. It was therefore concluded that respondents who enjoyed quality of life prior to retirement expect this quality to remain in retirement.

**Based on these findings it is concluded that if blue-collar workers can be assisted to enjoy quality of life and life-satisfaction in mid-life and prior to retirement it may eventually positively impact on their life in retirement.**

- Regarding retirement attitudes, it was found that although research findings revealed a degree of ambivalence, the majority of respondents looked forward to retirement.

It was also found that the majority of respondents enjoyed good health and were home-owners whose houses would be paid for on retirement. Although ambivalence existed with regard to retirement income, it was decided that many of the respondents saw retirement as an opportunity to improve their income by means of a business or farming and therefore looked forward to retirement.

**Based on the correlations carried out the conclusion was drawn that a positive relationship exists between attitude towards retirement and owning a house, expected good health and a sufficient retirement income.**

**From a retirement preparation point of view one can therefore conclude that if blue-collar workers could be made aware of the importance of owning a house, preserving their health and making provision for an adequate retirement income, they would feel positive towards retirement and indeed look forward to the day when they can disengage from work**

- Concerning preparation for retirement it was clear that few of the respondents understood the need to prepare for retirement or had the knowledge to do so. It was also found that a positive relationship exists between level of education and knowledge of retirement matters.

**The conclusion was therefore drawn that retirement preparation programmes need to attend seriously to educating people on these issues if they want to achieve their aims.**

**It can therefore be concluded that if companies invest more time and effort in Adult Basic Education and more illiterate blue-collar workers can be helped to acquire literacy and numerical skills, they will be in a better position to plan and prepare for retirement.**

**Based on the research findings and the above conclusions, the researcher feels satisfied that the research aims and objectives have been attained and that meaningful recommendations can be made for the development of a retirement preparation programme for blue-collar workers.**

## 12.6 RECOMMENDATIONS

Concentrating on the above conclusions one can make straightforward and simple recommendations for a retirement preparation programme which would entail the following:

- Create an awareness of and educate blue-collar workers on matters that will impact on their physiological and security needs such as making them aware of and educating them on following a healthy life-style and managing stress and chronic diseases, acquiring a house while they can still pay for it from their monthly employment income and putting money away in a sensible manner for when they are retired.
- Create an awareness of the changing paradigms in the country which may cause that they may retire earlier than expected; enjoy lower esteem, status and respect in later life, be without the support of the extended family and children, experience a deterioration in health and that they may be looking forward to a life with many changes where poverty may be the norm rather than the exception.
- Create an awareness of the positive relationship between present quality of life and expected quality of life and encourage them to cultivate positive family relationships and friendships, engage in leisure activities outside the work-place and give attention to their mental health.
- Give them information and educate them properly on matters relating to home-ownership health and finances.

However, appropriate retirement preparation goes far beyond the recommendations as suggested above. If a retirement preparation programme is approached in such a simplistic manner, it does not differ from any of the programmes that are presently in place and that has been evaluated by the researcher as not appropriately addressing the needs of blue collar-workers.



The researcher would therefore like to propose a more holistic and comprehensive approach to retirement preparation and suggest a framework for a retirement programme, although it may go beyond the findings of this research study. A clear distinction must be made between a retirement seminar or workshop that is usually presented over 2 or 3 days and a comprehensive retirement preparation programme which interventions may stretch over years. The researcher is proposing the latter.

#### 12.6.1 Principles of a comprehensive Retirement Preparation Programme

- Retirement preparation is not an eleventh-hour event, but is ideally a slow block by block, building process. It should therefore not be left until an employee reaches a certain age but should ideally be addressed throughout his working life, albeit under a different label than “retirement preparation”
- It is not an issue that should be dealt with in isolation or as a loose-standing entity. It should form an integral part of **all efforts and initiatives at the work-place aimed at developing, enabling and empowering employees of all levels and all age groups, to make informed decisions and to be self-reliant.** It should reflect the new **“social contract” between employer and employee which is founded on the principles of empowerment rather than on “care’.**
- Although retirement preparation should be the end goal or one of the end goals or destinations, the process of getting there may have different labels or wear different “outfits” along the way. These may include inducting employees in and educating them on Company procedures and benefits; developing their financial life skills; subjecting them to health and lifestyle education through the company clinic or health centre; teaching them how to be responsible home-owners and developing their literacy and numeracy capacities by means of Adult Basic Education.

- However, as employees approach mid-life, initiatives should become more focused with a dedicated effort to assist employees to plan and prepare for retirement. This focus should become even stronger as employees approach retirement and may eventually result in counselling individual employees on retirement issues as they come very close to retirement. It can also take the form of linking them with resources that can assist them in practical ways such as teaching them to make bricks to upgrade their housing or ways of supplementing their retirement incomes by means of home-industries or small businesses.
- Cognisance should be taken of the realities facing blue-collar workers in retirement and these issues should be built into the above initiatives. Special attention should be given to the needs of migrant workers. Companies should also be aware of the urgent need to close the opportunity gap between white and blue-collar workers, in order to improve the lot of the blue-collar retiree.
- A programme aimed at ensuring quality of life and life-satisfaction for blue-collar workers in retirement, should not be detached from the broader social-political issues of concern in the country and should not be separated from the fact that the country is in a state of transition. Although the programme should be aimed at empowering future retirees to take the right actions to meet their basic physiological and security needs, they should also be made aware of the changing paradigms to be psychologically and otherwise prepared in order to meet the demands of the “new” paradigms.
- Employers should realise that retirement preparation, as it concerns blue-collar workers, is part of the company’s in-house corporate social responsibility and should create opportunities where it can be addressed formally and informally.

