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Modeling retiree reciprocity in organizations

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MODELING RETIREE RECIPROCITY IN ORGANIZATIONS

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ABSTRACT

Increasingly, organizations are dealing with issues surrounding the aging workforce. The continued use of early retirement has meant a steady exit of organizational knowledge and experience, as well as a global increase in the economy's dependency ratio, which is predicted to increase with the pending retirement of the Baby Boomer cohort. As a result, it is becoming even more critical to retain and effectively utilize mature workers and retirees. In addition, the current pool of retirees serves as a potential resource for organizations as well. This research was aimed at individual and organizational variables related to a retiree's desire to return to the workplace. The underlying assumption of this thesis was that a new concept, retiree reciprocity, was functioning as a motivation for the retiree to return to his or her organization. To test this model, a 92-item survey measuring perceived organizational support, organizational identification, retirement planning/preparedness, reasons for retirement, retirement satisfaction, meaning of work, and post-retirement work behaviors was mailed out to 3,511 retirees of a southern California utility company. 1,010 retirees responded, resulting in a 29% response rate. Some

support was found for the hypothesized model of retiree reciprocity. This suggested that perception of the organization, perception of retirement, and meaning of work factors were functioning to predict retiree reciprocity to an organization. Additionally, the desire to work on a part-time or seasonal basis at one's retiring organization was the strongest of the three proposed post-retirement work behaviors of part-time work, full-time work, and volunteering. This model has the potential to serve individual and organizational needs alike as an informative basis for explaining and predicting post-retirement work behaviors. In addition to the model, exploratory factor analysis was performed to examine the structure of reasons underlying retire reciprocity. Five factors emerged to represent retiree reciprocity across all three behaviors - returning to volunteer at or on behalf of the organization, returning to work part-time or seasonal at the organization, and returning to work full-time at the organization. They were community/altruism reasons, personal/activity reasons, generativity reasons, reciprocity reasons, and for the two work behaviors, financial reasons.

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CHAPTER ONE

The Dynamic Nature of Work and Workers

Changing Demographics

The literature abounds with information on America's aging workforce. Currently, over 2.5 million people retire each year in the United States (Feldman, 1994), and the numbers are increasing with the "Baby Boomer" cohort nearing the traditional retirement age. More than two-thirds of the individuals who will constitute the workforce in the year 2000 are currently working (Offermann & Gowering, 1993). This means we will not be seeing a dramatic influx of younger workers in the labor force. Demographics show that even though individuals are living longer, they are retiring from their careers at younger ages. For example, 84% of our 60 year olds were part of the labor force in 1970. By 1986, the percentage dropped dramatically to 70%, and more recently in 1993 has remained relatively stable at 69% (Shultz, 1997). By the turn of the century, it is predicted that the ratio of older/mature Americans to younger Americans will be at an all time high, with older/mature Americans, the "Baby Boomers," occupying a clear majority.

The societal impact of the aging of America, in labor force terms, is most evident when we look at the dependency ratio. The trend towards early retirement has drawn attention to this dependency ratio, which is the ratio of non-employed to employed people in the population. Researchers predict the imminent increases in early retirement (whether for personal or organizational reasons) will result in drastic increases in the dependency ratio in the years to come. Therefore, their argument is that it will be necessary to keep the mature population employed in order to "balance" the dependency ratio (Rosen & Jerdee, 1988). In 1995, the Census Bureau report (cited in Shultz, 1997) estimated that 85% of those 50 and over are willing to work part-time, temporary, interim, or in contract employment; thus it will become imperative that organizations begin to consider the utility of mature workers as employees (Lindbo & Shultz, 1998).

The desire for continual involvement in the labor force by mature Americans (Mor-Barak, 1995), paired with the continual increase in the ratio of older to younger Americans, signals the need for organizations to "step up to bat" in dealing with this historical impact on the American economy. More and more organizations are beginning to examine their retirement and staffing policies

(Rosen & Jerdee, 1985). With the elimination of mandatory retirement for most workers in the United States in 1986 with the passing of amendments to the Age Discrimination in Employment Act (ADEA), workers should have more control over their "employment destiny." The decision to remain in an organization past the "traditional" retirement age (i.e., 65) or to make an early exit now depends on a number of individual and organizational factors.

Changing Organizations

The demographic shifts noted above are bound to affect how organizations operate internally and how they conduct business in the external marketplace. For example, not only will organizations see a steady exit of organizational knowledge and experience (with increasing retirements); retirement benefits/pensions and "upkeep" will weigh heavily on operating expenses.

Most organizations tend to favor early rather than later (or postponed) retirement, as the stigma still exists that older workers are not as productive as younger workers. However, research has shown this stereotype to be false in most cases (Waldman & Avolio, 1993; Stagner, 1985). Traditionally, the organizational strategy surrounding early retirement has focused on the "golden handshake" and how to "grease the skids" for senior employees, not considering the effects on the individuals. Little attention has been paid to the changing demographics that are bringing about the need to retain mature employees (Rosen & Jerdee, 1988). Furthermore, organizations not only have to be concerned about the shifting demographics but they also must address the changing nature of work.

Changing Work

In the past century we have seen a shift from mostly blue collar-type industries, such as agriculture and manufacturing, to today's white collar technological and knowledge based economy which itself is also moving towards more concentration on the organization's intellectual capital. With these changes we are seeing a shift from taking part in mostly "core" staff or line work, towards participating in more "variable" temporary, assignment-based, project-type work. This has lead to the utilization of more temporary, contract, and consultant-type workers within organizations. While these practices appear to be part of the new, cutting edge employment philosophy of the 1990s, organizations are still experimenting with successes and failures in terms of who (what type of people or employees) is best to hire for "variable" work. Should they staff these positions internally, or seek external hires? Another changing concept, retirement, will be explored next using traditional, modern, and future frameworks.

Changing Nature of Retirement

Traditionally, to retire has been defined as: "To withdraw from office, business, or active life, usually because of age"(Random House Dictionary, 1980). Feldman (1994) defines retirement as, "the exit from an organizational position or career path of considerable duration, taken by individuals after middle age, and taken with the intention of reduced psychological commitment to work thereafter" (p. 287). This definition takes a more psychological perspective on retirement as opposed to the traditional view regarding the receipt of Social Security benefits and pensions. The definition of retirement is obviously more complex than one would suspect, and just as individual perceptions of retirement differ, so do definitions.

For the purpose of this study and future frameworks, retirement will be defined as, "the process of socialization through and out of an organization of considerable career duration, taken with the intention of reducing the psychological and physical strain of full-time employment on an individual." The major difference in this definition from previous ones (such as Feldman's) is the focus on how the organization influences this process through both formal and informal socialization of the individual; it is a process, a transition, and not just an event. "Organization of considerable career duration" will be defined as the organization where the majority of one's career was spent and through which one receives retirement benefits.

The redefinition of retirement by the author is part of the recent call from the field in the past years for a redefinition of the concept of retirement. Just as the United States' demographics are shifting towards a more mature population, and organizations and the nature of work are changing, so also must the concept of retirement change to accommodate individuals and organizations alike. No longer is there a set age, process, or consequence for retirement. The definition of retirement has changed and will continue to change, likely to that of a another transitional developmental stage, not just the end of employment for an individual (Sterns & Patchett, 1984).

Employment constitutes a major part in the adult life course, with people devoting the majority of their time at or preparing for work (e.g., commuting and morning rituals). Therefore, it makes sense that the retirement process is seen as a major transition, which too often brings with it a sense of emptiness and lack of life satisfaction (Atchley, 1997). The French refer to this transitional period as the "third age" of life (living), with the first being "learning," the second being "work" (Shultz, 1997).

Atchley (1971; cited in Atchley, 1988) stated that the retirement process begins when individuals recognize that some day they will retire. He also found that most adults expect to retire (less than 10 percent do not) and most of them expect to retire before age 65. Since almost everyone expects to retire and retirement has such a tremendous impact on individuals' lives, it is important and useful to examine the planning and decision-making processes preceding retirement and how they affect overall retirement satisfaction.

One important factor in this retirement equation may be the proposed concept of "retiree reciprocity" which is derived from the concepts of employee reciprocity and social exchange; taken more literally, a retiree's "repayment" to his/her retiring organization. Could this construct be operating in a similar fashion to employee reciprocity (Settoon, Bennett, & Linden, 1996), in which an employee behaves in certain "organizationally-beneficial" ways because of past fair and supportive treatment of the employee by the organization?

Correlates and Predictors of Retiree Reciprocity

The primary intention of this study is to examine variables that may influence a retired individual's decision to "repay" or "give back" to an organization for its past employment relationship with the individual. This repayment or reciprocity could be made in several ways, such as attitudinal support and loyalty, volunteering (e.g., mentoring, community spokesperson, etc.), or re-employment capacities (e.g., independent contractor, consulting, etc.). Another aim of this study is to identify key factors, such as perceptions relating to the organization, perceptions relating to retirement, and variables relating to the individual's meaning of work, and to demonstrate how they may be related to retiree reciprocity. Finally, in understanding these influential variables, we can better examine how organizations can influence them as well as discuss the individual and organizational benefits of retiree reciprocity.

I will begin by examining the proposed concept, "retiree reciprocity." Then the proposed composition of retiree reciprocity will be examined, specifically, three general factors: perception of the organization, perception of retirement, and meaning of work -- which are proposed to predict retiree reciprocity.

Retiree Reciprocity

The premise for predicting retiree reciprocity stems from the concept of employee reciprocity, which is derived from the combination of Blau's concept of social exchange and Gouldner's norm of reciprocity (Eisenberger et al, 1986). Blau (1964; see Eisenberger et al, 1986) theorized that "the basis for any exchange relationship can be described in terms of either social or economic principles" (p. 51). For the purposes of this study, concentration will be placed upon the social exchange principle, which is based on the trust that gestures of goodwill will be reciprocated at some future time. Generally, research findings suggest that an organization can establish high-quality exchange relationships with its employees by engaging in positive actions towards its employees. These positive actions on the part of the organization can create obligations for employees to reciprocate to the organization in positive, beneficial ways (Dansereau, Graen, & Haga, 1975; Konovsky & Pugh, 1994; Eisenberger et al, 1986; Shore & Wayne, 1993). This "obligational exchange" can be explained using the norm of reciprocity. This means that as an organization displays certain "supportive" functions such as socialization procedures, career planning, socio-emotional networks, rewards systems, and fairness, individuals may feel obligated to *reciprocate* those actions by displaying behaviors or attitudes, such as organizational citizenship, in-role, or extra-role behaviors (e.g., person-organization value congruence, loyalty, and/or behavioral support) which are beneficial to the organization.

Typically, social exchange has been considered valid on two levels, global and dyadic. Global exchanges refer to a relationship that occurs between employees and the organization as a whole, with employees exhibiting behaviors and attitudes, such as organizational citizenship, organizational commitment, and organizational identification. Dyadic relationships more typically occur between employees and their supervisors, on a more interpersonal basis. Research has found leader-member exchange, a dyadic relationship, to be related to organizational citizenship behaviors - those, which conform to typical duties (as outlined in a typical job description), and those which extend beyond typical job expectations. This dyadic exchange relationship is characterized by trust, loyalty, interpersonal affect, and respect (Settoon, Bennett, & Linden, 1996). This study will focus on the global exchange since we are looking at retirees' attitudes towards the organization, and their employment experience as a whole. An example of a global exchange relationship is the level of perceived organizational support (Eisenberger et al, 1986) an employee experiences from the organization, in exchange for his/her organizational commitment; this concept will be examined later. The overarching assumption is that multiple exchange relationships are necessary for employees' and organizations' "healthy" behavior.

This study will make a leap from employee reciprocity to proposing a similar retiree reciprocity as a possible mechanism in a retiree's decision to return to his or her retiring organization - in an employment or volunteering capacity. The assumption, in a global sense, is that if an organization treated him/her in a fair, respectful manner and provided adequate support to the individual as an employee, s/he might be motivated to return the "favor" in some way as a retiree (e.g., become a community advocate, mentoring, working part-time as needed). Recognizing that reciprocity may only be one "reason" or motivation to volunteer or work at one's retiring organization, I will address some other common motivations behind volunteer behavior in general.

Research has generally found volunteering behavior to be quite complex, yet common themes emerge from the exploration of volunteerism motivations. Altruistic, ideological, egoistic, material/reward, status/reward, social relationships, leisure-time spent, and personal growth reasons have all been found to be motivators for volunteerism (Fischer & Schaffer, 1993). Research has found mature individuals to have slightly different motivations for volunteering, such as altruistic, ideological, material/reward, status/reward, social relationships, leisure-time, and personal growth as primary motivations. Generativity, or the need to fulfill one's life goals and pass on his or her knowledge, could be added as another possible motivation for older workers to volunteer, but this has not been researched (Fischer & Schaffer, 1993).

In today's dynamic labor force, another motivation, reciprocity, may be unveiled.

Reiterating that while most research has focused on employee reciprocity towards the organization, the purpose of this paper is to explore the possibility of reciprocation *after* an employee has left an organization, specifically, as a retired person. Sound theory supports the concepts of social exchange and reciprocity in organizations with *current* employees (Eisenberger et al, 1986; Konovsky & Pugh, 1994); therefore, it seems reasonable that an inference of a similar sort can be made regarding past employees. What variables would encourage a retired person to reciprocate back to his/her retiring organization? Why would the organization want or need retiree reciprocation? These are very important questions for understanding changing retirement patterns.

In today's changing workforce, not only are demographics shifting to an older labor force, but also organizations may be under-employed and may need to seek the assistance of retirees. Additionally, with the work in organizations shifting from traditional "core" staff work to "variable" peaks and valleys in workloads, organizations may deem it necessary to adopt flexible staffing options, such as increased part-time workers, consultants, and even volunteers. Would it not be effective to "rehire" individuals - retirees - already familiar with the organization politics, culture, operations, and knowledge with a proven "track record," instead of spending crucial time and money on high-risk, external hiring? Additionally, if organizations deem the practice of rehiring retirees necessary, practical, and ethical, how can they be sure retirees would want to be rehired?

A variety of flexible approaches have been utilized in the past to enable mature workers to continue employment in which both the organization and individual has benefited. For example, callback arrangements (e.g., resource pools), consultant status, and partial retirement have been utilized successfully. Some companies have begun to utilize their retirees for short-term project assignments abroad. Whirlpool, Quaker Oats Company, and GTE Corporation have sung the praises of new programs they have implemented that utilize their retired professionals and managers as independent contractors (Lublin, 1998). Typically, these companies utilize their retiree population for short-term (e.g., 6 months) expatriate assignments, where they assist new business start-ups, training, and interim management of facilities. A spokesperson for Whirlpool stated that it's "easier, faster, and cheaper. . . . [to rely on retired employees for brief periods than to relocate a regular expatriate]. [The retired workforce represents a] huge reservoir of overlooked talent" (Lublin, 1998, p. B1). Companies are in favor of these practices since their retirees already possess critical company knowledge, are familiar with the organizational culture, and are typically very familiar with the job. Many retirees have responded to these assignments with the same pride of (work) ownership they had as regular employees. GTE's 1997 internal employee survey found 725 other retirees eager to participate in these types of programs (Lublin, 1998).

Why aren't more organizations implementing these arrangements? And even if they did, would retirees reciprocate, and why? Because of these questions, it is necessary to examine factors such as an individual's perception of the organization, perception of retirement, and meaning of work and how these factors may predict a retiree's decision to return to the organization (retiree reciprocity). Those factors are proposed to comprise a model of retiree reciprocity and they will be discussed in the following sections.

