

## Pre-Retirement Behaviors and Retirement Satisfaction of Korean American Elderly

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### Abstract

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This study measured Korean American elders' behaviors related to retirement before they retired and examined the relationships of these preretirement behaviors with their life satisfaction in retirement. Standard survey questionnaires were administered at senior welfare centers, churches, a senior university, and a senior apartment in Chicago, Illinois and Atlanta, Georgia metropolitan areas by way of group-administration method and personal interviews. Three hundred twenty-four (324) survey questionnaires were originally collected, however, thirty-eight (38) questionnaires which were not properly completed were excluded, leaving a final sample of 286. Four areas of retirement-related behavior (life planning, volunteer/community activities, financial planning, and intimate relationships) were measured. Study findings indicated that one area of behavior, intimate relationships, was significantly, positively correlated to the Korean American elders' retirement satisfaction. Implications for social work curriculum development, social work practice, and social welfare policy are presented.

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**Keywords:** Financial Planning, Intimate Relationship, Korean American Elderly, Life Planning, Retirement Satisfaction, Volunteer Activities

### 1. Introduction

The global population aged 65 and over was estimated to be 420 million in 2000, growing by 800,000 people a month (U.S. Census Bureau-An Aging World, 2001). In 2012, this population reached 562 million, 8% of the world's population and this number is expected to nearly triple to about 1.5 billion, representing 16 percent of the world's population by 2050 (U.S. Census Bureau-An Aging World, 2015). The United States was the third most populous country on Earth, with a total of 308 million people (U.S. Census Bureau, 2012). Of this number, the elderly aged 65 and over made up 43.1 million (13.7%) of the total population. It is estimated that in 2030 this older population will comprise 20% of the total U.S. population and reach 83.7 million in 2050, which is almost double its estimated population of 43.1 million in 2012. Furthermore, among the World War II Baby Boom cohorts who were born between 1945 and 1964, approximately 71 million, the first cohort reached what used to be known as retirement age of 65 in 2011. This arrival has tremendously affected the U.S. economy and government resources with much concerns about budget deficiency of the Social Security benefits and Medicare fund noticeably.

#### 1.1 Retirement from life-span development perspective

Among the several transitions in the life course, retirement may be one of the most powerful events affecting older adults' well-being and aging process. The life-span development theories provide a theoretical basis for the current study. In life-span perspective, retirement as one of the major expected life transitions in late adulthood life poses different tasks, expectations, and concerns to the older adults (Harder, 2002). Ebersole and Hess (1998) state that the way one adjusts to retirement has much to do with the circumstances surrounding it. Their research has shown that if one is forced to retire due to poor health or the downsizing of a company, he or she is likely to view the job separation as a crisis and may be at greater risk for substance abuse, depression, or suicide.

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To the contrary, the findings of the Kaiser Permanent Retirement Study suggest that those who had planned for retirement and did so voluntarily were found to be less stressed, with fewer substance abuse problems and more likely to exercise regularly (Midanik et al., 1995). Considering retirement as an expected life event, researcher assumed that how the elderly prepared for, adjusted to, and experienced their retirement years greatly influence show they perceived their own aging, negatively or positively; and how much an individual older adult had prepared before he or she retired would have significant relationship with his or her different degree of life satisfaction after retirement.

### **1.2 Lack of study on minority aging and retirement**

Retirement is a critical transition that affects diverse aspects of an individual's life such as self-identity, relationships with others, financial status, and daily activities. Despite its importance and tremendous impact, studies of adult development in older persons, especially minority older adults, frequently neglect the role of the retirement experience, or limit the analysis to a single aspect of retirement, such as global satisfaction or economic changes (Parnes & Less, 1985). Until the latter part of the twentieth century, there had been little attention paid to racial and ethnic groups in the social gerontology discipline (Markides & Mindel, 1987). Gibson (1989) suggests two important reasons for improving the quality and increasing the quantity of minority aging research. First, high quality research provides a more solid foundation for new research and social interventions. Secondly, larger numbers of studies, through systematic replication, lend greater confidence to the findings, thus accelerating progress toward an intellectual core of minority aging. Gibson also argues that minority aging research historically has been more social problem-centered than oriented toward theory building, more focused on minority-majority group comparisons than on inter- and intra-minority group differences, and more from a focus on deficits rather than on strengths.

Furthermore, development of theory and application of sophisticated methodology to the study of aging among diverse ethnic and minority populations has lagged behind broader developments in the field (Markides, Liang, & Jackson, 1990). Jackson (1989a) emphasizes a lack of adequate theory, absence of a comparative perspective that goes beyond simple group comparisons, poor conceptualization and measurement of key variables, and inadequate attention to multiple causations.