Over and above management’s support for a structured retirement preparation programme, companies should have sound and clear policies on remuneration, benefits, training, Adult Basic Education, housing and health. These policies should

be scrutinised from time to time to ensure that they are in line with benchmarks for the particular industry and that they enable and empower the employees to eventually retire independently and with dignity.

### 12.6.2 Recommendations for the development and implementation of a Retirement Preparation Programme

The researcher would like to offer the following recommendations for the development and implementation of a Retirement Preparation Programme for blue-collar workers in the work-place:

#### DESIGN AND POSITIONING

In order to foster adequate co-ordination of the Retirement Preparation Programme the management thereof should be positioned in the Human Resources Department and it should ideally form part of a comprehensive and integrated Employee Assistance Programme. However, the implementation thereof should be a joint venture between the Employee Assistance Practitioner, who should co-ordinate the programme, the Benefits' and Remuneration Personnel, the Manager responsible for Training, the Occupational Health Nursing Practitioner or Company doctor, the Housing Officer, Pension and /or Provident Fund Administrators, Medical Aid Administrators and Union representatives.

It should have the endorsement and support of the Chief Executive Officer and senior management of the Company.

#### INFRASTRUCTURE

An appropriate infrastructure will ensure effective service delivery and eventually the success of the programme. It should comprise the following components:

- ***Policies, procedures and standards***

The programme should have a clear policy that emphasises empowerment and self-reliance contrary to "care. It should stress the fact that a person is responsible for his own life and future but that the company will assist him through education and



other initiatives to meet that responsibility. The policy can form part of, or linked to, other EAP policies.

It is imperative that it should also have procedures that are understood by all stakeholders involved in the process, especially if it is regarded as a long term endeavour that will stretch across an employee's working life and fragments thereof will form part of other initiatives in the company such as ABED or life-skills training. It is also important that the standards of the programme are clearly spelled out and that it has clear and attainable objectives.

- ***Administration and Management***

The nature of the administration and management structure should be tailored to the company size, culture, and resources. The management approach should be integrated rather than fragmented and should measure progress over time. It must allow the introduction of various components of the programme over time in accordance with employee needs and company budget. The management structure must ensure that services are connected and interface properly with other human resource, health and benefits functions, services and objectives, in such a manner that gaps are filled, linkages are made and duplication is avoided.

The administration and management system should, amongst other things:

- Make provision for a record-keeping system of employees who have attended training and counselling relevant to retirement preparation and provide a facility to follow up on those people.
- Facilitate issuing of employee benefit statements by the benefits' administrators on an annual basis
- ensure appropriate budgeting
- monitor the cost and quality of the programme
- evaluate service providers, such as financial consultants, to ensure that they adhere to an ethical code of conduct, that they match the company's needs and objectives and that they act in accordance with company values.

## SERVICE COMPONENTS

The service components are probably the most important aspect of the programme and should consist of the following:

- A corporate social responsibility component
- An awareness component
- A capacity building component.( education and training)
- A counselling component.
- A “practical” component

All these “components” should focus on the retirement needs of the service recipients and in the case of blue-collar workers concentrate on the matters highlighted in the findings of the research study.

### ***A corporate social responsibility component:***

This should include the following:

- Ensure that no unilateral decisions regarding employee benefit funds are taken.
- Ensure that employees are adequately and realistically remunerated so that they have earnings to spare which can be invested for additional retirement provision.
- Encourage and allow employees to buy back service in pension and provident funds
- Encourage employees to take full advantage of career advancement and training facilities so as to maximise their own earning potential.
- Regularly review the benefit packages in consultation with employees
- Facilitate low interest loans for employees who want to build or upgrade houses, pay for their children’s education or who want to start their own small businesses to supplement their salaries.
- Encourage home-ownership contrary to staying in company housing or hostels.
- Where required assist employees in monitoring developers, building contractors building societies and local governments with whom they have to interact.
- Encourage the concept of “wellness” in the work-place by instituting a health maintenance and education programme with the emphasise on prevention.
- Ensure high standards with regard to health and safety in the work-place.

- Maintain a Primary Health Care Programme together with occupational health care at the work-place.
- Provide fitness and recreational facilities for employees to further promote a healthy life-style.
- Acknowledge the fact that workers have a right to a life outside the workplace, by monitoring over-time and encouraging them to participate in social activities and cultivating positive family and social relationships.
- Promote and provide opportunities where families can share in and become acquainted with an employee's work environment.
- Foster a work-place culture which not only allows work relationships, but also provides for informal communication and the development of friendships which can eventually bridge the gap between work and retirement.

***An awareness component***

This should include inter alia, the following:

- Induction and re-induction programmes through which new employees are made aware of company procedures and benefits and existing employees are reminded of these issues and informed of changes and new developments.
- Company brochures and newsletters that can make employees aware of health and financial issues that may have a bearing on later life.(e.g. new tax or health care legislation, etc.)
- Health and lifestyle awareness programmes.
- Opportunities where employees can be made aware of developments, legislation and subsidies, on the housing front.
- Retirement awareness seminars and workshops for people over 40 where retirement issues and problems can be highlighted.