Perception of the Organization

The proposed model (see figure 1 in Appendix A) hypothesizes that the retiree's perception of the organization factor consists of four measured variables - organizational identification, perceived organizational support, and retirement planning/preparedness (specifically, financial and employer provided planning/preparedness) - and that this factor predicts retiree reciprocity.

Organizational Identification. Researchers have studied the concept of organizational commitment (commitment towards one's employing organization) to examine its relationship to several organizational phenomena of interest such as employee absenteeism, job performance, and turnover (Mathieu & Zajac, 1990). Typically, identification with one's employing organization has been included in the definition of organizational commitment: the "relative strength of an individual's identification with and involvement in a particular organization" (Mowday et al., 1982, p. 27) and "a (n) affective or emotional attachment to the organization such that the strongly committed individual identifies with, is involved in, and enjoys membership in the organization" (Meyer & Allen, 1990, p.2). However, recently theorists have begun to examine the concept of organizational identification (OID) as a separate phenomenon from organizational commitment.

"Identification with a psychological group" (IDPG) (Taijfel, 1982; Turner, 1984; cited in Mael & Tetrick, 1992) or organizational identification (OID) (Katz & Kahn, 1978; Kelman, 1961; Tolman, 1943; cited in Mael & Tetrick, 1992) is defined as "the tendency of individuals to perceive themselves and their groups or organizations as intertwined, sharing common qualities and faults, successes and failures, and common destinies"(p. 813). Social Identity Theory is the basis for this type of cognitive formation, in that people define themselves in terms of their memberships in various social categories. Mael and Tetrick (1992) have come to the conclusion that the concepts of organizational identification and organizational commitment are distinct, conceptually and empirically, and therefore should no longer be combined as one under the title of organizational commitment. A major distinction between organizational commitment and organizational identification is that OC has an affective component, whereas OID is a cognitive perception (of oneness with the group). In all actuality, organizational identification is a subset of IDPG (Locksley, Oritz, and Hepburn, 1980; Turner, 1984, cited in Mael & Tetrick, 1992).

Ashforth and Mael (1989) examined organizational commitment and organizational identification and found that the two concepts are related, but conceptually distinct. Mael and Tetrick (1992) empirically studied the two concepts and found a distinction between affective components of OC (measured by the Organizational Commitment Questionnaire, Mowday, Steers, & Porter, 1979) in which OC was more closely correlated with measures of organizational satisfaction (measured by the Minnesota Satisfaction Questionnaire, Weiss, Dawis, England, & Lofquist, 1967) than cognitive/perceptual components (IDPG/OID). Their results led them to conclude that the IDPG scale should be utilized to measure organizational loyalty and attachment. This psychological attachment, organizational identification, has been associated with increased organizational citizenship and extra-role behaviors (Becker & Billings, 1993; Dutton et al., 1994; Mael & Ashforth, 1992; cited in Mael & Ashforth, 1995). Mael and Ashforth

(1995) stated that individual differences in the propensity to identify are still present even when individuals' have the same or similar levels of organizational involvement. Therefore, other organizational/contextual factors such as organizational culture, an organization's reputation (as perceived by the individual), and organizational practices and policies (such as leadership and management, social activities, socialization practices, and group dynamics) could possibly be influencing the level or strength of individual's organizational identification, and therefore contributing to the individual's level of extra-role and citizenship behaviors. Examples of these behaviors could be increased extra-curricular involvement (social activities, fundraising, volunteering), decreased absenteeism, increased creativity, increased performance, increased helping behaviors, and other behaviors of the sort.

If an individual's strength (of organizational identification) is determined by the degree of "connection" between his/her self-concept and organizational membership, it makes sense that the more an individual identifies with the organization (the more it is a part of him/herself), the more s/he would wish to contribute the organization (intrinsically and extrinsically helping oneself as well). As employees or members of the organization or group, this phenomenon has been shown; however, does this relationship hold true for former members of the organization such as alumni or retirees?

Alumni organizational identification has been researched by Mael and Ashforth (1992); however, the phenomenon of organizational identification of retirees has not been empirically examined. Mael and Ashforth (1992) conducted a study that tested their proposed model of OID, utilizing a sample of an all-male college's alumni. They tested three main hypotheses about the relationship between alumni and their alma mater, contending that certain organizational antecedents (of OID), individual antecedents (of OID), as well as (the prediction of) outcome behaviors are associated with this relationship. College alumni were selected from this "holographic organization" (Albert & Whetten, 1985; cited in Mael & Ashford, 1992) in which members "share a common organization-wide identity" - and were deemed an appropriate sample, as college alumni support is assumed to be critical to the success of many (most) educational institutions. Alumni identification with their alma mater is thought to have a great influence on their "supportive behaviors," (e.g., attachment and involvement); however, there is (was) no empirical evidence to support this assumption.

Mael and Ashford (1992) found that the organizational antecedents: organizational distinctiveness, organization prestige, and intraorganizational competition were significantly correlated with OID. Additionally, three individual antecedents: tenure, satisfaction with the school (college), and sentimentality were significantly correlated with OID. In regards to their hypothesized outcomes (behaviors or consequences), all nine were significant, specifically financial contributions, willingness to encourage one's children (son) to attend, willingness to advise others to attend, and six measures of organizational participation. Lastly, they suggested that OID might be acting as a mediator in the relationship between the antecedents and the outcomes (behaviors). These findings indicate that those (alumni) who identify with their college are prone to support it in various ways which may have major implications, such as increased funding, activities, and other types of support. These implications could generalize to other organizations and their former members, such as retirees. Mael and Ashford

(1992) offer some practical advice for applied management techniques for increasing OID in members. Additionally, they state the need for further research to examine whether identification with a former employer "fosters continued proactive behaviors on behalf of that employer" (p. 119) - would this Alma mater/alumni relationship be parallel to the organization/retiree relationship?

Consistent with the above, Ogilvie (1987) suggested that people view their affiliations with particular organizations as part of their self-identity, which cannot be easily replaced. Furthermore Ogilvie states that those people who derive a major part of their selves from their role as an organization member may have aversive responses upon leaving the organization, as it would bring a loss of identity (e.g., dissatisfaction with retirement because of loss of organizational member role). However, it is expected that individuals can and will take this identification with them, even when they exit a group or organization, as membership is not needed to invoke organizational identification (Mael & Tetrick, 1992). Furthermore, if an individual maintains this sense of identity, s/he will strive to maintain or re-new the "connection" to the organization through other means than their former (traditional) employment (e.g., volunteering on behalf of the organization, volunteering at the organization, contract employment with the organization, public spokesperson for the organization, etc.). These implications of attachment and identification for retirees finds support in work by Dorfman, Kohout, and Heckert (1985) among others, who show that retirees may be interested in returning to work, especially if they are dissatisfied with their retirement activities. Additionally, if a retiree has a relatively strong identification or attachment to the retiring organization, s/he may prefer to return to the "old firm," whereas those with low levels of (identification) attachment would probably not be interested in the "old firm." Therefore, this study will examine the relationship of organizational identity to a retiree's perception of the organization; more specifically, organizational identification is hypothesized to be one of the variables that comprise the perception of the organization factor in the proposed model.

Perceived Organizational Support. Based on years of research in social psychology, the organizational literature attests that a global exchange relationship exists between employees and the organization. Eisenberger et al. (1986) suggested that employees form a global belief concerning the extent to which the organization values their contributions and is concerned over their well being. This belief has been labeled *perceived organizational support* (POS). Empirical research has found POS to be positively related to performance of job duties, citizenship behavior, and organizational commitment (Eisenberger et al., 1986; Eisenberger, Fasolo, & Davis-LaMastro, 1990; Shore & Wayne, 1993). These relationships can be explained in part by the reasoning that high levels of POS are believed to create obligations within individuals to repay the organization for that support (e.g., resources and/or socio-emotional support provided) with positive attitude formation or desired behaviors (e.g., citizenship behaviors) that support organizational goals.

In current employees, these attitudes can translate into desired behaviors that benefit both the individual and the organization. However, what about retired employees? Do they retain a sense of obligation, indebtedness, or loyalty to the organization that would encourage attitude formation (or attitude prolongation) and/or behavior modification that reciprocates back to the organization? And if so, what can organizations do to facilitate development of Perceived Organizational Support that would lead to retiree reciprocation? Theory and common sense would tell us that development of formal and/or informal support mechanisms in organizations would be the first step to development of employee' perceived organizational support. Therefore, the proposed model hypothesizes that perceived organizational support is a variable that partially comprises perception of the organization.

Retirement Planning/Preparedness. Forty years ago, Thompson (1958) found that successful adjustment to retirement was associated with workers (pre-retirees) who had positive attitudes towards retirement, realistic views of retirement, and made realistic plans for their future prior to retirement. Therefore, the importance of pre-retirement planning in regards to retirement satisfaction and adjustment is not a new revelation. Higher levels of adjustment, personal competence, and self-actualization have been found in retirees who participate in retirement planning programs offered through their organization (Dennis, 1988).

Fretz, Kluge, Ossana, Jones, and Merikangas (1989) found that positive levels of retirement self-efficacy are associated with less pre-retirement anxiety. This finding suggests the importance of psychologically preparing for the retirement transition. However, most retirement planning programs do not include discussions that might facilitate psychological preparation for retirement (Siegel, 1986). Taylor and Shore (1995) suggest that planning may have its strongest impact on individuals who are approaching, but not yet eligible for retirement, since many decisions central to choosing the retirement date are made by the time an individual is eligible for retirement. Still, many organizations do not have sponsored retirement planning. Modern retirement preparation programs are on the rise, but still mostly reflect financial planning and pension issues with few concentrating on psychological and life-style planning issues (Eckerdt, 1989).

Today there are limited and comprehensive retirement planning programs, the former being the pension plan and timing options, and the latter dealing with physical and mental health, housing, leisure, and legal aspects of retirement. The majority of retirement programs stress financial planning, as early exposure to retirement income realities is crucial and it is imperative for employees to know precisely where they stand. But financial planning is only one step in the pre-retirement process. Other factors that have been found to influence the retirement process are attitude, health status, education, and occupation (Kremer, 1985). Workers with higher occupation and education levels not only have higher salaries and favorable attitudes towards retirement, but they generally find their jobs more interesting and are less prone to retire early (Atchley, 1982).

Fortenza and Prieto (1994) studied a Spanish firm's pre-retirement planning program that covers physical health, psychological aspects, family and social relationships, economic issues, and use of leisure time. This type of well-rounded programming not only can help mature workers plan better for their transition to retirement, but it can help organizations predict their attrition rates more effectively, identify certain individuals for early retirement, as well as become aware of those individuals whose positions are considered "critical" and therefore must be transitioned very carefully.

The key aspect of any retirement planning initiative is to create a mindset of thinking and planning about the future which can help develop more realism and favorable attitudes, resulting in satisfaction with the decision to retire. The organization can play a critical role in this process by socializing employees early about the need for such long-term planning and providing concrete support through comprehensive employer sponsored retirement planning programs. The proposed model predicts that financial, emotional, and employer sponsored retirement planning/preparedness partially constitute a retiree's perception of the organization. Additionally, a similar relationship may exist between retirement planning/preparedness and the perception of retirement factor.

<u>Perception of Retirement</u>

The proposed model (see figure 1 in Appendix A) hypothesizes that the retiree's perception of retirement consists of the following measured variables - emotional retirement planning/preparedness, financial retirement planning/preparedness, voluntary and involuntary reasons for retirement, and satisfaction with services/resources, health/activity, and marriage/home life in retirement - and it predicts retiree reciprocity.

<u>Satisfaction with Life in Retirement</u>. The

gerontological literature is full of research on the effects of and satisfaction with retirement on individuals. As early as the 1940s (Cavan et al., 1949), retirement was viewed as clearly problematic for most workers, not just because of economic loss, but also because of loss of status and of a meaningful role. The Cornell Study of Occupational Retirement (Barron et al, 1952) used basic role theory in a longitudinal study which found that the loss of the work role often lead to physical and mental breakdowns, as well as less serious psychological difficulties. More specifically, this study found that retirement resulted in a somewhat higher degree of dissatisfaction with life but not a greater degree of dejection or hopelessness, and further analysis showed that it was not the global loss of the work role, but lower income, poor health, and negative attitudes toward retirement that were responsible for the greater proportion of dissatisfied respondents. The question of whether the loss of the work role does result in some decrease in personal satisfaction or happiness for a significant number of retirees has still not been settled.

Two main theories have emerged in the past 30 years, crisis theory and continuity theory, both comprising opposite ends of the retirement adjustment spectrum. Crisis theory postulates that retirement generally has negative and degrading effects because occupational identity is the basic legitimizing role for individuals in our society. Loss of this role through retirement implies inability to perform, which can result in reduced self-respect and status, which can lead to withdrawal, illness, and decline in happiness and life satisfaction (see Burrus-Bammel & Bammel, 1985).

By contrast, continuity theory states that occupational identity is not the central role for many workers and that retirement has become a legitimate and desirable role with opportunities for the continuation of other roles and development of new leisure roles, which provide a continuation of self-esteem and status. Consequently, continuity theory accounts for little or no long-term effects of retirement on individuals (see Burrus-Bammel & Bammel, 1985).

Both of these theories have been found to make too general assumptions, and may be subject to many exceptions. For example, crisis theory is mistaken in assuming that occupational identity is the central and legitimate role for all people in our society, since some workers consider their job to be solely financial means by which they can carry out roles more important to them. Continuity theory does not recognize the negative consequences that retirees incur as a result of leaving the work role. It is easy to see why it has been difficult to draw consistent conclusions about the effects of retirement on individuals.

Researchers postulate many causes and correlates of retirement satisfaction, mostly encompassing individualistic variables such as health, income, activity level, shared leisure with spouse and offspring, occupational level, educational level (Kremer, 1985) and job satisfaction (Beehr, 1986). Even 30 years ago, Back and Guptill (1966) (cited in Atchley, 1988) found that an individual who was healthy, had a middle- or upper-class occupation (and therefore better retirement income), and had a high number of personal interests, felt minimal losses and therefore had greater retirement and life satisfaction. Therefore, satisfaction with retirement activities may be negatively related to an individual's willingness to reciprocate to the "old firm" - whereas satisfaction with retirement in general may invoke more positive reactions toward the "old firm" ("The organization prepared me well for my retirement") and this may bring about the willingness to reciprocate. Therefore, the proposed model hypothesizes that retirement satisfaction in terms of service/resources, health/activity, and marriage/home life; partially comprise a retiree's perception of retirement.

Reasons for Retirement. In examining the decision to retire, the theory of planned behavior, which is an extension of the theory of reasoned action (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975), will be utilized. The theory of planned behavior is a joint function of intentions and perceived behavioral control. For accurate behavioral prediction, three assumptions must be met. First, "the measures of intention and of perceived behavioral control must correspond to (Ajzen & Fishbein, 1977) or be compatible with (Ajzen, 1988) the behavior that is to be predicted. Second, intentions and perceived behavioral control must remain stable in the interval between their assessment and observation of the behavior. Third, prediction of behavior from perceived behavioral control should improve to the extent that perceptions of behavioral control realistically reflect actual control" (Ajzen, 1991, p. 185).

The central factor in the theory of planned behavior is an individual's intention to perform a given behavior. Intentions are assumed to encapsulate motivational factors that influence behaviors. Intentions can indicate how hard an individual will try to perform a behavior, and how much effort s/he plans to exert. Generally, the stronger the intention, the more likely performance of the behavior will occur (Ajzen, 1991). An important note however, is that the behavioral intention can only result in behavior if that behavior is under the control of the individual - if the person can decide at his/her own will that s/he will perform the behavior. "Actual control" also refers to non-motivational factors (e.g., time, money, skills, cooperation of other; see Ajzen, 1985, for further discussion), such that it refers to the collective forces an individual has, required resources and opportunities *and* the intention to perform the behavior. Therefore, the theory of planned behavior differs from the original theory of reasoned action in the degree and inclusion of perceived behavioral control (Ajzen, 1991).

The theory of planned behavior appears to have a link to the retirement decision in that (with the elimination of Mandatory Retirement) an individual examines his/her resources or "actual control" such as financial independence, health status, and organization support paired with his/her intentions to retire in making the decision to perform the behavior of officially retiring from an organization. These intentions and examination of resources can only occur at the point at which an individual realizes s/he will retire someday and begins informally or formally planning for this transition.

Traditionally, factors that have been shown to influence the decision to retire are: wanting to retire (engage in leisure activities instead of work), health limitations, loss of job, receipt of social security benefits, receipt of pension benefits, dislike of job, number of dependents still at home, housing, and retirement of spouse (Hansson, DeKoekkoek, Neece, & Patterson, 1997). More recently, organizational researchers have identified other variables such as socialization processes, organizational culture, planned age of retirement vs. preferred age of retirement congruencies, perceived planning assistance received, and perceived voluntariness of the retirement decision, as believed to influence the retirement decision and consequently, retirement satisfaction. However, there is little to no research investigating these individual and organizational variables (with the exception of Henretta, Chan, & O'Rand, 1992; Ekerdt, Bosse', & Mogey, 1980; Ekerdt & DeViney, 1993; Shultz, Morton, & Weckerle, 1998).

Eckert, DeViney, and Kosloski (1996) developed a measurement model to facilitate research in regards to retirement intentions. They utilized data from the 1992 Health and Retirement Study (Juster & Suzman, 1995), in which they identified 5 types of intentions of retirees - stop working completely (21%), planned reduction in work (20%), continued employment with possible job change (9%), never stop working (7%), and no plans (43%). The identification of these types of intentions calls for further research on retirement satisfaction and its interaction between older workers, their work, and their organizations.

In evaluating individual perceptions and attitudes towards an event, a central issue in determining the subjective meaning of the event is the amount of control an individual has. Individuals tend to judge events which are perceived to be out of their control to be threatening (Taylor, 1983). In terms of retirement, the issue of controllability involves a retiree's perceptions about the precipitants of retirement. Traditionally, retirement research has found that voluntary, as opposed to involuntary, retirements are associated with more positive adjustment in retirement (Crowley, 1986; Streib & Schneider, 1971). Ruhm (1989) found that although official mandatory policies are (now) rare, seemingly "voluntary" retirements are often premature and prompted by poor health, job stress, or other circumstances out of the retiree's control, such as organizational "persuasion" (Parnes et al, 1985). Additionally, the element of choice in retirement decisions has been found to predict retirement satisfaction (Levy, 1981; Walker, Kimmel, & Price, 1981). Accordingly, it is predicted that greater perceived voluntariness leads to positive association with the organization, and possibly willingness to reciprocate.

Many employers have offered "early retirement" programs, many of which take the form of incentive systems and or employee "buy-outs." The employee's perception of these "early retirement" programs is critical, as they could view them on two extremes - excitement and eagerness or betrayal and anger. In other terms these "early retirements" could be viewed as voluntary or involuntary to the employee. Therefore employers must use caution when presenting these types of alternatives. Hardy and Quadango

(1995) found the timing of these programs is most critical to later retirement satisfaction. They found that for those individuals who anticipated any early retirement for more than 2 years before ("early") retirement was offered or imposed, there was greater retirement satisfaction than for those who made the decision to retiree "early" less than 6 months before retirement. These findings demonstrate the importance of increased awareness, information, and retirement planning. The proposed model hypothesizes that reasons for retirement (specifically, degree of voluntariness over the decision to retire) partially comprises a retiree's perception of retirement.

Meaning of Work

The proposed model (and the previous work of Mor-Barak, 1995) hypothesizes that an individual retiree's meaning of work consists of four measured "importance" variables - social, personal, financial, and generativity - and the meaning of work factor predicts retiree reciprocity.

Everyone has a somewhat different perception of the meaning of work. Some believe work is merely a means to an end, bringing in an income to satisfy the basic needs of food, clothing, and shelter, while other people see work as an important social role providing necessary interaction with peers and psychological satisfaction, as well as mental stimulation. Regardless of the perspective one takes regarding the meaning of work, it (work) has a dire importance for each and every person. Generally we examine the meaning of work for those people who are currently working; however, Mor-Barak (1995) identified the need to examine the meaning of work for mature workers and/or retired individuals and how that meaning may affect their attitudes towards continued employment or a search for (part-time) employment. Studies have shown the positive effects of (work) employment on mature workers, in that people tend to be more satisfied with their life, marriage, health, social networks, and mental states when employed (Bosse', Aldwin, Levenson, & Ekerdt, 1987; Cassidy, 1985; Riddick, 1985; Soumerai & Avon, 1983; and Mor-Barak, Scharlach, Birba, Garcia, & Sokolov, 1992; cited in Mor-Barak, 1995).

Mor-Barak (1995) conducted a study, based on Alderfer's human needs theory (1969) and Florian's (1982) three factors of work (economic, social, and psychological), that expanded these two models to include one more very important factor, Generativity.

Generativity, originally named by Erikson, is a developmental stage in which one wishes to share his/her knowledge, experiences, and ideas with others and "make a difference" in the lives of others (particularly the younger generation). Mor-Barak refers to this "sharing" by mature adults as training, supervising, teaching, and transferring knowledge and skills to younger workers. These ideas fit well into the author's previous suggestions of retirees returning to the workplace to mentor, volunteer, or work - to reciprocate.

Mor-Barak's (1995) study utilizing Florian's (1982) three-factor model (Meaning of Work Scale - MWS) and the addition of a generativity factor supported her hypothesis of the presence of the four factors (1) social contract factor, (2) person factor, (3) financial factor, and (4) generativity factor. Utilizing a sample of 146 participants (age fifty and over) who were actively seeking employment, the four factors accounted for 70 percent of the variance in the meaning of work scale (MWS). The implications of this study were that these four factors were particularly important for mature workers and retirees who wished to return to work, and that jobs that could provide for transfer of knowledge and experience would be most valued by mature workers. Mor-Barak called for organizations to utilize this segment of the population (in its hiring practices) for the company's benefit (decreased hiring costs, knowledge transfer, etc.) as well as the individual's benefit (financial independence, generativity, social interaction, etc.). Therefore, the proposed model predicts social, personal, financial, and generativity importance to comprise the meaning of work factor.

Present Study

Empirical research has been conducted on the previously stated variables to test various relationships in independent contexts utilizing "typical" population samples, such as college students, organization employees/members, and college alumni. However, currently there is no empirical research relating the three hypothesized factors - perception of the organization, perception of retirement, and meaning of work - utilizing a retiree population to predict retiree reciprocity. The proposed model has the potential to serve individual and organizational needs alike as an informative basis for explaining the phenomena of retiree reciprocity by pointing out factors predictive of post-retirement work behaviors, serving to facilitate strategic staffing within organizations, as well as to promote individual fulfillment and satisfaction with life in retirement.

Hypotheses

Please see figure 1 in Appendix A for the proposed model that graphically depicts the hypothesized interrelationships lending to retiree reciprocity. The measurement model and structural models are represented by geometric configurations. The rectangular boxes on the far left and far right represent measured variables that are predicted by the circles, which represent latent variables, also known as constructs or factors. The solid lines (with arrows) from the constructs to the measured variables represent a direct relationship in the direction of the particular symbol, positive or negative, indicated on each line or "path." This portion of the model is referred to as the measurement model (see Ullman, 1996 for a further discussion of measurement and structural models).

Each predictor construct has a solid line pointing to the criterion construct (retiree reciprocity); additionally each (predictor) construct predicts the direction, positive or negative, of the relationship. This segment of the model is referred to as the structural model. The criterion construct will be measured by (and predicts) three measured variables (interest in volunteering, working part-time or seasonal at the retiring organization, or working full-time at the retiring organization). Note, the absence of a line between variables or constructs indicates there is no hypothesized relationship. The analysis of the proposed model will proceed in two phases: 1) the measurement model is first analyzed; and 2) the structural model is analyzed to assess the "fit" between the proposed set of relationships and the sample data.

Phase I - Confirmatory Factor Analysis (CFA) - The Measurement Model

In regards to the relationship between the measured variables and the predictor and criterion constructs, the following hypotheses have been drawn. Please see Figure 1 in Appendix A for the hypothesized model.

Hypothesis 1. Perception of the organization is a function of organizational identification (OID), perceived organizational support (POS), and retirement planning/preparedness (specifically, financial and employer provided planning/preparedness). The more positive perception of the organization predicts a higher degree of organizational identification, perceived organizational support, and retirement planning/preparedness (specifically, financial and employer provided planning/preparedness).

Hypothesis 2. Perception of retirement is a function of emotional and financial retirement planning/preparedness, reasons for retirement (specifically, involuntary versus voluntary reasons for retirement), and satisfaction with life in retirement (specifically in regards to services/resources, health/activities, and marriage/home life). The more positive perception of retirement predicts more emotional and financial retirement planning/preparedness, more voluntary reasons for retirement, and more satisfaction with life in retirement (specifically in regards to services/resources, health/activities, and marriage/home life). The more perception of retirement negatively predicts involuntary reasons for retirement.

Hypothesis 3. Meaning of work is a function of financial, personal, social, and generativity importance. Greater meaning of work predicts more financial, personal, social, and generativity importance.

Hypothesis 4. Retiree reciprocity is a function of interest in volunteering at or on behalf of the organization, working part-time or seasonal at one's retiring organization, and/or working full-time at one's retiring organization.

Phase II - Structural Equation Modeling (SEM) - The Structural Model

In regards to the relationship of the proposed predictor constructs to the criterion construct, the following hypothesis has been drawn.

Hypothesis 5. Perception of the organization, perception of retirement, and meaning of work predict retiree reciprocity. More positive perceptions of the organization, positive perceptions of retirement, and greater meaning of work predict a stronger likelihood of retiree reciprocity.

Additional Research Questions - Reasons for Post-Retirement Work Behaviors

Additional exploratory research questions are proposed to examine the structure of retiree reciprocity. What are the most predominant reasons for post-retirement work behaviors, such as volunteering at or on behalf of, working part-time or seasonal, or working full-time, in this population? Does reciprocity actually emerge as a component of this concept retiree reciprocity? Several questions, believed to tap into altruistic, community, activity, personal, financial, generativity, ease, social, and reciprocity factors will be examined in hopes of trying to determine what retiree reciprocity is. Along with the above research questions, the emergence of reciprocity reasons in the factor structure would help support the hypothesis that the concept of retiree reciprocity exists. Otherwise, reciprocity would not be appropriate terminology for explaining these post-retirement work behaviors.

CHAPTER TWO

Method

Pilot Study

Nine retirees from a California State University, San Bernardino sponsored retiree group were administered the survey packet (in-person) to gain qualitative information regarding the newly developed scales (retirement planning/preparedness and retiree reciprocity sub-scales). Specifically, we examined the clarity of the question format. Valuable information was gained in regards to item clarity and "readability" that confirmed its readiness to be sent out to a larger sample. Four redundant items were deleted and one new item and its corresponding "reasons" column were added - interest in volunteering at other organizations.

Main Study

Participants

A survey was mailed out to 3,511 retirees of a southern California utility company. The 3,511 retirees were derived by randomly sampling half of the southern California population of the utility's retirees (since the company wanted to examine its closest resources). The sample consisted of 2,881 males and 630 females. Fourteen hundred people had retired since 1996 (when there was a large early-retirement offer at the company). One thousand ten retirees responded by returning their completed surveys, resulting in a 29% response rate. The sample was predominantly white males, with some college education, and relatively long tenure with the organization (>25 years); this was representative of the target population. Please see Table 1 for the detailed demographic breakdown.

Materials/Measures

Organizational Identification. OID was measured using Mael and Tetrick's (1992) scale for identification with a psychological group (IDPG), which consists of 10-items. For the current study, the scale had a total Cronbach's Alpha reliability of .86 (N = 935). Respondents were instructed to indicate the degree of agreement or disagreement with each statement using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). Please see Appendix B for items.

Perceived Organizational Support. POS was measured using Eisenberger, Huntington, Hutchinson, and Sowa's (1986) Survey of Perceived Organizational Support (SPOS). The original (total) scale consists of 36 items, however there is a 16 item short version - which was used in this

Table 1. Participant Demographic Breakdown

Demographic	Frequency	%	Mean	Std. Dev.	Mode
Gender					
Men	818	84.6			
Women	149	15.4			
Ethnicity					
African American	17	1.7			
Asian	25	2.5			
Hispanic	40	4.0			
Native American	14	1.4			
White	808	80.0			
Other	7	.7			
Education Level					
Some High School	23	2.3			
High School Dipl.	134	13.3			
Some College	423	41.9			
Associate's Degree	170	16.8			
Bachelor's Degree	152	15.0			
Master's Degree	53	5.2			
Ph. D.	9	.9			
Other	33	3.3			
Retirement Status					
Completely Retired	798	80.4			
Retired/Working PT	107	10.8			
Retired/Working FT	87	8.8			
Age			66	9.81	58
Age when retired (range 40 - 74)			58	4.63	55
Tenure with organization (range 3- 46)			29	8.34	35
Year retired (range 1960 - 1998)			1989	6.96	1996

study. The SPOS was developed to measure a "wide variety of ascribed organizational attitudes and possible actions relevant to employees' interests" (p. 503). Respondents were instructed to indicate the degree of agreement or disagreement with each statement using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). The short version total SPOS had a Cronbach's Alpha reliability coefficient of .95 (N = 942). Please see Appendix B for items.

Planning/Preparedness. Retirement planning/preparedness was measured by 14 questions, subdivided into 3 subscales, which were developed for this study. The directions for the scales asked the participants to rate their agreement with the statements using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree) to determine the extent retirement planning (Financial - 3 items, Emotional/Psychological - 6 items, and Employer Sponsored - 5 items) incurred at their organization. Internal consistency reliability estimates for the three subscales were: Emotional/psychological planning/preparedness .89 (N = 970), Financial planning/preparedness .75 (N = 978), Employer sponsored planning/preparedness .92 (N = 966). Please see Appendix B for items.

Reasons for Retirement. Reasons for retirement were measured using a subscale of Floyd, Haynes, Doll, Winemiller, Lemsky, Burgy, Werle, and Heilman's (1992) Retirement Satisfaction Inventory of importance of reasons for retirement. Participants were presented 15 reasons for retirement in which they responded to Likert-type questions (from 1 = very unimportant to 6 = very important). We were not able to confirm the original authors' 4 - factor structure (pursue own interests, circumstances, pressure from employer, and job stress). A CFA showed that a less than desirable fit was obtained, Bentler Bonnett = .627 and the Comparative Fit Index (CFI) = .645. Our sample data presented a more parsimonious factor structure (which also was more consistent with our theory around voluntary versus involuntary retirement) with two factors - named Involuntary Reasons for Retirement and Voluntary Reasons for Retirement. The two factors were comprised by combining the original authors' "job stress" and "pressure from employer" sub-scales to produce the Involuntary factor; and the original authors' "circumstances" and "pursue own interests" subscales to produce the Voluntary factor. The respective Cronbach alpha reliability estimates were .63 (N = 920) and .66 (N = 925). Please see Appendix B for items.