***A capacity building component:***

This can take many forms but should concentrate on educating employees on and training them in matters relating to the following:

- The rules and the benefits of the Medical Aid
- The rules and the benefits of the respective Retirement Funds and the difference between Pension and Provident Funds
- The company's housing policy and subsidies, if any.

Capacity building should also focus on aspects such as:

- The development of financial life skills such as how to budget
- Developing employees' knowledge about savings, investment and assurance issues.
- Developing their knowledge of housing issues such as how to borrow money, how to read building plans, how to enter into legal contracts with building contractors and developers and how to assess building contractors and developers. Presently it is also important that employees be informed of the State's subsidy schemes for low cost housing.

Health education forms an important part of the capacity building component and should include aspects such as:

- Stress management
- Lifestyle management
- Management of chronic and occupational diseases.
- Primary health care

When developing the training component it is imperative that attention should be given to illiterate workers and training be presented in a manner that will facilitate their needs.

### ***A counselling component***

This should be aimed at the individual worker who has a specific need that requires individual counselling. This can include assistance with the drafting of a budget, advice on managing a chronic disease or counselling aimed at improving family relationships.

### ***A practical component***

The value of building a practical component into a retirement preparation programme for blue-collar workers should not be under-estimated. This can include aspects such as:

- Introducing blue collar workers to fuel and money-saving devices such as the Wonderbox, solar oven, water heater and stove.
- Introducing them to the Peace Garden concept and encouraging them to grow their own vegetables.
- Introducing them to water saving techniques in rural areas where water provision is a problem, such as catching rainwater from the roofs of their houses and building reservoirs.
- Facilitating training in brick-making and building techniques.
- Facilitating skills training through which they can generate income such as candle-making, food preserving, and so forth.
- Facilitating training in entrepreneurship skills and business management.

Where companies have corporate social involvement programmes in place that focus on community development, their contacts with community development organisations can be used to arrange for the training of their workers in practical issues as indicated above.

## **EVALUATION MECHANISMS**

In order to assess the success and effectiveness of the Retirement Preparation Programme and whether it achieves its goals, it should make provision for evaluation mechanisms. The appropriate evaluation strategies and methodology must be determined during the programme planning. This can be linked into a human resource



or benefits information system, if the company has access to such a system. An evaluation system should typically monitor and keep track of people who have attended specific courses and workshops, give an indication of the programme utilisation rate and what retirement related problems are encountered. It should give details of home-ownership and individual benefit packages as well as disease and lifestyle management trends. It should assess to what extent the service was successful in encouraging people to plan and make provision for retirement

It should also make provision for following up of people who have retired, in order to assess what effect the service has had on their well-being and quality of life after retirement and whether they have benefited from the Retirement Preparation Programme or not. Information obtained in this manner can then be ploughed back to ensure greater effectiveness of the programme.

The evaluation mechanism should also have a company focus and evaluate what benefits the programme has for the company.

## 12.7 CONCLUDING REMARKS

Although retirement preparation is not a new concept, the idea of a comprehensive and holistic programme as proposed above may be a new idea for some companies and even a daunting prospect. Many employers may query the cost and time factors involved in such a comprehensive programme. It needs, however, be pointed that very few of the things that have been proposed are indeed "new" many of them are already in place in most companies. What however is needed is to organise and co-ordinate existing services and infrastructure in such a manner that it becomes a quality programme that can be integrated with an existing Employee Assistance Programme with benefits for both the employer and the employee.

It should be highlighted that pension and provident fund matters, housing and membership and benefits of medical aid schemes, are major issues in trade union negotiations. A quality Retirement Preparation Programme can therefore contribute to a positive industrial relations climate in the company that can result in positive industrial relations spin-offs in other areas.

If retirement preparation is done in the manner as suggested it will have immediate spin-offs for the individual and will immediately enhance his quality of life and life-satisfaction. This will ensure lower stress and anxiety levels amongst employees and indirectly contribute to better job performance, less absenteeism and higher productivity. It may also mean a cost saving for employers in terms of a reduction in cases taken to the Council for Conciliation, Mediation and Arbitration, in the case of retrenchments before retirement age.

By adopting and implementing a proactive and progressive retirement policy and programme, companies not only assist their employees and contribute to their well-being, but also contribute to the well-being of the wider society.

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## **APPENDIX**

### **QUESTIONNAIRE AND INSTRUCTIONS TO FIELDWORKERS**

6. Ask the questions exactly as they are formulated on the questionnaire and as you were trained. Don't explain anything, or suggest answers by giving examples.
7. In questions where they must rank items or statements in order of priority, do it as follows:
  - Start by slowly reading all the statements. Ask the person to listen carefully. Now say: "I am going to read the statements again. Stop me when I read the statement you agree with most and would like to put first, second or third."
  - If necessary, you can repeat it for a third time, but not more.

In the section "comments" at the bottom of the question, ask: "Is there anything that you would like to add to this list, or any comments that you would like to make, on any of the above statements?"
8. Write down answers on open questions very carefully. Write everything that they say. Probe by saying: "What else?" or "Do you want to add more?" or "Is this your full answer?" Be careful not to hint answers by giving examples. If the space provided is not enough, use the back of the page. If you do this, be careful that you number the question correctly.
9. Don't spend more than one and a half hour per questionnaire. Try to complete it in 1 hour.