Satisfaction with Life in Retirement. Satisfaction with life in retirement was measured using a subscale of Floyd et al, (1992) Retirement Satisfaction Inventory of satisfaction with life in retirement. Participants were presented 11 aspects of their current life in which they responded to Likert-type questions (from 0 = not applicable and 1 = very dissatisfied [Some items were allowed a 0 = not applicable choice. e.g., The health of my spouse.] to 6 = very satisfied). Cronbach alpha reliability estimates for the three subscales which composed the scale structure were: satisfaction with health/activity .78 (N = 978), satisfaction with marriage/home life .70 (N = 949), satisfaction with services/resources .53 (N = 943). Please see Appendix B for items.

Meaning of Work. Meaning of Work was measured using Mor-Barak's (1995) Meaning of Work Scale (MWS), which consists of 16-items. The four subscales of the MWS had Cronbach alpha reliabilities of - Social Contact .87 (N = 964), Personal .87 (N = 967), Financial .69 (N = 967), and Generativity .91 (N = 966). Please see Appendix B for items.

Retiree Reciprocity. Reciprocation behaviors were measured by 3, 2 part questions, developed for this study. A multiple choice scale was used to determine the level of interest the participant had in becoming involved with his/her retiring organization (please see appendix). The items measured four levels of interest: not interested, would consideration, intention to, or actually engage in volunteer or work activities at or on behalf of their previous employer. Additionally, participants were asked to indicate their reasons for considering, intending, or behaving in those manners, by using a checklist technique following each question (36 possible reasons why/motivations were listed). For ease of analysis and interpretation, the 3 levels were collapsed to represent one overall "interest" scale for the respective activities (volunteering, working part-time or seasonal, and working full-time) and the questions were then dichotomized into 1 = interested and 0 = not interested. Please see the Results section for analysis of part-two, retiree reciprocity sub-scales and for the Confirmatory Factor Analysis and the Structural Equation Modeling.

Procedure

The survey packet was mailed out to a sample of 3,511 retirees of a Southern California utility company. Each participant was mailed a survey packet which included: a cover letter explaining the purpose of the study (to solicit retirement attitudes) and assurance of confidentiality, a contact name for questions, and a stamped return envelope to be returned to an outside vendor who data entered the surveys. Participants were instructed to complete the questionnaire by following the directions on each scale, using the organization from which s/he formally retired from (was employed there for a considerable duration and receives pension benefits from) as their "reference organization," in this case, the utility company. Participants had three weeks to complete and return the survey. Reminder cards were sent one week before the surveys were due.

The survey packet consisted of 92 items. Two additional items were added on behalf of the organization to measure the interest in full-time work as well as general interest in volunteering (at any organization other than itself). Additionally, several other demographic items were added as requested by the organization (i.e., shareholder status, last position held, and bargaining unit status). The survey included: the Survey of Perceived

Organizational Support (16 items), the Organizational Identification/IDPG Scale (10 items), Reasons for Retirement (voluntary and involuntary - 15 items), Satisfaction with Life in Retirement (services/ resources, health/activity, marriage/home life - 10 items), Retirement Planning/Preparedness Index (emotional, financial, employer sponsored - 14 items), the Meaning of Work Scale (social, personal, financial, and generativity - 10 items), and the Retiree Reciprocation Index (4, 2-part items).

Analyses

Confirmatory Factor Analysis was performed to confirm the hypothesized factor structure of the measurement model - the measured variables and the predictor constructs, thus testing hypotheses 1 through 4. Structural Equation Modeling was performed to predict the criterion construct, retiree reciprocity, from the predictor constructs, perception of the organization, perception of retirement, and meaning of work, thus testing hypothesis 5.

Retiree Reciprocity Reasons Scale Construction

Thirty-six items were developed (see Appendix B) to tap into the structure or motivations underlying volunteering and post-retirement work behaviors. The items were derived based upon research in the volunteerism arena.

The literature suggests that there are several reasons underlying an individual's motivation to volunteer, such as: altruism, sense of community, personal development, activity level, social contact, mental stimulation, and generativity (Fisher & Schaffer, 1993). Likewise some of those same reasons underlie an individual's motivation to work once retired, with an additional motivation, financial, being added to the equation to suit the working behaviors. Therefore, the 36 items were designed to tap into these constructs and attempt to determine the structure of retiree reciprocity. Please see the Results section (and Appendix C) for analysis of part-two, retiree reciprocity scales.

CHAPTER THREE

Results

Data Screening and Assumptions

Descriptive statistics were performed to screen the data. Frequencies were performed to check for missing data and univariate outliers. Means and standard deviations were examined for each variable, additionally random scatterplots of residuals and histograms were performed and examined to check for normality.

The assumptions of linearity and multivariate normality were evaluated through SPSS 7.5 and EQS. The data showed slight multivariate kurtosis, according to the normalized estimate (> 3), therefore robust statistics and Maximum liklihood estimation were utilized. Linearity was assumed.

Overall, no major problems were observed through the data screening process except one with relevance to the reasons for retirement and satisfaction with retirement scales. Some of the items on these scales were abnormally skewed and therefore were modified to fit the original authors' (Floyd et al.) scale. Floyd et al's instrument instructed participants to mark "1 = very unimportant/dissatisfied" if that item did not apply to them, however we believed there may be a theoretical difference between very unimportant (or very dissatisfied) and not applicable, and that we may be losing some important variance. Therefore, we added the 0 = not applicable scale function. However, respondents tended to utilize the not applicable function instead of the very unimportant/dissatisfied function, resulting in an extreme amount of missing data for some items on these two scales. Therefore we re-coded our "0 = not applicable" scale function to "1 = very unimportant and very dissatisfied" scale function in attempts to minimize the "artificial" missing data. Please see Appendix B for the survey items.

The Hypothesized Model

Since this proposed theoretical model of retiree reciprocity is new and previously untested, the retiree sample was randomly divided in half for model estimation; one half for model building (N=507) and the other for cross-validation (N=503). Missing data constituted roughly 2% of the total sample, therefore for ease of analysis in EQS, linear interpolation was used as the imputation technique to replace missing data using the regression function of SPSS 7.5.

A confirmatory factor analysis was performed to test the measurement model (Hypotheses 1 - 4) using EQS for Windows on 17 scales of individual and organizational variables thought to be related to retirement attitudes. The hypothesized model is presented in Figure 1 of Appendix A where circles represent latent variables and rectangles represent measured variables (please refer to the previous hypotheses). There is no hypothesized covariance between the factors.

In terms of the measurement model, the independence model that tests the hypothesis that all variables are uncorrelated was rejected, x^2 (136, N = 507) = 1958.20, $p < .01$. Then, the measurement model itself was tested and a less than desirable fit was obtained, x^2 (115, N = 507) = 561.64, $p < .01$, comparative fit index (CFI) = .76. The x^2/df ratio was greater than 3 ($x^2/df = 4.88$), indicating the model needed some modifications before it was a good fit.

Therefore, post hoc model modifications were performed in an attempt to develop a better fitting and more parsimonious model. On the basis of the Larange multiplier statistics (see Ullman, 1996) and theoretical relevance, several modifications were made. Two cross-loadings were added to Factor 1 (Perception of the Organization) and

Factor 2 (Perception of Retirement), emotional retirement planning/preparedness and involuntary reasons for retirement. One unreliable manifest variable - satisfaction with retirement services/resources - was removed due to its low reliability (r = .53) and poor loadings. The error terms were allowed to correlate for reasons for retirement - voluntary and involuntary (.25), as well as for satisfaction with retirement - health/activity and marriage/home life (.33). The measurement model was then tested again and support for it was found x^2 (97, N = 507) = 284.77, p < .01, comparative fit index (CFI) = .900. The x^2/df ratio was better than the original model as well, less than three (x^2/df = 2.94), indicating a much more reasonable fit. In addition, every path from the measured variables to the predictor constructs was significant. Now that we had estimated the fit of the measurement model, we could test the structural equation model.

Model Estimation

Model Building

Maximum likelihood estimation and robust statistics were utilized to estimate the structural model (Hypothesis 5). The independence model that tests the hypothesis that all variables are uncorrelated was rejected, x^2 (120, N = 507) = 1989.89, $p < .01$. Then, the hypothesized model was tested and it was less than desirable without a covariance estimation between F1, perception of the organization, and F3, meaning of work, x^2 (95, N = 507) = 364.86, $p < .01$, comparative fit index (CFI) = .856. However, when the covariance between F1 and F3 was estimated, more support for the model was found, x^2 (94, N = 507) = 250.45, $p < .01$, comparative fit index (CFI) = .916. A chi-square difference test indicated a significant improvement in fit between the independence model and the hypothesized model, x^2_{diff} (26, N = 507) = 1739.44, $p < .01$. Please see Figure 2 in Appendix A for the model, it shows all of the path coefficients, including the correlation between Factor 1, Perception of the Organization, and Factor 3, Meaning of Work (standardized coefficient = .60). All three structural paths (F1 to F4, F2 to F4, and F3 to F4) were significant at $p < .05$. While the x^2 statistic was significant, this was expected due to the large sample size. However, the x^2/df ratio proved to be more indicative of a good fit, as it was less than three. Additionally, a CFI > .90 indicates a good fit for the model.

Cross-Validation

Because of the model modifications, cross-validation on the holdout sample (N = 503) using Maximum likelihood estimation and robust statistics was performed. First, the measurement model (Hypotheses 1 - 4) was tested, indicating an acceptable factor structure, x^2 (97, N = 503) = 284.76, p < .01, comparative fit index (CFI) = .892. The independence model that tests the hypothesis that all variables are uncorrelated was rejected, x^2 (120, N = 503) = 1852.11, p < .01. Partial support was found for the hypothesized model (Hypothesis 5), x^2 (94, N = 503) = 262.68, p < .01, comparative fit index (CFI) = .903. While this CFI showed some shrinkage, slightly lower than the CFI for the model building sample, that was to be expected. The x^2/df ratio was less than three (x^2/df = 2.79), indicating a reasonable fit. Again, the significant x^2 value is likely due to the large sample size (N = 503). Despite that, when utilizing the x^2/df ratio "test," the ratio was less than three, indicating a reasonable fit. Additionally, having a CFI greater than .90 indicated a reasonable fit of the proposed model to the sample data.

We were unable to estimate the percent of variance in the Retiree Reciprocity construct accounted for by its predictors because of some complicated cross-loadings of the measured variables on the constructs and correlated error terms for a few of the measured variables. Only F2, Perception of Retirement, significantly predicted Retiree reciprocity at the $p < .05$ level. However F1, Perception of the Organization and F3, Meaning of Work, were significant at $p < .10$. While they were significant, the directions of the relationships were opposite to our hypothesized direction. The relationship of perception to organization (organizational identification; perceived organizational support; employer provided, financial, and emotional retirement planning/preparedness; and involuntary reasons for retirement) to retiree reciprocity was -.20; the greater the perception of the organization the less likely one would reciprocate. Additionally, there was a negative relationship between perception of retirement (employer provided, financial, and emotional retirement planning/preparedness; voluntary and involuntary reasons for retirement, and satisfaction with health/activity and marriage/homelife in retirement) and retiree reciprocity, -.21; the greater perception of retirement, the less likely one would be interested in returning to the organization. Meaning of work positively predicted retiree reciprocity,

.25, therefore indicating that the factors comprising meaning of work - financial, personal, social, and generativity - predict retiree reciprocity.

Final Model

The final model, with path coefficients, fitted on the cross-validation sample is presented in standardized form in Figure 3 of Appendix A.

Direct Effects. Please see Figure 3 in Appendix A for the detailed direct effects in the model. While most of the direct effects were as hypothesized, some key findings to point out are Perception of the Organization negatively predicted Retiree Reciprocity (standardized coefficient = -.20).

Perception of Retirement was significant and negatively predictive of Retiree Reciprocity (standardized coefficient = -.21, $p < .05$). Meaning of Work predicted Retiree Reciprocity (standardized coefficient = .25). Retiree Reciprocity significantly predicted (willingness) interest in volunteerism at or on behalf of the organization (standardized coefficient = .57, $p < .05$), interest in working part-time at the organization (standardized coefficient = .85, $p < .05$), and interest in working full-time at the organization (standardized coefficient = .52, $p < .05$).

The following is a breakdown of the direct effects of the measured variables to the predictor constructs. For perception of the organization - organizational identification (standardized coefficient = .69, $p < .05$), perceived organizational support (standardized coefficient = .81, $p < .05$), employer provided preparation (standardized coefficient = .48, $p < .05$), financial preparedness (standardized coefficient = .33, $p < .05$), emotional preparedness (standardized coefficient = .23, $p < .05$), and reasons for retirement - involuntary (standardized coefficient = -.28, $p < .05$).

The path coefficients that made up the perception of retirement factor were: employer provided preparation (standardized coefficient = .34, $p < .05$), financial preparedness (standardized coefficient = .62, $p < .05$), emotional preparedness (standardized coefficient = .84, $p < .05$), reasons for retirement - involuntary (standardized coefficient = -.14, $p < .05$), reasons for retirement - voluntary (standardized coefficient = .20, $p < .05$), satisfaction with health/activity (standardized coefficient = .29, $p < .05$), and satisfaction with marriage/homelife (standardized coefficient = .22, $p < .05$). The path coefficients that comprised the meaning of work factor were: financial (standardized coefficient = .40, $p < .05$), personal (standardized coefficient = .76, $p < .05$), social (standardized coefficient = .62, $p < .05$), and generativity (standardized coefficient = .65, $p < .05$).

Exploratory Factor Analysis of the Retiree Reciprocity Reasons Scales

The retire reciprocity reasons scales were examined to determine their structure. We also were interested in examining the original levels of "interest" – would consider, intent to, or currently do – as asked for on the survey, however there were very small sample sizes for these different increments, which prohibited their inclusion in the structural equation modeling analysis. Please see Table 2 for the frequencies and percentages.

Table 2. Frequencies and Percentages for Levels of Retiree Interest in the Three Types of Post-Retirement Work Behaviors

Interest level	Volunteer	Work Part-Time	Work Full-Time
Not Interested	684 (69.4%)	554 (56.1%)	846 (86.2%)
Would Consider	241 (24.5%)	375 (38.0%)	123 (12.5%)
Intend To	13 (1.3%)	16 (1.6%)	7 (.7%)
Actually do	47 (4.8%)	42 (4.3%)	5 (.5%)
Total	985	987	981

Factor analyses were performed to explore the structure of the retiree reciprocity reasons scales. As a result, 14, 9, and 8 items were deleted from each original scale - volunteerism, part-time work, and full-time work respectively. Items were not included for high cross-loadings on two or more factors, for generally low factor loadings, as well as small variance accounted for.

As noted previously, question one, referring to interest in volunteering at or on behalf of the retiring organization, consisted of 4 factors: community, personal/activity, reciprocity, and generativity. Five factors - community, personal/activity, reciprocity, financial, and generativity - emerged from question two, referring to the individuals' interest in working part-time or seasonal at the retiring organization. Lastly, question three, referring to interest in working full-time at the retiring organization, consisted of 4 factors: community, personal/activity, reciprocity, and financial. All of the exploratory factor analyses utilized principal components analysis as the extraction method and varimax rotation accounting for 54.29%, 59.07%, and 61.05% of the variance among items, respectively. "Social" and "ease" reasons were also proposed to be motivators to return to one's retiring organization and take part in post-retirement work behaviors, however, they accounted for a disproportionately small amount of variance in the factor structures and therefore were not included. Please see Appendix C for final item/factor structure and factor loadings. Correlations were performed to examine the relationship of these factors underlying volunteering at or on behalf of the organization, working part-time at the organization, and working full-time at the organization to the different demographic variables of the retirees such as: age, age when retired, education level, tenure with the organization, and year retired. Please see Tables 3, 4, and 5 to examine those correlations. In terms of volunteering at or on behalf of the organization, some of the more interesting significant findings from these correlations indicate that, across the board, generativity showed the strongest correlations. In terms of age, there was a negative relationship to all of the factors - community/altruism, generativity, and personal/activity. Therefore, the older one is, the less likely one is to volunteer at or on behalf of the organization for these reasons, and vice versa. There was a similar relationship for age when retired. Tenure with the organization was

Table 3. Correlation Matrix for Underlying Reasons for Volunteering at or on Behalf of the Organization by Demographic Variables

Factor	Age	Age Retired	Education Level	Tenure	Year Retired
Community/ Altruism	-.11*	-.16*	.02	-.14*	.05
Generativity	-.27*	-.22*	.05	-.09*	.23*
Personal/ Activity	-.15	-.16*	.04	-.12	.13*
Reciprocity	.04	.00	-.01	-.07	-.09

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4. Correlation Matrix for Underlying Reasons for Working Part-Time or Seasonal at the Organization by Demographic Variables

Factor	Age	Age Retired	Education Level	Tenure	Year Retired
Community/ Altruism	.07	.02	-.06	-.06	-.10
Financial	-.22*	-.22*	-.04	-.16*	.18*
Generativity	-.10*	-.04	.03	.05	.12*
Personal/ Activity	-.12*	-.11*	.04	-.05	.09
Reciprocity	.01	-.03	.00	.03	-.04

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Table 5. Correlation Matrix for Underlying Reasons for Working Full-Time at the Organization by Demographic Variables

Factor	Age	Age Retired	Education Level	Tenure	Year Retired
Community/ Altruism	.25*	.15	-.03	.03	-.26*
Financial	-.13	-.21*	-.12	-.17*	.01
Personal/ Activity	-.16	-.16	.02	-.09	.10
Reciprocity	.11	-.13	-.04	-.04	-.04

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

negatively related to all four variables (however, reciprocity was non-significant), indicating the longer one worked at the organization, the less likely one was to return to the organization in a volunteer capacity. It appears that the more recently one has retired from the organization, the more likely one would volunteer for generativity and/or personal/activity reasons.

In terms of working part-time or seasonal at the organization, some of the more interesting significant findings from these correlations are as follows. Age was negatively correlated with financial, generativity, and personal/activity reasons, indicating that the older one is, the less likely one would return to the organization to work part-time or seasonal for those reasons. It appears that the older one was when s/he retired the less likely one is to return to work part-time or seasonal for financial or personal/activity reasons. Similarly, the more educated one is, the less likely one would be to return for financial reasons. Lastly, the more recent one retired, the more likely one would return for financial or generativity reasons.

In terms of working full-time at the organization, some of the more interesting significant findings from these correlations indicate that the older one is, the more likely s/he would return to work full-time for community/altruism reasons. In contrast, the older one was when s/he retired, the less likely s/he would return for financial reasons. The less tenure an individual has with the organization, the more likely s/he is to return to work full-time for financial reasons. Lastly, the longer an individual has been retired from the organization, the more likely s/he is to return for community/altruism reasons. While reciprocity had some strong correlations with some of the above demographic variables and the post-retirement work behaviors, none of those relationships were significant.

CHAPTER FOUR

Discussion

The Proposed Model

The purpose of this study was to examine the proposed new model of retiree reciprocity, which included several factors thought to be predictive of the post-retirement behaviors of volunteering at or on behalf of the organization, working part-time at the organization, or working full-time at the organization. Stemming from an examination of organizational exchange relationships (Eisenberger et al, 1986), retiree reciprocity was proposed to be a motivating force behind a retiree's willingness to return to work or volunteer at the organization s/he retired from. While some organizations have already begun to utilize flexible work arrangements with their retiree population for much needed work assignments and volunteer activities (Rosen & Jerdee, 1988), we are unsure of why these arrangements do or do not work. Why would retirees want to return to work or volunteer at their "old" organization? In today's changing labor force it is crucial that we try to understand employees and retirees, as they are the mainstays of organizations, similar to a university/student/alumni relationship.

In addition, organizations are witnessing a steady exit of knowledge and experience due to an aging population that is sure to continue with the exit of the retiring baby boomers. If organizations were more knowledgeable of retiree attitudes, as well as motivations to continue or return to work, many more could benefit from the use of this valuable resource. Not only could organizations develop ways to attract and utilize their retirees, solving organizational labor dilemmas, but also retirees could discover ways to make their life in retirement more fulfilling and rewarding. The proposed model presented five major hypotheses related to variables and factors that could be underlying this proposed dynamic. The following is a discussion of the results and implications of those hypotheses.

Hypothesis 1, dealing with the perception of the organization factor, was supported, as the aforementioned variables were positively predicted by perception of the organization. Perceived organizational support and organizational identification were the strongest path loadings (standardized coefficients .81 and .69, respectively). This made sense, as these two scales have been shown to be very strong indicators of organizational attitudes. They tap into the essence of identification and exchange relationships within the organization.

This is consistent with previous research in organizational attitudes, identification, and support (Mael & Tetrick, 1992; Eisenberger et al, 1986). The positive affect that individuals receive from the organization is "returned" to the organization in the form of positive perceptions, just as negative affect, lack of support and possibly dis-identification would lead to negative perceptions of the organization.

Additionally, two other measured variable paths were introduced as significant, emotional retirement planning/preparedness and involuntary reasons for retirement. The inclusion of emotional retirement planning/preparedness makes sense since the individual may seek and find this type of support from company peers, a manager, or other organizational resources. This type of retirement planning is not traditional in most firms, and very few individuals seek out assistance "on their own time," however any attitudes or emotions are likely to be most salient when attributed to the organization. The significance of involuntary reasons for retirement was also not unexpected, as this variable appears to have a direct link to the organization. This is consistent with Levy' (1981) and Walker, Kimmel, and Price's (1981) findings that the element of choice in retirement decisions is a predictor of retirement satisfaction (and consequently perception of retirement). The attribution to the organization is directly related to the individual's loss of control (Taylor, 1983) stemming from an involuntary separation (e.g., incentives to retire, offerance of severance packages, or downsizing) from the organization. This "loss of control" can lead to maladjustment in retirement and consequently, negative perceptions of retirement (Crowley, 1986; Strieb & Schneider, 1971) not to mention the organization. Even if it is not called "involuntary," and employees are told they have a choice, the perception is still one of lack of control over the decision.

This has serious implications for organizations, as we all know negative perceptions of a company spread quickly, especially within the community. Perceptions of the organization are the foundation for exchange relationships between employees and employers. In order to sustain and persevere, both parties must perceive they are gaining something rewarding from the other. For employees, sense of identification and social support, and for employers, increased job performance, loyalty, or other extra-role behaviors. These concepts appear to apply to retirees in a similar fashion. While they are no longer part of the organization, they are still "connected," holding strong attachments and beliefs about the organization. In terms of this sample, the strong identification can also be explained in terms of the strong traditional organizational culture of the utility, as well as its positive reputation in the community.

Hypothesis 2, which dealt with the perception of retirement factor, was partially supported, as significant paths emerged from all variables except involuntary reasons for retirement and satisfaction with services/resources in retirement. The strongest path loadings were from emotional retirement planning/preparedness and financial retirement planning/preparedness (standardized coefficents .84 and .62, respectively). This makes sense, as financial planning is typically at the forefront of people's minds when referring to retirement, as well as commonly on their minds when determining their comfort level in retirement. While emotional planning/preparedness levels may not have been high for a majority of retirees, this strong relationship to perception of retirement speaks to the importance of emotional readiness for retirement. Since it was the strongest path coefficient, this tells us the emotional preparedness is most influential in a person's evaluation of their perception of their retirement.

A possible reason for the non-significance of the involuntary reasons for retirement variable could be the strong salience with the organization and a possible "shift" of individual accountability for one's retirement, as well as its significant loading on the perception of the organization factor. As mentioned earlier, the individual may "blame" the organization for this loss of control. Retirement (and employment alike) has traditionally been perceived as something the organization is responsible for – something the organization "owes" the employee. Traditionally there has been much more of an entitlement attitude in organizations. Today, the entitlement attitude appears to be shifting towards employees' "owning" their own careers, their destiny. But this is a slow moving shift, one that is probably not prevalent in this retiree sample. Therefore rather than loading on the individual's perception of their own retirement, they attribute it to the perception of the organization and how they were treated as employees.

Satisfaction with services/resources was deleted from the model because it had non-significant loadings on the factor, as well as low reliability (r = .53). We conclude the low loadings and lack of reliability may be due to an unusually young and relatively affluent sample of retirees. The items that make up the variable focus on services/resources in terms of governmental aid programs (e.g., social security, Medicare, subsidized housing, and nutrition programs), access to transportation, and services from community agencies and programs. While these are services and resources typically utilized by retirees, it does not seem appropriate for our sample. Very few are actually considered elderly and heavily dependent on governmental resources. For the most part they have generous retirement packages from the company. The responses in this variable were skewed and therefore deemed inappropriate. However, future frameworks may still wish to include this variable, as it is an important consideration for many older retirees.

An additional path emerged as significant in this factor, employer sponsored retirement planning/preparedness. While it also had significant cross-loadings on perception of the organization, a possible reason for the loading here could be the strong foundational link to retirement planning and the perception of retirement on the whole. Retirement planning and preparation (or lack of it) will more-than-likely have direct links to an individual's perception of their retirement. Therefore, perception of retirement was a function of all three types of retirement planning/preparedness variables, suggesting the importance of utilizing all three, not just the most traditional financial planning that most firms focus on. Not only do all three serve to comprise an individual's perception of retirement, but the fact that all three also significantly cross-loaded on the perception of the organization factor suggests the critical linkage between the organization and an individual's retirement planning.

Hypothesis 3, in regards to meaning of work, was fully supported in that all four variables were positively predicted to comprise the meaning of work for individuals. Interestingly, all four had strong path loadings: personal .76, generativity .65, social .62, and financial .40. However, it was even more interesting that financial "importance" had the lowest loading of the four, suggesting that personal, social, and generativity factors are much more important than just bringing home a paycheck. This lends support to the question of mature workers and retirees wanting to participate in meaningful, fulfilling activities. These findings have similar links to the relationships found between the underlying factor structures for retiree reciprocity (community/altruism, personal/activity, generativity, reciprocity, and financial) and different demographic categories such as age, tenure with the organization, age when retired, and year retired.

These variables are bound to have profound implications for linking individual needs with organizational needs. If an organization is knowledgeable of the different forces underlying individual's work behavior, they can make attempts to better link people with jobs and/or activities (Mor-Barak et al, 1992). The same goes for retirees and their post-retirement work behaviors, especially since retirees can (and should) be particular about the types of activities s/he engages in during retirement.

Hypothesis 4, which dealt with post-retirement work behaviors, was fully supported. While all were significant, interest in working part-time or seasonal at the organization had the strongest path coefficient, suggesting that retirees are most interested in part-time or seasonal work opportunities (standardized coefficient .85). This appears to be related to the relatively young sample of retirees that responded to this survey. A large number of retirees took an early retirement offer from the company in 1996, therefore many of these retirees are young enough to continue to be interested in part-time work, or even full-time work, but may be stable enough, financially, to be most interested in part-time only. Working part-time would allow individuals to stay involved in something meaningful, without the usual stressors that come along with a full-time commitment. This supports the notion that retirees are willing to become involved, on a limited basis, with their former organization. These results have important implications for organizations since retirees may provide an excellent resource for creative staffing approaches (Rosen & Jerdee, 1988). The willingness of retirees to become involved lends to many opportunities within organizations. These opportunities could prove beneficial to the company and its retirees. An assessment of an internal company need for volunteer or work resources might very well match an external need for involvement by retirees, who, as previously mentioned, may prove to be more cost effective and useful (as opposed to risky external hires) since they have a "proven" track record with organizational knowledge and experience.

Hypothesis 5, which dealt with the composition of retiree reciprocity factor, was partially supported. While perception of retirement was the only significant factor at the $p < .05$ level in the cross-validated model, all were significant at the $p < .10$ level. Complex factor loadings at the measured variable level may suggest more underlying organizational influence, as well as individual motivations to work, than this model depicts.

While three paths were significant at $p < .10$, two were significant in the opposite direction than predicted. We predicted those retirees who had a more positive perception of the organization would be more likely to return to the organization, it was disconcerting that this relationship was negative, indicating just the opposite. Logically, we would assume a more amicable relationship would foster reciprocity, not only does this seem consistent with human nature, but has been demonstrated in organizational theory and studies (Dansereau, Graen, &

Haga, 1975; Konovsky & Pugh, 1994; Eisenberger et al, 1986; Shore & Wayne, 1993). However, there could be some unique behavior going on in this particular retiree sample since this organization had a large scale early retirement offer in 1996, and many of the retirees in this sample may have left the organization during that early retirement offer. This large-scale early retirement could be affecting the relationships in this study, in particular this negative relationship between perception of the organization and retiree reciprocity. It was brought to our attention that maybe the individuals who took this early retirement offer did so to leave the organization that they had negative perceptions of. Maybe one of the only reasons why they would want to return to the organization is for part-time work, to give them some additional money perhaps. This way, they could return on a limited basis, make some money, without having to deal with all of the stressors of being a full-time employee. Another explanation for the negative relationship between perception of the organization and retiree reciprocity could be that the individuals may have negative perceptions of the organization *because* of the early retirement offer (e.g., having to make quick decisions to retire, feelings of involuntariness, lack of retirement planning/preparedness, etc.), but for purely personal reasons (e.g., financial, activity) they would consider returning if it was on their terms (quite different than full-time employment and obligations of a full-time employee).

While we do not know for sure who and how many retirees in our sample took this early retirement offer, we can estimate by age that the majority of retirees were under 60 years old (the employees had to be at least 47 years old with 10 years tenure at the organization to be eligible) at the time of the offer, constituting "early retirement." With that in mind, we performed some additional analyses to see if this could in fact be occurring. We found that for those retirees who retired when they were less than 60 years old, there were negative correlations between age retired and interest in volunteering at or on behalf of the organization (-.186**, N = 586), age retired and interest in working part-time or seasonal (-.212**, N = 589), and age retired and interest in working full-time (-.305**, N = 585). Conversely, for those retirees who retired when they were 60 years old and older the correlation between age retired and volunteering at or on behalf of the organization was (-.007, N = 303), age retired and interest in working part-time or seasonal was (.006, N = 304), and age retired and interest in working full-time was (.084, N = 301). Therefore, it appears as though the younger retirees in this sample were driving the negative correlations.

Additionally, we performed cross-tabulations between retirees who were less than 60 years old when they retired ("early") versus retirees who were greater than 59 years old when they retired ("on time"). We found that 56.7% of those who retired "early" were interested in returning to work on a part-time or seasonal basis versus 24.4% of those who retired "on time." This suggests that it may be those "early" retirees demonstrating a greater influence by tipping the correlations in a negative direction.