Many thanks

Linah Joubert  
**SOCIAL WORKER**

18.08.93

SvD

# INSTRUCTIONS TO FIELD WORKERS

## RURAL AREAS

1. Explain in detail, the purpose of the questionnaire and what we want to achieve. Say:
  - “Anglo-Alpha is concerned about employees who retire and who then find it difficult to adapt and to make ends meet.
  - We see how many of our pensioners struggle and we want to prevent this happening to our employees, when they retire. We want to help them to prepare thoroughly and in time for retirement.
  - In order to prepare oneself thoroughly for retirement and to put enough money away, one must start about 15 years before retirement and you must know what you need to do.
  - Anglo-Alpha wants to assist employees with their preparation by arranging training courses, demonstrations and counselling.
  - We can only do this properly, if we know what the needs of our employees are.
  - Through this questionnaire and interview, we want to find out what these needs are, so that we can develop a programme to help you so that you don't end up as many of our pensioners.”
2. Explain to the employee why he was chosen. Say the following:
  - “I want to explain why we have chosen you for an interview.
  - We cannot interview all the Anglo-Alpha employees because there are too many of them. We are, however, going to try to interview at least 250 people.
  - We therefore decided to select a few employees from each Operation. These people will all be between the ages of 45 and 55.
  - We took a list of names of employees who fall into this age group and we selected every 3<sup>rd</sup> person on the list. Your name was amongst those we selected.
  - This does not mean that we are going to put you on early retirement, or that we are going to retrench you. This questionnaire has nothing to do with retrenchment. You need not be afraid. We only want to gather information to develop a retirement programme.”
3. Stress that all the questions must be answered truthfully and honestly. Emphasise that it will be confidential – his name will not be written on the questionnaire and nobody at the Plant will see his answers. It will only be dealt with by the Social Worker. Say the following:
  - “Everything that you say to me in connection with this questionnaire will be kept confidential.
  - We will not show your answers to anybody, not even your Supervisor or Manager. Only the Social Worker, who will develop the programme, will handle it.
  - Your name won't be on the questionnaire. Therefore please answer the questions truthfully and honestly.”
4. Acquaint yourself thoroughly with the contents of this questionnaire. Read each question carefully and make sure that you understand exactly what is being asked. Ensure that you understand each question in your own language and that you will be able to translate it, if necessary.
5. Read the question slowly to the employee. Make sure that he understands correctly. Read it again, if necessary.

# ANGLO-ALPHA RETIREMENT PREPARATION PROGRAMME

## RETIREMENT PREPARATION FOR BLUE COLLAR WORKERS IN AN INDUSTRIAL SETTING QUESTIONNAIRE

**AIM:** In order to develop a retirement preparation programme for blue collar workers, we want to assess the following:

1. Your perception of retirement.
2. Your expectations of retirement.
3. Your knowledge of retirement matters.

### INSTRUCTIONS:

Please listen carefully to each question as asked by the fieldworker and answer as truthfully and comprehensively as possible.

### SECTION 1 – BIOGRAPHICAL INFORMATION

FOR OFFICE USE

Resp No.  
   1-3 V1

Card No.  
  4-5 V2

1.1 Geographical area where employed:

Urban	Rural
1	2

6 V3

1.2 Nature of employment:

Administra- tive	Labourer	Driver	Technical Assistant
1	2	3	4

7 V4

1.3 Highest qualifications – education:

No formal education	Primary school to Std 2	Std 3-5	Std 6-8	Std 9-10	Post Matric
1	2	3	4	5	6

8 V5

1.4 Number of years employed by Anglo-Alpha:

Years

9-10 V6

1.5 Age:

45-50	51-55
1	2

11 V7

FOR OFFICE USE

## 1.6 Home Language:

Afr	Eng	South Sotho	North Sotho	Zulu	Tswana
1	2	3	4	5	6
Xhosa	Shan-gaan	Pedi	Swazi	Venda	
7	8	9	10	11	

  12-13 V8

## 1.7 Marital status:

Never Married	Married	Separated	Divorced	Widowed
1	2	3	4	5

 14 V9

## 1.8 If married, how many wives do you have at present?

One	Two	More than Two
1	2	3

 15 V10

## 1.9 How long have you been married to each?

Wives	No. of Years
1	
2	

  16-17 V11

  18-19 V12

## 1.10 How many children do you have? Indicate the age of each child:

Sons	Age: 1
	2
	3
	4
	5
	6
Daughters	Age: 1
	2
	3
	4
	5
	6
	7

  20-21 V13

  22-23 V14

  24-25 V15

  26-27 V16

  28-29 V17

  30-31 V18

  32-33 V19

  34-35 V20

  36-37 V21

  38-39 V22

  40-41 V23

  42-43 V24

  44-45 V25

  46-47 V26

## SECTION 2 – PERCEPTIONS OF RETIREMENT

FOR OFFICE USE

- 2.1 In a few sentences describe what you think a “happy retirement” is.  
(If you want to be happy when you are on pension, how must your life be?)

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  48-49 V27-V28

  50-51 V29-V30

- 2.2 Do you think all people are happy when they retire?

All people are happy	Some people are happy	Nobody is happy
1	2	3

 52 V31

- 2.3 If the answer is 1 or 2, then ask “Why do you think so?”

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  53-54 V32-V33

 55 V34

- 2.4 Do you think your life will be better, worse, of the same, when you retire than it is now?

Better	Worse	The Same
1	2	3

 56 V35

- 2.5 Why do you say so?

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  57-58 V36-V37

 59 V38

- 2.6 What are the things that you will enjoy most when you are retired? I am now going to read to you some of the things people enjoy when they don't have to work anymore. Listen carefully. Now tell me which 3 of these you are going to enjoy most?

	Positive Aspects	
a)	More time to myself	
b)	More time for my family	
c)	The opportunity to rest	
d)	Freedom from work and responsibilities	
e)	My pension benefits	
f)	Freedom to do my own things in my own time	

 60 V39

 61 V40

 62 V41

 63 V42

 64 V43

 65 V44

## FOR OFFICE USE

2.7 Now, I am going to read a few things people don't enjoy when they are retired. Listen carefully, which 3 of these will apply to you?

	Negative Aspects	
a)	That I would not get my salary any longer	
b)	That I won't be with my friends and colleagues any longer	
c)	That I won't be able to do my work any longer	
d)	That I will be at home with my family all the time	
e)	That I will have too much time with not enough to do	
f)	That I will feel worthless and unimportant	

<input type="checkbox"/>	66	V45
<input type="checkbox"/>	67	V46
<input type="checkbox"/>	68	V47
<input type="checkbox"/>	69	V48
<input type="checkbox"/>	70	V49
<input type="checkbox"/>	71	V50

2.8 In your opinion, what are the main problems (difficulties) people experience when they are retired?

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72-73 V51-V52

74-75 V53-V54

2.9 What do you fear most of retirement? (What things are you afraid of when going on pension?)

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76-77 V55-V56

78-79 V57-V58

Resp No.     
 1-3 V59  
 Card No.      
 4-5 V60

2.10 What do you think can a person do while he is still employed to ensure a happy and carefree retirement?

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6-7 V61-V62

8 V63

**SECTION 3 – EXPECTATIONS OF RETIREMENT**

FOR OFFICE USE

- 3.1 When we work our lives form a certain pattern. We do certain things every day, month and year. How will your life change when you retire? ("What will be different and how will it be different from what it is now?" Consider your whole life and not only your income.

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  9-10 V64-V65

  11-12 V66-V67

- 3.2 How do you feel about retirement? Listen to the feelings described below and indicate the one you agree with most. (The one that is most applicable to you.)

Feelings		
a)	I can't wait for the day to come	1
b)	I am looking forward to retirement	2
c)	I want to retire one day, but it must not be soon	3
d)	I dislike the idea of retirement totally	4
e)	I am afraid to retire	5

 13 V68

- 3.3 When do you think a person should retire?

a)	When he is 65	1
b)	When he has saved enough money	2
c)	When he is still young enough to enjoy life and do other things	3
d)	When he himself chooses to retire	4

 14 V69

- 3.4 At what age would you like to retire?

  15-16 V70

- 3.5 Do you enjoy to work?

Yes	No
1	2

 17 V71

- 3.6 a) What are the things that you enjoy about being employed (work)?

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  18-19 V72-V73

 20 V74



## FOR OFFICE USE

b) What are the things that you don't enjoy about being employed?

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21-22 V75-V76

23 V77

3.7 What will you miss most of your work when you retire? Listen to the statements below and indicate in order of priority, the three items which you will miss most.

Aspects of work		
a)	The money I earned	1
b)	The company of my colleagues	2
c)	Being respected as a worker	3
d)	Doing a useful job	4
e)	The feeling that I was a good worker	5
f)	The exciting things that happened to me on the job	6

24 V78

25 V79

26 V80

27 V81

28 V82

29 V83

3.8 When a person is employed, he has status and enjoys the respect of other people. Do you think your family will respect you in the same manner when you retire?

Yes	No
1	2

30 V84

3.9 Do you expect that your family life (your life with your wife and children) will be better, worse, or the same than it is now, when you retire?

Better	Worse	The Same
1	2	3

31 V85

3.10 Give reasons for your answer if you are of the opinion that it will be better or worse.

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32-33 V86-V87

34-35 V88-V89

3.11 Do you think your health will be better, worse, or the same, when you retire than it is now?

Better	Worse	The Same
1	2	3

36 V90

3.12 Give reasons for your answer.

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37-38 V91-V92

39-40 V93-V94

FOR OFFICE USE

3.13 Who do you think must assume responsibility for you when you are old?  
(Who must look after you?)

a)	Your spouse	1
b)	Your children	2
c)	The Government	3
d)	Your previous employer	4
e)	Yourself	5

 41 V95

3.14 Do you expect to have more, less, or the same, amount of worries when you retire than you have now?

More	Less	The Same
1	2	3

 42 V96

3.15 What are the things that you will be worrying about most?

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  43-44 V97-V98

 45 V99

3.16 I am now going to read to you words that we use to describe people. How will people describe you 20 years from now? Listen carefully to the words, then tell me which word will they use to describe you. Remember, it is not how they describe you now, but how they will describe you 20 years from now.

Powerful	or	1	Weak	2
Cheerful	or	1	Complaining	2
Hard to live with	or	1	Easy to live with	2
Quarrelsome	or	1	Kind	2
Busy	or	1	Idle	2
Independent	or	1	Dependent	2
Progressive	or	1	Backward	2
Helpful to others	or	1	Useless to others	2
Important	or	1	Unimportant	2
Have many friends	or	1	Lonely	2
Well off (rich)	or	1	Poor	2

 46 V100

 47 V101

 48 V102

 49 V103

 50 V104

 51 V105

 52 V106

 53 V107

 54 V108

 55 V109

 56 V110

3.17 How will you keep yourself busy when you retire?

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  57-58 V111-V112

  59-60 V113-V114

## SECTION 4 – AWARENESS AND LEVEL OF PREPARATION

### **MORALE AND LIFE SATISFACTION**

FOR OFFICE USE

- 4.1 How would you describe yourself with regard to feelings of happiness as it applies to you most of the time?