Additionally we attempted to partial out the two demographic variables, age and age retired, in the correlation between interest in working part-time or seasonal. We found age retired to have a strong negative correlation (-.34), however, we found age to be influencing this correlation even more with a -.48 partial correlation coefficient. When age was "partialed-out" of the correlation between interest in working part-time at the organization and age retired, the drop in the correlation was .07. This suggests that younger people are more likely to be interested in returning to the organization to work part-time or seasonal. So, is it these younger retirees who have the negative perception of the organization as well? We are not entirely comfortable attributing this phenomenon to age alone, but it may be some type of cohort effect.

Keeping in line with recent theory as well as past research and theory, especially in the AT&T studies (Howard & Bray, 1988), we have become aware that the organizations of today are much different than organizations of yesteryear. As mentioned previously in this study, organizations are changing, no longer do employees feel the paternalistic culture of organization's 30 years ago. Today, we do not expect to be employed with one organization our whole lives and therefore we have different expectations for our companies than employees used to have. Employees are not the only one's who seem to feel this way, organizations as a whole appear to be "pushing" this "new employment contract or philosophy," stating "There is no 'permanent' employee anymore. There is no guaranteed employment. You are in charge of your own career. It (your career) is up to you. We must allow employees to come into the organization and leave the organization without obligation or fault." So, this younger cohort especially has been living under these new "rules" of employment and may have different attitudes than their colleagues from other (older) cohorts, such as those raised under the "permanent employment" philosophy (in which the relationship between perception of the organization and interest in returning to the organization is different).

We predicted a more positive perception of retirement would lead to more willingness to become involved in post-retirement work behaviors. Our line of reasoning was that satisfaction with retirement in general may invoke more positive reactions towards the "old firm" - such as, "the organization prepared me well for retirement, therefore I'd like to return the favor." However, we also thought that satisfaction with retirement activities might be negatively related to an individual's willingness to reciprocate to the "old firm." This makes sense, "why would I need to return to my former organization if I am happy doing what I am doing?" Despite a somewhat idealistic view of reasons for involvement - those who are happy continue to strive for more ways to keep them happy - it may be just the opposite. Those people who have a positive perception of retirement are content in their retirement and may not wish to return to the "old firm;" while those who are less content with their retirement are more apt to search for more fulfillment, by returning to the organization to volunteer or work. This reasoning is consistent with Dorfman, Kohout, and Heckert's (1985) findings that retirees may be interested in returning to work, if they are dissatisfied with their retirement activities. However, we wanted to examine this further for any other explanations of what may be happening in this unique sample. Therefore, we correlated age and age retired with satisfaction with retirement health/activities to determine if there was a similar relationship (as earlier in terms of age) occurring. We found satisfaction with retirement health/activities to be negatively correlated with age, when considering those retirees greater then 60 years old (-.115**, N = 647) and with those retirees less than 60 years old (-.081, N = 293). However, when satisfaction with retirement health/activities was correlated with age retired, for those retirees greater then 60 years old there was a positive correlation (.005, N = 295) and with those retirees less than 60 years old there was a negative correlation (-.114**, N = 591). Therefore, again, age retired may be driving satisfaction with retirement health/activities.

This has interesting implications for organizations in terms of ensuring positive perception of retirement for their retirees. In terms of retirement planning, should they now assume that the more retirement planning they encourage and facilitate the more positive perceptions of retirement the retirees will have? Yes. Should companies assume that more positive perceptions of retirement lead to less willingness to return to work at the organization? Maybe. Then if companies want to tap their retiree resources for creative staffing solutions, they should not prepare them at all for retirement? No, from our results, the pattern appears so, but we are not ready to throw the baby out with the bathwater.

We still hold true to the view that more retirement planning is better and necessary, for everyone involved - for retirees to have a healthy retirement transition leading to more satisfaction and fulfillment and for organizations to be able to better predict their attrition and resources. It is very important to note that this is not the only factor in a retiree's willingness to return to the organization.

Retirees are willing to return for other reasons, such as their individual meaning of work, whether it is for financial reasons, personal reasons, social reasons, or generativity reasons. We found these results to be consistent with Mor-Barak's (1995) research which examined the factors underlying mature workers' and retirees' desire to return to work, as well as prompted organization's to provide mature people meaningful jobs that could provide for transfer of knowledge and experience. We all know people possess very different internal motivations and this was supported by our model in our Meaning of Work factor.

Additionally, the overall factor structures provide an interesting avenue for future research in post-retirement work behaviors, as reliable structures emerged for the different reasons - community/altruism, personal/activity, generativity, reciprocity, and financial - which were very similar Mor-Barak's (1995) factors. To gain some insight on what might be going on, we correlated the factors underlying volunteering at or on behalf of the organization, working part-time at the organization, and working full-time at the organization to the different demographic variables of the retirees such as: age, age when retired, education level, tenure with the organization, and year retired. As stated earlier, generativity factors showed the strongest correlations across the board in terms of reasons for volunteering at or on behalf of one's retiring organization. This supports the notion that individuals wish to share and pass on their knowledge to others, however negative correlations between age, age retired and community/altruism, personal/activity, and that generativity factor suggests that certain cohort groups may be more influenced by these reasons than others. It is important to note that these relationships may be different for volunteering at other organizations; the strange directional nature may again, be due to this unique sample of retirees. The negative relationship between tenure and the four variables (however, reciprocity was non-significant), indicated that the less tenure an individual had at the organization, the more likely s/he would volunteer for these reasons. Interestingly, reciprocity was not significant, this could be due to premise that the less time an individual spent in an organization, the less s/he would feel "obligated" to reciprocate. Those who left the organization most recently may be more likely to volunteer for generativity and/or personal/activity reasons, this could be related to a lack of disengagement from the organization, a sort of "missing," which often takes time to overcome and move on from, similar to the stages of grief one typically goes through during the transition to retirement.

In terms of working part-time or seasonal at the organization, the correlations showed that the older one was when s/he retired, the less likely s/he would return to work part-time or seasonal for financial or personal/activity reasons. This makes sense, as typically, the older one is when retiring, hopefully the more financial planning and less need for further income. Additionally, the longer someone waited for retirement, the more likely they are ready to participate in other hobbies (e.g., travel) rather than going back to one's organization. Lastly, the more recent one retired, the more likely one would return for financial and/or generativity reasons. Financial is pretty clear, but an explanation for the generativity finding could be that an individual may still have attachments to his/her former job and may wish to continue to pass on that job/organizational knowledge to others, maybe in the form of training or mentoring.

In terms of working full-time at the organization, findings from these correlations indicate many similarities to the above findings for part-time work, for example the older one was when s/he retired, the less likely s/he would return for financial reasons. Furthermore, individuals were more likely to be interested in returning to work full-time for purely financial reasons the less tenure they had with the organization. This made sense, as financial reasons appear less emotional than the other factors and would be in line with someone who may not have as much "vested interest" in the organization to return for any of the other reasons; plus the individual may not have as "rich" a pension having less tenure, and therefore may need to continue working full-time past retirement in order to support him/herself.

Due to the above findings in regards to Hypothesis 5 - perception of the organization, perception of retirement, and meaning of work predict retiree reciprocity - it is important to take note of a few critical issues. First, while we attained a CFI value of .903 for the structural model on the hold-out sample, which is typically considered a reasonable fit (Ullman, 1996), experts in the field are currently engaged in a debate about whether or not a CFI of .90 is minimally acceptable for a "reasonable model fit." Therefore, some people have suggested a CFI of .95 be considered the minimally acceptable level of a "reasonable model fit." This issue remains to be solved, however for the time being, it is acknowledged and we will use caution in interpreting the model as "supported." Another important issue that deserves attention concerns the use of the terms and theory of "reciprocity" as driver for this model.

While it was shown to be a reliable factor in reasons why retirees are willing to become involved in post-retirement work behaviors, (reciprocity accounted for 10.4% of the variance for interest in volunteering at or on behalf of the organization, 7.09% of the variance for interest in working part-time or seasonal at the organization, and 6.4% of the variance for interest in working full-time at the organization), it may not be the main driver for why retirees are interested in returning to the organization. From the above results, it is obvious that other factors are also influencing this interest. In addition, the structural model correlations (standardized coefficients) with retiree reciprocity are low to moderate and in the opposite direction as predicted. Therefore we suggest the term "reciprocity" be used with caution, acknowledging that other additional factors are underlying the "interest" in returning to the organization. While reciprocity is a one of the motivations, other reasons such as personal or activity might be driving the model. Therefore, we suggest the term reciprocity be used with caution when interpreting this phenomenon of retirees returning to the organization to participate in post-retirement work activities. Future research should address this issue more thoroughly. Perhaps, this model would be better termed "retiree re-engagement" (in post-retirement work behaviors) with the organization.

Limitations of Study

This section addresses some limitations of the study. First, this research data was gathered from one organization only, the southern California utility, and therefore due to it's "uniqueness" some researchers may question its generalizability to other retiree populations. This is a valid concern, as cross-sectional data would have been useful. However, we also believe that other organizations may be experiencing similar issues regarding early retirement and loss of organizational knowledge and experience due to retirement and therefore may find this information useful and applicable to them. Another issue related the above is regarding the number of "early," young retirees in this sample.

This unusually young sample of retirees deems generalizability to other retiree samples an important and valid caution. A third limitation to this study has to do with parameters established by the utility company when selecting the retiree sample for collection of the survey data. We did not have access to survey the large number of retirees who are currently engaged in work activities for the utility organization because of certain organizational restrictions. The access to these retirees would have allowed us to gain more insight regarding the underlying "reasons why" retirees actually return to the organization. Instead, the majority of our findings rely on the retirees' "interest" in becoming engaged in these activities and the "reasons why" they say they "would" (participate in post-retirement work behaviors). Fourth, we would like to call attention to limitations associated with common method variance, as this model is predicated on a single survey instrument.

Conclusion

While some of the results were unexpected, we believe this new model opens the door for more research examining the phenomena of the aging workforce and post-retirement work behaviors. It will become critical for organizations to examine creative, means for staffing as well as accomplishing other important organizational goals such as knowledge transfer, succession planning, and community presence and involvement. While not every organization is in a position to utilize its retirees, and not every organization would want to - this concept does provide an excellent resource and opportunity for continuing to develop relationships and meet needs.

APPENDIX A: Retiree Reciprocity Models

Figure 1. Hypothesized Model of Retiree Reciprocity

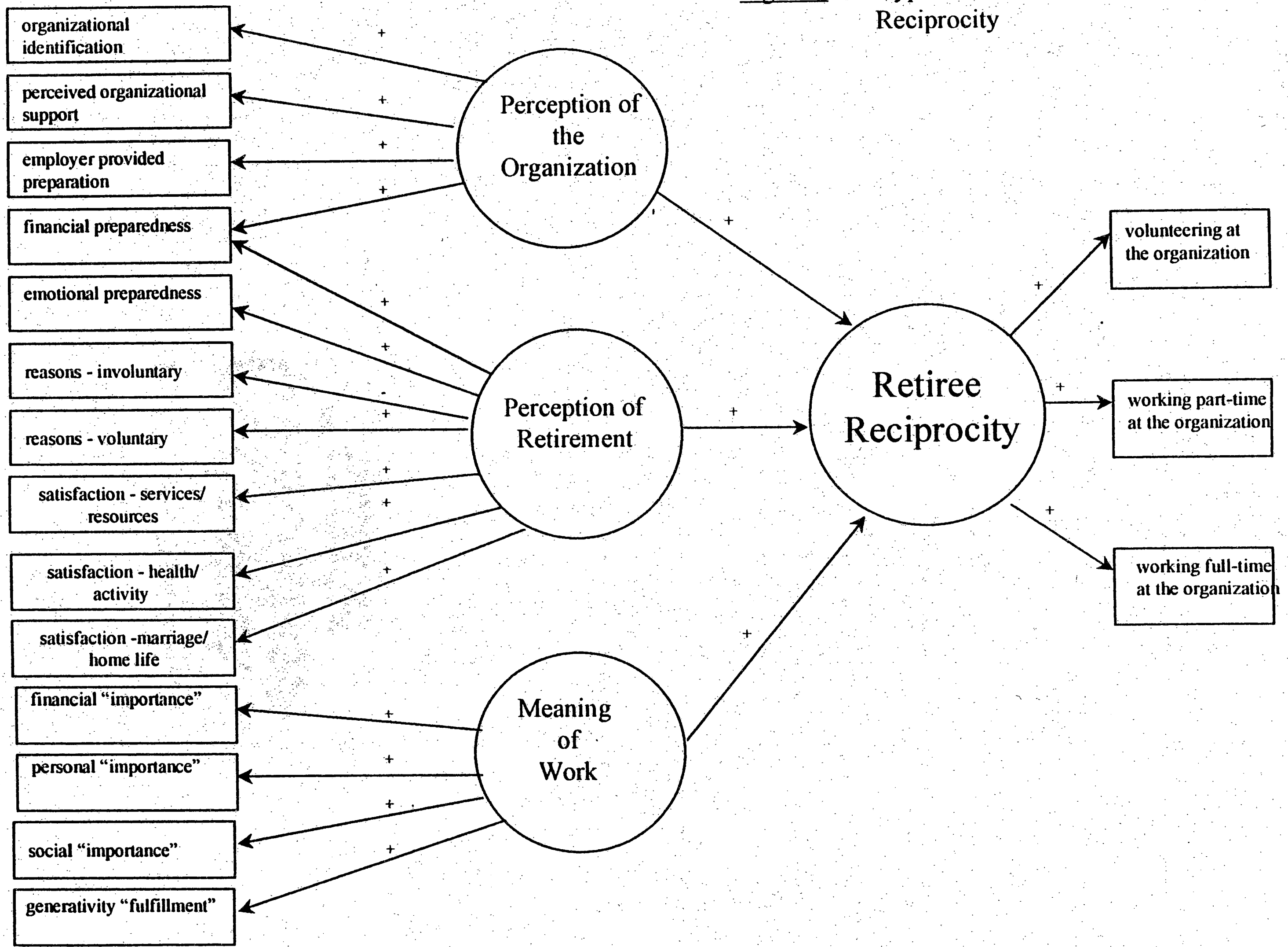


Figure 2. Initial Structural Equation Model of Retiree Reciprocity Using Model Building Sample (N = 507)