Very happy	Happy	Unsure	Unhappy	Very Unhappy
1	2	3	4	5

 61 V115

- 4.2 a) What are the things in life that make you happy?

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  62-63 V116-117

 64 V118

- b) What are the things in life that make you unhappy?

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  65-66 V119-V120

 67 V121

- 4.3 Do you feel satisfied with your life, in general, at present?

Very Satisfied	Satisfied	Unsure	Dissatisfied	Very Dissatisfied
1	2	3	4	5

 68 V122

- 4.4 a) If satisfied, or very satisfied, list three things that make you satisfied with life.

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  69-70 V123-V124

 71 V125

- b) If dissatisfied, or very dissatisfied, list three things that make you dissatisfied with life.

---



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  72-73 V126-V127

 74 V128

## FOR OFFICE USE

Resp No.     
 1-3 V129  
 Card No.     
 4-5 V13  
 0

- 4.5 I am now going to read to you a few sentences which describe how people feel when they work full time. Listen carefully, then tell me, do you also feel like that very often, often, sometimes or never.

	V e r y  O f t e n	O f t e n	S o m e t i m e s	S e l d o m	N e v e r
I don't see enough of my family	1	2	3	4	5
I don't have enough time for myself	1	2	3	4	5
I am lonely	1	2	3	4	5
I am bored	1	2	3	4	5
I am neglected	1	2	3	4	5
I feel unhappy	1	2	3	4	5
I have no friends	1	2	3	4	5
I am a failure	1	2	3	4	5
I am unimportant	1	2	3	4	5
I have nothing to live for	1	2	3	4	5
I am useless	1	2	3	4	5
Nobody loves me	1	2	3	4	5

<input type="checkbox"/>	6	V131
<input type="checkbox"/>	7	V132
<input type="checkbox"/>	8	V133
<input type="checkbox"/>	9	V134
<input type="checkbox"/>	10	V135
<input type="checkbox"/>	11	V136
<input type="checkbox"/>	12	V137
<input type="checkbox"/>	13	V138
<input type="checkbox"/>	14	V139
<input type="checkbox"/>	15	V140
<input type="checkbox"/>	16	V141
<input type="checkbox"/>	17	V142

- 4.6 Now, I will read to you a few sentences we use to describe other people. How do your friends, family and colleagues describe you? Listen carefully to the sentences. Do they say this about you? Answer yes or no.

	Yes	No
Easy to get on with	1	2
Good natured/kind	1	2
Easy to satisfy	1	2
Caring for others	1	2
Enthusiastic/eager	1	2
Optimistic/seeing the bright side of things	1	2

<input type="checkbox"/>	18	V143
<input type="checkbox"/>	19	V144
<input type="checkbox"/>	20	V145
<input type="checkbox"/>	21	V146
<input type="checkbox"/>	22	V147
<input type="checkbox"/>	23	V148

**FAMILY RELATIONSHIPS**

FOR OFFICE USE

4.7 How would you describe your relationship with your spouse and children?

	Very Happy	Happy	Un-sure	Un-happy	Very Un-happy
Spouse	1	2	3	4	5
Children	1	2	3	4	5

<input type="checkbox"/>	24	V149
<input type="checkbox"/>	25	V150

4.8 To what extent do you and your spouse usually agree on matters?

Always agree	1
Often agree	2
Sometimes disagree	3
Never agree	4

<input type="checkbox"/>	26	V151
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4.9 Have you ever left your spouse because you could not get on with each other?

Yes	No
1	2

<input type="checkbox"/>	27	V152
--------------------------	----	------

4.10 a) Do you and your wife talk about retirement?

Often	Seldom	Never
1	2	3

<input type="checkbox"/>	28	V153
--------------------------	----	------

b) If you do, what are the things that you talk about?

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<input type="checkbox"/>	29-30	V154-V155
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<input type="checkbox"/>	31	V156
--------------------------	----	------

4.11 How much time do you spend with your wife, excluding bedtime (the time that you sleep together)?

	YES	NO
More than 2 hours per weekday	1	2
Daily, but less than 2 hours per weekday	1	2
Saturdays only	1	2
Sundays only	1	2
Weekends only	1	2
Every second weekend only	1	2
Once per month only	1	2
Less than once per month only	1	2
No time at all	1	2

<input type="checkbox"/>	32	V157
<input type="checkbox"/>	33	V158
<input type="checkbox"/>	34	V159
<input type="checkbox"/>	35	V160
<input type="checkbox"/>	36	V161
<input type="checkbox"/>	37	V162
<input type="checkbox"/>	38	V163
<input type="checkbox"/>	39	V164
<input type="checkbox"/>	40	V165

FOR OFFICE USE

- 4.12 I am going to read to you ways in which a man and his wife can spend their time together. How do you and your wife spend your time together? Listen to what I am going to read to you. Now tell me, do you do this very often, often, sometimes, seldom or never?

	V e r y  O f t e n	O f t e n	S o m e t i m e s	S e l d o m	N e v e r
a) Sharing meals	1	2	3	4	5
b) Talking to each other	1	2	3	4	5
c) Watching TV	1	2	3	4	5
d) Visiting friends	1	2	3	4	5
e) Going to the bioscope	1	2	3	4	5
f) Going to church	1	2	3	4	5
g) Going to meetings and other social gatherings	1	2	3	4	5

<input type="checkbox"/>	41	V166
<input type="checkbox"/>	42	V167
<input type="checkbox"/>	43	V168
<input type="checkbox"/>	44	V169
<input type="checkbox"/>	45	V170
<input type="checkbox"/>	46	V171
<input type="checkbox"/>	47	V172

**HEALTH**

FOR OFFICE USE

- 4.13 Would you say you feel older, younger, or the same as other people of your age?

Older	Younger	The Same
1	2	3

48

V173

- 4.14 Do people often, sometimes, seldom or never say the following things about you?

	O f t e n	S o m e t i m e s	S e l d o m	N e v e r
a) You look very good	1	2	3	4
b) You look very old for your age	1	2	3	4
c) You look very young for your age	1	2	3	4
d) You look very tired	1	2	3	4
e) You look very worried	1	2	3	4

49

V174

50

V175

51

V176

52

V177

53

V178

- 4.15 Are you, or do you:

	Yes	No
a) More than 5 kgs overweight?	1	2
b) Smoke more than 5 cigarettes per day?	1	2
c) Drink more than 5 beers or drinks per day?	1	2
d) Drink more than 10 cups of coffee per day?	1	2

54

V179

55

V180

56

V181

57

V182

- 4.16 I am now going to read to you sentences which describe how people who work full time sometimes feel, or react. Do you often feel like this? Answer yes or no.

	Yes	No
a) Get painful indigestion or heartburn?	1	2
b) Find you are too busy to eat?	1	2
c) Find it difficult to relax?	1	2
d) Feel tense?	1	2
e) Sleep badly? (Being restless, insomnia)	1	2
f) Have headaches or pains in the shoulders?	1	2
g) Have palpitations?	1	2
h) Perspire a lot?	1	2
i) Find it difficult to turn off your thoughts?	1	2
j) Find it difficult to sit still?	1	2
k) Talk too fast?	1	2

54

V179

55

V180

56

V181

57

V182

**SOCIAL PARTICIPATION**

FOR OFFICE USE

4.17 How do you keep yourself busy when you are not working?  
(Over weekends of after work.)

\_\_\_\_\_

\_\_\_\_\_

69-70 V194-V195

71-72 V196-V197

Resp No.

1-3 V198

Card No.  0  4

4-5 V199

4.18 I am now going to read to you ways in which people spend their free time. Which of these things do you do in your free time? Tell me if you do it very often, often, sometimes, seldom or never?

	Very Often	Often	Some-times	Seldom	Never
Participate in sport	1	2	3	4	5
Walk to places	1	2	3	4	5
Do odd jobs	1	2	3	4	5
Visit friends	1	2	3	4	5
Drinks with friends	1	2	3	4	5
Play games with friends	1	2	3	4	5
Go to parties, feasts and celebrations	1	2	3	4	5
Go to church	1	2	3	4	5
Attend political meetings	1	2	3	4	5
Attend community meetings	1	2	3	4	5
Go to the bioscope	1	2	3	4	5
Go to the shebeen	1	2	3	4	5
Work in the garden	1	2	3	4	5
Do handcrafts	1	2	3	4	5
Just sit and think about things	1	2	3	4	5

- 6 V200
- 7 V201
- 8 V202
- 9 V203
- 10 V204
- 11 V205
- 12 V206
- 13 V207
- 14 V208
- 15 V209
- 16 V210
- 17 V211
- 18 V212
- 19 V213
- 20 V214

4.19 To whom do you mostly talk about your problems?

\_\_\_\_\_

21 V215

4.20 Who is your closest companion away from work?

\_\_\_\_\_

22 V216



**HEALTH****FOR OFFICE USE**

4.21 Do you belong to the Medical Aid Scheme?

Yes	No
1	2

 23 V217

4.22 Do you know the rules of the Medical Aid and how they calculate your contribution and benefits?

Yes	No	N/A
1	2	3

 24 V218

4.23 I am now going to read to you common illnesses people sometimes suffer from. Do you suffer from any of them? Answer yes or no.

	Yes	No
a) Diabetes	1	2
b) Hypertension (high blood pressure)	1	2
c) Kidney problems	1	2
d) Heart and coronary vascular diseases	1	2
e) Back problems	1	2
f) Problems with your feet	1	2
g) TB	1	2
h) Pneumo coniosis	1	2
i) Arthritis	1	2
j) Asthma	1	2
k) Dermatitis	1	2
l) Bronchitis	1	2

 25 V219

 26 V220

 27 V221

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 34 V228

 35 V229

 36 V230

 37 V231

 38 V232

4.24 Do you get regular treatment for these illnesses?

Yes	No	N/A
1	2	3

 39 V233

4.25 Do you know how this/these illness(es) will affect your life when you grow old?

Yes	No	N/A
1	2	3

 40 V234

4.26 When you retire where will you go for medical treatment?

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FOR OFFICE USE

40-41 V235-V2

42 V237

**HOUSING**

- 4.27 a) Do you own your own home?  
b) Do you own farming land?