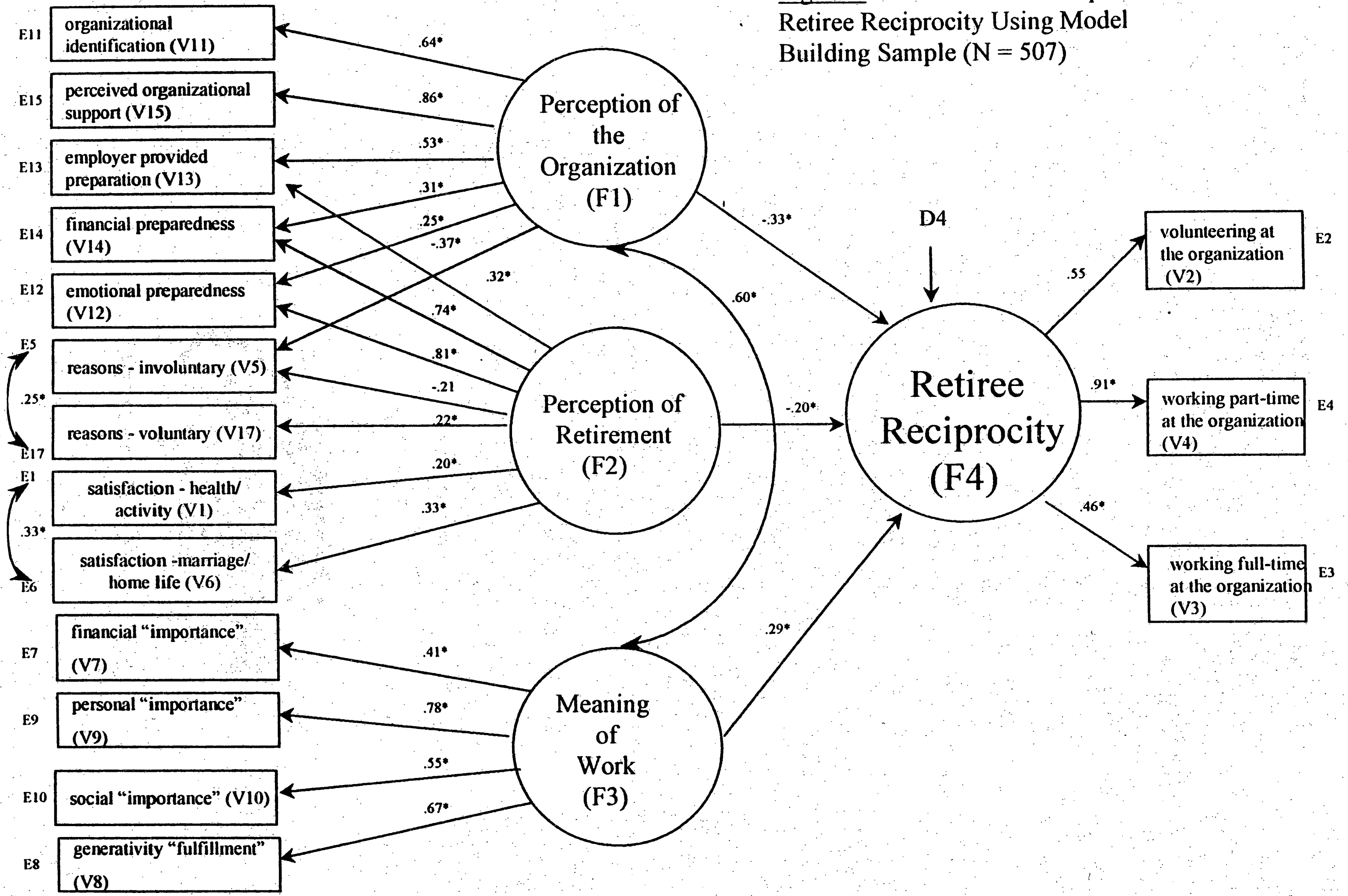
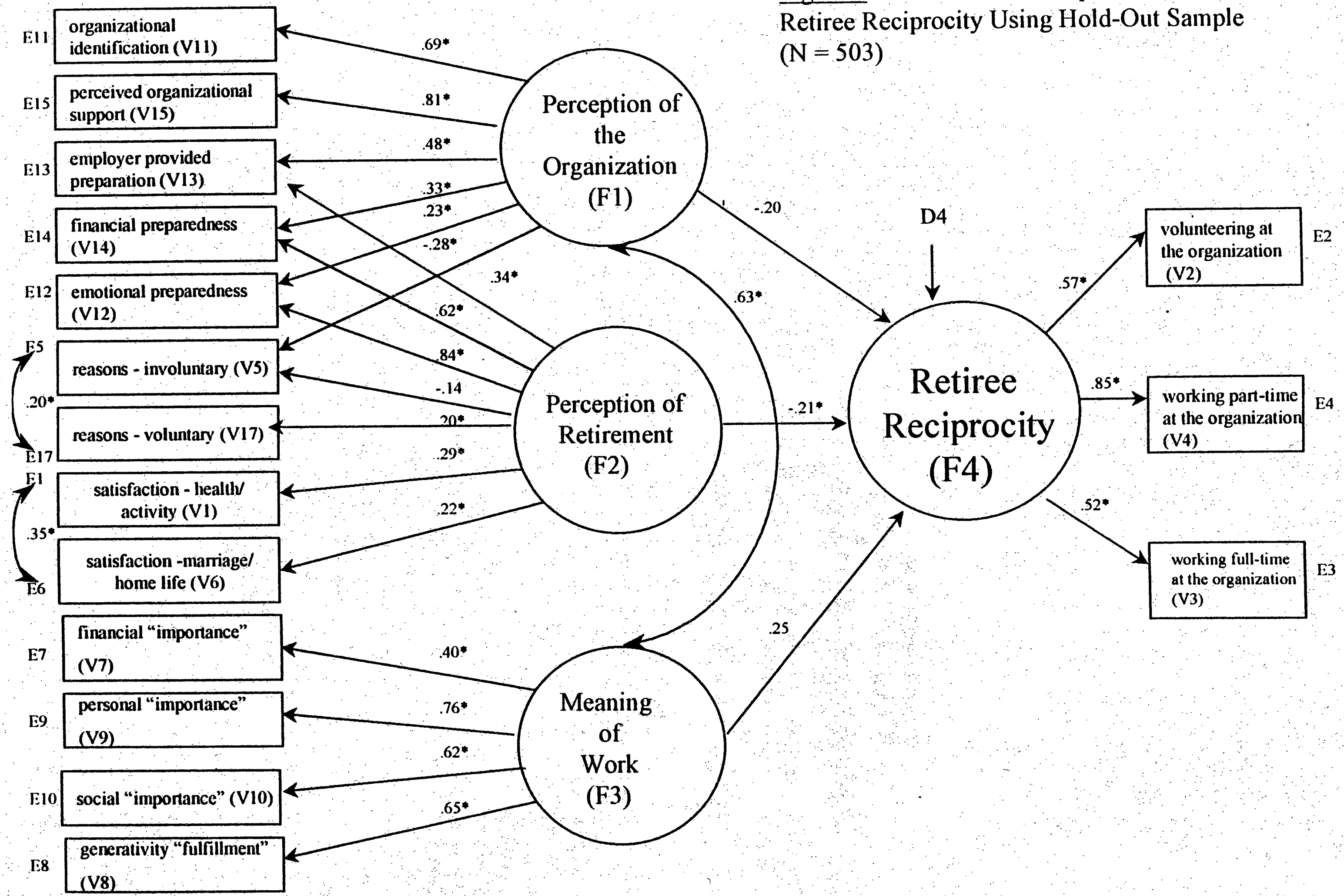


Figure 3. Final Structural Equation Model of Retiree Reciprocity Using Hold-Out Sample (N = 503)



APPENDIX B: Retiree Survey

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Retiree Survey

Thank you for your participation in this survey. This study is being conducted by Tracy L. Lindbo, a graduate student from California State University, San Bernardino, in conjunction with SCE to learn more about your retirement attitudes, interest in volunteering or working, and ultimately your satisfaction with life in retirement. Participation in this study is completely voluntary and your responses are completely anonymous and confidential. Survey responses will be reported in group form only.

In this survey, you are asked to complete 92 questions regarding aspects of your retirement as well as your attitudes toward SCE. The survey should take 30–45 minutes to complete. Please take the time to fill out the demographic information (*e.g.*, age or gender) at the end. When you are finished, please use the enclosed stamped envelope to return your survey BY JUNE 30TH to Vital Research, the outside firm that will be entering the data.

Thank you in advance for your participation!

Please indicate your <u>level of agreement</u> with the following statements:

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	When someone criticizes SCE, it feels like a personal insult.	☐	☐	☐	☐	☐
2.	I am very interested in what others think about SCE.	☐	☐	☐	☐	☐
3.	When I talk about SCE, I usually say "we" rather than "they."	☐	☐	☐	☐	☐
4.	SCE's successes are my successes.	☐	☐	☐	☐	☐
5.	When someone praises SCE, it feels like a personal compliment.	☐	☐	☐	☐	☐
6.	I act like a typical person from SCE.	☐	☐	☐	☐	☐
7.	If a story in the media criticized SCE, I would feel embarrassed.	☐	☐	☐	☐	☐
8.	I don't act like a typical person from SCE.	☐	☐	☐	☐	☐
9.	I have a number of qualities typical of people from SCE.	☐	☐	☐	☐	☐
10.	The limitations associated with people from SCE apply to me also.	☐	☐	☐	☐	☐
11.	SCE valued my contributions to its well being.	☐	☐	☐	☐	☐
12.	If SCE could have hired someone to replace me at a lower salary it would have done so.	☐	☐	☐	☐	☐
13.	SCE failed to appreciate any extra effort from me.	☐	☐	☐	☐	☐
14.	SCE strongly considered my goals and values.	☐	☐	☐	☐	☐
15.	SCE would ignore any complaints from me.	☐	☐	☐	☐	☐
16.	SCE disregarded my best interests when it made decisions that affected me.	☐	☐	☐	☐	☐
17.	Help was available from SCE when I had a problem.	☐	☐	☐	☐	☐
18.	SCE really cared about my well being.	☐	☐	☐	☐	☐
19.	Even if I did the best job possible, SCE would fail to notice.	☐	☐	☐	☐	☐
20.	SCE was willing to help me when I needed a special favor.	☐	☐	☐	☐	☐
21.	SCE cared about my general satisfaction at work.	☐	☐	☐	☐	☐
22.	If given the opportunity, SCE would have taken advantage of me.	☐	☐	☐	☐	☐
23.	SCE showed very little concern for me.	☐	☐	☐	☐	☐
24.	SCE cared about my opinions.	☐	☐	☐	☐	☐
25.	SCE took pride in my accomplishments at work.	☐	☐	☐	☐	☐
26.	SCE tried to make my job as interesting as possible.	☐	☐	☐	☐	☐

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In the following section please indicate your <u>level of agreement</u> for reasons why you work (used to or currently do):

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
27.	Gives me respect from relatives and friends.	❑	❑	❑	❑	❑
28.	Keeps me from feeling alone.	❑	❑	❑	❑	❑
29.	Gives me status and prestige.	❑	❑	❑	❑	❑
30.	Gives me respect and esteem from other people.	❑	❑	❑	❑	❑
31.	Pleases relatives or friends who expect me to work.	❑	❑	❑	❑	❑
32.	Gives me personal satisfaction.	❑	❑	❑	❑	❑
33.	Helps me feel worthwhile.	❑	❑	❑	❑	❑
34.	Provides me with an interest in life.	❑	❑	❑	❑	❑
35.	Gives me a feeling of pride in my work and in myself.	❑	❑	❑	❑	❑
36.	Provides me with enough money to live.	❑	❑	❑	❑	❑
37.	Gives me benefits such as health care.	❑	❑	❑	❑	❑
38.	Is my major source of income.	❑	❑	❑	❑	❑
39.	Gives me an opportunity to share my skills with younger people.	❑	❑	❑	❑	❑
40.	Gives me a chance to teach and train others.	❑	❑	❑	❑	❑
41.	Gives me a chance to use and demonstrate my skills and abilities.	❑	❑	❑	❑	❑
42.	Allows me to pass my knowledge to the next generation.	❑	❑	❑	❑	❑

In the following section, think back to your time at SCE and your current life situation, please indicate your <u>level of agreement</u> with the statements:

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
43.	I knew what to expect, financially, from retirement.	❑	❑	❑	❑	❑
44.	I knew what to expect, emotionally, from retirement.	❑	❑	❑	❑	❑
45.	Right before I retired, I felt adequately prepared, financially.	❑	❑	❑	❑	❑
46.	Right before I retired, I felt adequately prepared, emotionally and psychologically.	❑	❑	❑	❑	❑
47.	I am financially secure in retirement.	❑	❑	❑	❑	❑
48.	I feel emotionally secure in retirement.	❑	❑	❑	❑	❑
49.	My transition to retirement was smooth.	❑	❑	❑	❑	❑
50.	My life in retirement is what I expected it to be.	❑	❑	❑	❑	❑
51.	My emotional reactions to the retirement transition were as I expected them to be.	❑	❑	❑	❑	❑
52.	SCE provided adequate financial planning resources (*e.g.*, literature, counseling, seminars, etc.) to prepare me for retirement.	❑	❑	❑	❑	❑
53.	SCE provided adequate social/emotional resources (*e.g.*, psychological support,literature, counseling, seminars, etc.) to prepare me for retirement.	❑	❑	❑	❑	❑
54.	SCE's financial planning programs provided me a realistic outlook on my retirement finances.	❑	❑	❑	❑	❑
55.	SCE'S retirement planning programs provided me a realistic outlook on the emotional/psychological transition to retirement.	❑	❑	❑	❑	❑
56.	SCE was very involved in my retirement planning and preparation.	❑	❑	❑	❑	❑
57.	I was primarily responsible for obtaining information about my retirement planning and preparation.	❑	❑	❑	❑	❑

58. Please answer Yes or No to the following:
I participated in a formal retirement planning program at SCE. ❑ Yes ❑ No

In the following section, please indicate <u>how important</u> each of the following reasons were for retiring:

		N/A	Very Unimport.	Unimport.	Somewhat Unimport.	Somewhat Import.	Import.	Very Import.
59.	I reached mandatory retirement age.	☐	☐	☐	☐	☐	☐	☐
60.	I was in poor health.	☐	☐	☐	☐	☐	☐	☐
61.	My spouse was in poor health.	☐	☐	☐	☐	☐	☐	☐
62.	I could finally afford it.	☐	☐	☐	☐	☐	☐	☐
63.	I was laid off, fired, or my hours were cut back.	☐	☐	☐	☐	☐	☐	☐
64.	I was experiencing difficulties with people at work.	☐	☐	☐	☐	☐	☐	☐
65.	I was pressured to retire by my employer.	☐	☐	☐	☐	☐	☐	☐
66.	I was offered incentives to retire by my company.	☐	☐	☐	☐	☐	☐	☐
67.	I wanted to spend more time with my family.	☐	☐	☐	☐	☐	☐	☐
68.	I wanted more time to pursue my interests (such as hobbies and travel).	☐	☐	☐	☐	☐	☐	☐
69.	I wanted to make room for younger people.	☐	☐	☐	☐	☐	☐	☐
70.	I disliked my job.	☐	☐	☐	☐	☐	☐	☐
71.	I experienced too much stress at work.	☐	☐	☐	☐	☐	☐	☐
72.	I had difficulty handling the physical demands of my job.	☐	☐	☐	☐	☐	☐	☐
73.	My spouse wanted me to retire.	☐	☐	☐	☐	☐	☐	☐

Please indicate your current <u>level of satisfaction</u> with the following areas of your life:

		N/A	Very Dissatisfd	Dissatisfd	Somewhat Dissatisfd	Somewhat Satisfd	Satisfd	Very Satisfd
74.	My marriage.	☐	☐	☐	☐	☐	☐	☐
75.	My financial situation.	☐	☐	☐	☐	☐	☐	☐
76.	My physical health.	☐	☐	☐	☐	☐	☐	☐
77.	The health of my spouse.	☐	☐	☐	☐	☐	☐	☐
78.	The quality of my residence.	☐	☐	☐	☐	☐	☐	☐
79.	Relationships with other family members (such as children, brothers and sisters, cousins, nieces and nephews).	☐	☐	☐	☐	☐	☐	☐
80	My level of physical activity.	☐	☐	☐	☐	☐	☐	☐
81.	My access to transportation.	☐	☐	☐	☐	☐	☐	☐
82.	Services from community agencies and programs.	☐	☐	☐	☐	☐	☐	☐
83.	Services from governmental aid programs (such as social security, Medicare, subsidized housing, and nutrition programs).	☐	☐	☐	☐	☐	☐	☐
84.	My personal safety.	☐	☐	☐	☐	☐	☐	☐

85. Overall, how does your life since retirement compare with your life before retirement?

- ☐ Very Difficult
- ☐ Difficult
- ☐ Somewhat Difficult
- ☐ Very Easy
- ☐ Easy
- ☐ Somewhat Easy

86. Overall, how satisfied are you with your retirement right now?

- ☐ Very Dissatisfied
- ☐ Dissatisfied
- ☐ Somewhat Dissatisfied
- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Somewhat Satisfied

Please answer Yes or No to the following two items:

87. Do you currently do volunteer work? ☐ Yes ☐ No

88. Have you ever worked as a volunteer before retirement? ☐ Yes ☐ No

In the next four pages, SCE is interested in identifying your level of interest in volunteer or work activities in retirement. It is also of interest to understand the possible reasons you would consider these activities. Please answer the question at the top of each page, then **for each question**, if you answer "Would consider it," "Intend to do it," or "Currently do it," place a check mark by your reasons why in the list below each question.

89. Overall, what is your level of interest in **volunteering your time on behalf of SCE or at SCE** as a mentor, company or community volunteer, advisory group participant, etc.?

- ❑ Would consider it
- ❑ Intend to do it
- ❑ Currently do it
- ❑ Not interested (go to next page)

Please place a check mark by the __reasons why__ you "would consider it, intend to do it, or currently do it."

- ❑ Gives me the opportunity to socialize with community members
- ❑ Gives me a sense of affiliation with SCE
- ❑ Provides necessary income
- ❑ Gives me the opportunity to make new friends
- ❑ Gives me the opportunity to "give back" to my colleagues
- ❑ Provides additional income for the "finer things in life"
- ❑ Gives me the opportunity to socialize with former co-workers
- ❑ Gives me the opportunity to "give back" to SCE
- ❑ Helps me to maintain my financial independence
- ❑ I enjoy staying involved in activities
- ❑ Gives me the opportunity to express my loyalty to SCE
- ❑ Gives me a sense of financial security
- ❑ Keeps me active, mentally
- ❑ To help make a difference in SCE
- ❑ SCE set-up an easy way to get involved
- ❑ Allows me to continue to develop myself
- ❑ To make SCE "look good" in the community
- ❑ I have always wanted to get involved, but I never knew how
- ❑ Gives me personal satisfaction
- ❑ Gives me the opportunity to return some of my knowledge and experience to other employees at SCE
- ❑ I have always wanted to get involved, but I never took the initiative to do it
- ❑ Is mentally stimulating
- ❑ To make a difference in someone else's life
- ❑ To help others (Helping people in general)
- ❑ Gives me some variety in my lifestyle
- ❑ Gives me an opportunity to fulfill my life goals
- ❑ I have a moral responsibility to help others
- ❑ "Expands my horizons"
- ❑ Gives me an opportunity to share and "pass on" my knowledge and experience with others
- ❑ Gives me the opportunity to "give back" to the community
- ❑ Gives me a reason for being
- ❑ Gives me a chance to interact with younger generations
- ❑ To help make a difference in my community
- ❑ It is my responsibility to be active in the community
- ❑ Gives me the chance to get to know the community
- ❑ Gives me a sense of community pride

90. Overall, what is your level of interest in **working at SCE on a part-time or seasonal basis,** as a consultant, independent contractor, or doing agency work, etc.?

- ❑ Would consider it
- ❑ Intend to do it
- ❑ Currently do it
- ❑ Not interested (go to next page)

Please place a check mark by the <u>reasons why</u> you "would consider it, intend to do it, or currently do it."

- ❑ Gives me the opportunity to socialize with community members
- ❑ Gives me a sense of affiliation with SCE
- ❑ Provides necessary income
- ❑ Gives me the opportunity to make new friends
- ❑ Gives me the opportunity to "give back" to my colleagues
- ❑ Provides additional income for the "finer things in life"
- ❑ Gives me the opportunity to socialize with former co-workers
- ❑ Gives me the opportunity to "give back" to SCE
- ❑ Helps me to maintain my financial independence
- ❑ I enjoy staying involved in activities
- ❑ Gives me the opportunity to express my loyalty to SCE
- ❑ Gives me a sense of financial security
- ❑ Keeps me active, mentally
- ❑ To help make a difference in SCE
- ❑ SCE set-up an easy way to get involved
- ❑ Allows me to continue to develop myself
- ❑ To make SCE "look good" in the community
- ❑ I have always wanted to get involved, but I never knew how
- ❑ Gives me personal satisfaction
- ❑ Gives me the opportunity to return some of my knowledge and experience to other employees at SCE
- ❑ I have always wanted to get involved, but I never took the initiative to do it
- ❑ Is mentally stimulating
- ❑ To make a difference in someone else's life
- ❑ To help others (Helping people in general)
- ❑ Gives me some variety in my lifestyle
- ❑ Gives me an opportunity to fulfill my life goals
- ❑ I have a moral responsibility to help others
- ❑ "Expands my horizons"
- ❑ Gives me an opportunity to share and "pass on" my knowledge and experience with others
- ❑ Gives me the opportunity to "give back" to the community
- ❑ Gives me a reason for being
- ❑ Gives me a chance to interact with younger generations
- ❑ To help make a difference in my community
- ❑ It is my responsibility to be active in the community
- ❑ Gives me the chance to get to know the community
- ❑ Gives me a sense of community pride

91. Overall, what is your level of interest in **working at SCE on a full-time basis?**

- ❑ Would consider it
- ❑ Intend to do it
- ❑ Currently do it
- ❑ Not interested (go to next page)

Please place a check mark by the reasons why you "would consider it, intend to do it, or currently do it."

- ❑ Gives me the opportunity to socialize with community members
- ❑ Gives me a sense of affiliation with SCE
- ❑ Provides necessary income
- ❑ Gives me the opportunity to make new friends
- ❑ Gives me the opportunity to "give back" to my colleagues
- ❑ Provides additional income for the "finer things in life"
- ❑ Gives me the opportunity to socialize with former co-workers
- ❑ Gives me the opportunity to "give back" to SCE
- ❑ Helps me to maintain my financial independence
- ❑ I enjoy staying involved in activities
- ❑ Gives me the opportunity to express my loyalty to SCE
- ❑ Gives me a sense of financial security
- ❑ Keeps me active, mentally
- ❑ To help make a difference in SCE
- ❑ SCE set-up an easy way to get involved
- ❑ Allows me to continue to develop myself
- ❑ To make SCE "look good" in the community
- ❑ I have always wanted to get involved, but I never knew how
- ❑ Gives me personal satisfaction
- ❑ Gives me the opportunity to return some of my knowledge and experience to other employees at SCE
- ❑ I have always wanted to get involved, but I never took the initiative to do it
- ❑ Is mentally stimulating
- ❑ To make a difference in someone else's life
- ❑ To help others (Helping people in general)
- ❑ Gives me some variety in my lifestyle
- ❑ Gives me an opportunity to fulfill my life goals
- ❑ I have a moral responsibility to help others
- ❑ "Expands my horizons"
- ❑ Gives me an opportunity to share and "pass on" my knowledge and experience with others
- ❑ Gives me the opportunity to "give back" to the community
- ❑ Gives me a reason for being
- ❑ Gives me a chance to interact with younger generations
- ❑ To help make a difference in my community
- ❑ It is my responsibility to be active in the community
- ❑ Gives me the chance to get to know the community
- ❑ Gives me a sense of community pride

92. Overall, what is your level of interest in **volunteering at other organizations** (*e.g.*, other than SCE, such as the United Way, Red Cross, etc.)?

- ❑ Would consider it
- ❑ Intend to do it
- ❑ Currently do it
- ❑ Not interested (go to next page)

Please place a check mark by the reasons why you "would consider it, intend to do it, or currently do it."

- ❑ Gives me the opportunity to socialize with community members
- ❑ Gives me a sense of affiliation with the organization
- ❑ Provides necessary income
- ❑ Gives me the opportunity to make new friends
- ❑ Gives me the opportunity to "give back" to my colleagues
- ❑ Provides additional income for the "finer things in life"
- ❑ Gives me the opportunity to socialize with former co-workers
- ❑ Gives me the opportunity to "give back" to the organization
- ❑ Helps me to maintain my financial independence
- ❑ I enjoy staying involved in activities
- ❑ Gives me the opportunity to express my loyalty to the organization
- ❑ Gives me a sense of financial security
- ❑ Keeps me active, mentally
- ❑ To help make a difference in the organization
- ❑ The organization set-up an easy way to get involved
- ❑ Allows me to continue to develop myself
- ❑ To make the organization "look good" in the community
- ❑ I have always wanted to get involved, but I never knew how
- ❑ Gives me personal satisfaction
- ❑ Gives me the opportunity to return some of my knowledge and experience to other employees at the organization
- ❑ I have always wanted to get involved, but I never took the initiative to do it
- ❑ Is mentally stimulating
- ❑ To make a difference in someone else's life
- ❑ To help others (Helping people in general)
- ❑ Gives me some variety in my lifestyle
- ❑ Gives me an opportunity to fulfill my life goals
- ❑ I have a moral responsibility to help others
- ❑ "Expands my horizons"
- ❑ Gives me an opportunity to share and "pass on" my knowledge and experience with others
- ❑ Gives me the opportunity to "give back" to the community
- ❑ Gives me a reason for being
- ❑ Gives me a chance to interact with younger generations
- ❑ To help make a difference in my community
- ❑ It is my responsibility to be active in the community
- ❑ Gives me the chance to get to know the community
- ❑ Gives me a sense of community pride

Please use this space to provide any additional comments you may have:

Thank you for participating in this survey. Please take a minute to fill out the following demographic information. Completion of this portion of the survey is voluntary, but the extra information would be helpful in gaining a further understanding of our retiree population.

Please indicate the following:

Age: ____ Age when Retired: ____ Year Retired: ____ How long did you work for SCE (years)? ____

Please check the appropriate response:

Gender: Male ❑ Female ❑

Education Level: Some High School ❑ High School Diploma ❑ Some College ❑ Associate's Degree ❑ Bachelor's Degree ❑ Master's Degree ❑ Ph.D. ❑ Other ❑

Ethnicity: African American ❑ Asian ❑ Native American ❑ Hispanic ❑ White ❑ Other ❑

Are you are Shareholder? Yes ❑ No ❑

Current Status: Completely Retired ❑ Working Part-Time ❑ Working Full-Time ❑

Last Position: Manager/Supervisor ❑ Professional/Technical ❑ Administrative/Clerical ❑

Were you Exempt Employee ❑ Non-Exempt Employee ❑ Bargaining Unit (Union) Employee ❑

We would like to thank Fred A. Mael (1988); Fred A. Mael and Lois E. Tetrick (1992); Michal Mor-Barak (1995); Robert Eisenberger, Robin Huntington, et al. (1986); and Frank J. Floyd, Stephen N. Haynes, et al. (1992) for their contributions to this survey.

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APPENDIX C: Retiree Reciprocity Reasons Sub-Scales

Factors for volunteering at or on behalf of the retiring organization

Question 89	Factor 1 Community	Factor 2 Recip-rocity	Factor 3 Personal/ Activity	Factor 4 Genera-tivity
30	**.757**	.191	.173	.159
33	**.747**	.064	.211	.114
34	**.739**	.231	.121	.075
36	**.727**	.182	.343	-.086
27	**.630**	.056	-.082	.330
35	**.526**	.296	.387	-.057
23	**.524**	-.015	.229	.391
11	.166	**.801**	.040	.095
08	.136	**.726**	-.017	.177
02	.035	**.722**	.225	-.177
14	.154	**.688**	.103	.289
17	.159	**.679**	.074	.148
25	.107	.133	**.717**	-.039
13	.026	.067	**.681**	.070
22	.215	.000	**.662**	.314
19	.248	.042	**.584**	.146
28	.145	.144	**.547**	.264
10	.311	.094	**.430**	.311
20	-.090	.411	.195	**.619**
29	.197	.149	.242	**.604**
16	.216	.012	.474	**.515**
05	.246	.372	.067	**.479**
Eigenvalue	6.86	2.29	1.68	1.12
Percentage of variance explained	31.16	10.40	7.64	5.09
Cronbach's alpha coefficient	.85	.81	.76	.72
Number of items on a scale	7	5	6	4
N	307	307	309	307

Note: **Bold** items represent items that were used to calculate the scale scores for each factor.

Factors for working part-time or seasonal at the retiring organization

Question 90	Factor 1 Community	Factor 2 Personal/ Activity	Factor 3 Recip-rocity	Factor 4 Financial	Factor 5 Genera-tivity
33	**.791**	.177	.205	.004	.018
34	**.780**	.148	.134	.070	-.027
36	**.759**	.241	.216	.033	.025
30	**.755**	.149	.308	.044	.167
35	**.734**	.210	.170	.006	.069
27	**.693**	.076	.155	.061	.168
23	**.644**	.125	.075	.028	.333
24	**.564**	.249	.165	.042	.293
22	.124	**.762**	.098	.111	.114
13	.032	**.730**	.043	.009	.092
25	.221	**.674**	.035	.074	-.068
19	.153	**.642**	.135	.051	.136
16	.103	**.575**	.157	.133	.283
28	.240	**.546**	.155	.128	.118
10	.294	**.543**	.108	.027	.156
11	.233	.102	**.806**	.028	.076
02	.139	.201	**.766**	.032	-.060
08	.240	.100	**.639**	.012	.289
17	.456	.135	**.598**	.006	.146
14	.274	.100	**.543**	.066	.352
05	.257	.187	**.492**	.027	.498
09	.008	.067	.026	**.845**	.036
12	.087	.127	.067	**.828**	.008
03	.111	.065	.089	**.738**	-.165
06	-.048	.113	-.085	**.622**	.252
29	.212	.274	.139	.023	**.759**
20	.154	.201	.191	.033	**.758**
Eigenvalue	8.66	2.53	1.92	1.66	1.20
Percentage of variance explained	32.06	9.37	7.09	6.14	4.41
Cronbach's alpha coefficient	.90	.81	.84	.77	.77
Number of items on a scale	8	7	6	4	2
N	438	441	441	441	441

Note: **Bold** items represent items that were used to calculate the scale scores for each factor.

Factors for working full-time at the retiring organization

Question 91	Factor 1 Community	Factor 2 Personal/ Activity	Factor 3 Reciprocity	Factor 4 Financial
33	**.843**	.073	.237	.030
30	**.817**	.226	.287	-.114
34	**.804**	.176	.083	.140
36	**.803**	.197	.232	.069
35	**.792**	.150	.137	.041
27	**.708**	.135	.218	.102
23	**.595**	.404	.142	.054
32	**.588**	.453	.313	.020
24	**.504**	.483	.360	-.064
16	.114	**.717**	.133	.203
22	.075	**.705**	.235	.217
23	.103	**.696**	.173	.144
28	.279	**.674**	.029	.236
25	.300	**.651**	-.026	.160
20	.156	**.623**	.421	.082
10	.243	**.622**	.257	-.071
19	.173	**.550**	.272	.260
29	.209	**.507**	.482	.103
08	.213	.183	**.822**	.138
11	.229	.110	**.786**	.157
02	.254	.235	**.663**	.035
14	.222	.203	**.598**	-.086
17	.492	.180	**.551**	-.103
05	.473	.355	**.491**	.075
12	.034	.238	.132	**.823**
09	-.020	.254	-.080	**.742**
03	.150	.037	-.071	**.670**
06	-.048	.187	.283	**.600**
Eigenvalue	10.87	3.00	1.80	1.43
Percentage of variance explained	38.83	10.71	6.40	5.11
Cronbach's alpha coefficient	.93	.86	.88	.74
Number of items on a scale	9	9	6	4
N	137	140	140	140

Note: **Bold** items represent items that were used to calculate the scale scores for each factor.

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