Yes	No
1	2
1	2

- 4.28 If "Yes", describe the nature and size of your home (I want to find out whether you stay in a reasonable house, a hut or a shack).

Number of Rooms	
1	1
2-3	2
4-5	3
6-7	4
8	5

Building Material	
Plastic/cardboard	1
Corrugated Iron	2
Mud	3
Cement bricks	4
Face bricks	5

- 4.29 Does your present dwelling have any of the following facilities?  
Answer yes or no.

Facility	Yes	No
Running water	1	2
Hot running water	1	2
Electricity	1	2
Inside toilet	1	2
Bath or shower	1	2
Separate kitchen	1	2
Separate living room (separate from kitchen and bedroom)	1	2
Separate bedroom	1	2

- 4.30 Will your home be paid for when you retire?

Yes	No	N/A
1	2	3

- 4.31 If you don't stay in your own home permanently, where do you stay now?

\_\_\_\_\_

FOR OFFICE USE

43 V238  
 44 V239

45 V240

46 V241

47 V242  
 48 V243  
 49 V244  
 50 V245  
 51 V246  
 52 V247  
 53 V248  
 54 V249

55 V250

56 V251

## FOR OFFICE USE

4.32 Where do you intend to stay when you retire? Listen to the statements below and answer yes or no.

	Yes	No
a) I want to stay in my own home where I stay now	1	2
b) I want to stay with my children	1	2
c) I want to move to the city	1	2
d) I want to stay in a rural area (homeland)	1	2

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<input type="checkbox"/>	58	V253
<input type="checkbox"/>	59	V254
<input type="checkbox"/>	60	V255

4.33 I want to find out how much you know about housing matters. Listen to the questions below. Tell me, do you know everything about it, a little bit, or nothing?

	Nothing at all	A little bit	Sufficient
a) How to purchase land	1	2	3
b) How to purchase a house	1	2	3
c) How to borrow money from a financial institution	1	2	3
d) How bond repayments work	1	2	3
e) How to make your property safe against burglars and violence	1	2	3
f) How to insure your property	1	2	3
g) Inexpensive building methods	1	2	3
h) Paying of water and electricity bills	1	2	3
i) Paying of rates and taxes	1	2	3

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<input type="checkbox"/>	62	V257
<input type="checkbox"/>	63	V258
<input type="checkbox"/>	64	V259
<input type="checkbox"/>	65	V260
<input type="checkbox"/>	66	V261
<input type="checkbox"/>	67	V262
<input type="checkbox"/>	68	V263
<input type="checkbox"/>	69	V264

**MONEY MATTERS**

4.34 Do you have a Will/Testament?

Yes	No
1	2

4.35 Do you understand the Rules of your Pension Fund fully, partially or not at all?

Fully	Partially	Not at all	N/A
1	2	3	4

4.36 Do you know how your pension is calculated?

Yes	No
1	2

4.37 Do you think your present income is adequate to put money away for your old age?

Very Adequate	Adequate	Inadequate	Very Inadequate
1	2	3	4

4.38 What will your sources of income be when you retire? You can indicate more than one source. (Which source of income will you have when you retire? Where will your money come from?)

Source	Yes	No
a) Company pension	1	2
b) State pension	1	2
c) Retirement annuities	1	2
d) Part-time earnings (piece job or temporary employment)	1	2
e) Interest on investments	1	2
f) Farming	1	2
g) Contributions from children	1	2
h) Contributions from relatives	1	2
i) Income from small business	1	2

## FOR OFFICE USE

 70 V265

 71 V266

 72 V267

 73 V268

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 1-3 V269

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 4-5 V270

 6 V271

 7 V272

 8 V273

 9 V274

 10 V275

 11 V276

 12 V277

 13 V278

 14 V279

FOR OFFICE USE

4.39 Do you think your pension money will be enough to support you and your family when you retire?

Yes	No	I don't know
1	2	3

15 V280

4.40 What other provisions can you make to earn extra income when you retire?

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16-17 V281-V282

18 V283

4.41 Do you and your spouse budget for your monthly expenses?

Always	Some-times	Never
1	2	3

19 V284

4.42 I now want to find out how much you know about money matters. Listen to the things below. Tell me, do you have adequate knowledge about it, do you only know a little bit, or don't you know anything at all?

	Adequate Knowledge	Little Knowledge	No Knowledge at all
Your Pension Fund	1	2	3
State Pensions	1	2	3
Retirement Annuities	1	2	3
Provident Fund	1	2	3
Savings Accounts	1	2	3
Fixed Deposits	1	2	3
Building Society Subscription	1	2	3
Shares, e.g. the Perm's Blue Book	1	2	3
Unit Trusts	1	2	3
Shares	1	2	3
Stokvels	1	2	3
Life Insurance	1	2	3
Endowment Policies	1	2	3
Burial Insurance	1	2	3
Small Business Management	1	2	3
To budget	1	2	3
To draw up a valid and legal Will	1	2	3

20 V285  
 21 V286  
 22 V287  
 23 V288  
 24 V289  
 25 V290  
 26 V291  
 27 V292  
 28 V293  
 29 V294  
 30 V295  
 31 V296  
 32 V297  
 33 V298  
 34 V299  
 35 V300

FOR OFFICE USE

4.43 What can the Company do to contribute to your happy and carefree retirement?

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36-37 V301-V302

38-39 V303-V304

Linah Joubert  
**GROUP MANAGER SOCIAL SERVICES**

REF: F/JO/Question-2