### **1.3 Purpose of the study**

Studies about ethnic minority older adults are very limited in the social work field. Those available are limited to searching for a single variable, such as physical health, mental health, social support, or socioeconomic status that affect the adjustment process toward the dominant culture, and thereby fail to describe this population comprehensively. While there have been some studies on factors that affect life satisfaction of minority elderly people, and although retirement is an important transition that affects successful aging and life satisfaction of older adults in diverse ways, there is a paucity of research literature on their retirement satisfaction and the independent variables that affect it. Furthermore, the study on retirement preparation and retirement satisfaction of minority elders, especially for the Korean American elderly, is scant, and therefore this current study adds to the knowledge base. The purpose of this study is to find how much the Korean American elders had prepared for their retirement before they retired and examine which areas of behavior are significantly correlated with their retirement satisfaction. In addition, this study shows the relationships between some demographic variables and retirement satisfaction of the Korean American elderly. The following are the research hypotheses examined.

Hypothesis 1. Korean American elders who sought help in planning their retirement are more likely to satisfy their retirement lives.

Hypothesis 2. Korean American elders who participated in volunteer/community activities are more likely to satisfy their retirement lives.

Hypothesis 3. Korean American elders who participated in retirement-relevant financial planning activities are more likely to satisfy their retirement lives.

Hypothesis 4. Korean American elders who had quality intimate/spouse relationships are more likely to satisfy their retirement lives.

## **2. Literature review**

### **2.1 Volunteer/community activities**

Many research findings present a positive relationship between volunteering and life satisfaction, suggesting that volunteering can play an important role in maintaining good health in later life (Havighurst, Neugarten, & Tobin, 1968; Herzog, Kahn, Morgan, Jackson, & Antonucci, 1989; Ward, 1979).

It is also suggested that older volunteers benefit from the experience because of increased feelings of usefulness and boosted self-esteem (Hunter & Linn, 1980-81). Volunteer roles may replace work roles and prevent elders from the negative effects of role loss and social isolation (Moen et al., 1992). Similar positive effects of volunteer work have been found repeatedly in the studies of elders' psychological well-being, for example, presumably because community service becomes a substitute for employment when individuals retire (Wheeler, Gorey, & Greenblatt, 1998). While many studies presented so far indicate positive relationships between volunteer work and the well-being, there are also some different findings on this relationship. Some research suggests casual links between volunteering and improved health outcomes, given the reciprocal relationships between health, social resources, and volunteering (Morrow-Howell, 2000). Ward's (1979) study showed that the type of activity and reasons for participation have little relationship to life satisfaction, since they largely reflected health and socioeconomic status differences. A study conducted by Willigen (2000) indicated that although the volunteer role is more positively associated with life satisfaction among older adults than their younger counterparts, it is only marginally so, and the difference was insignificant. Thoits and Hewitt (2001) pointed out some limitations of current studies on volunteer work. They states that although volunteer work is widely believed to be beneficial, not only for the community but also for the individuals who perform it, little attention has been paid to the actual consequences of volunteer service, namely, individuals' physical and/or psychosocial well-being. Most studies of well-being outcomes examined the benefits of volunteer group membership rather than volunteer work per se. Despite some contradictory findings to the positive effects of volunteer activity on the older adults' well-being, still many studies as indicated above show that participation in volunteer work is very beneficial to people in general, particularly to older adults, in terms of physical and psychological health and life satisfaction. Based on these research findings, the researcher examines the effect of volunteer work on retirement satisfaction of the Korean American elderly participants.

## **2.2 Life/financial planning**

Several studies on preretirement planning and life satisfaction in retirement indicated that those who participated in preretirement planning were more likely to report more positive outcomes in retirement (Becker et al., 1983; Glamser, 1981). Rosenkoetter and Garris (2001) found that those who participated in comprehensive seminars reported less anxiety, stress, and depression; greater satisfaction; and more postretirement social involvement than nonparticipants. Similarly, Elder and Rudolph (1999) study found that having thought about retirement and attendance at formal planning programs was related to greater satisfaction with retirement, controlling for economic circumstances. Recent research suggests that both planning for financial security and preparing for the psychosocial changes that accompany retirement are important for the well-being in later life. Studies indicate that the relationship between retirement planning and the subjective well-being is consistent across the areas of financial and psychosocial planning (Noone, Stephens, & Alpass, 2009). The employer-sponsored superannuation plans are one way individuals can ensure their financial security, and this has been widely used as a means of financial retirement planning in previous researches (Clare, 2004; Glass & Flynn, 2000; Panis, 2003). Much of the financial planning research suggests that although those with more disposable income tend to report greater satisfaction with their retirement, financial planning is still a significant predictor of life satisfaction in retirement, regardless of household wealth (Brunson, Snow, & Gustafson, 1998; Hurd, 1990; Zhu-Sams, 2004). Zhu-Sams' study (2004) found that retirees who participated in preretirement financial planning were more likely to rate their retirement as better than expected. In a longitudinal study based on data from the Health and Retirement Study (HRS) from 1992 to 2000, Panis (2003) found that individuals who reported undertaking financial planning while employed were more likely to report greater life satisfaction in retirement than those who had not planned, even when household income was held constant. Noone, Stephens and Alpass (2009) study hypothesis was that financial and psychosocial retirement planning in 1992 would be significant predictor of satisfaction with retirement and self-reported physical and psychological health in 2004. The results supported the hypothesis that individuals who planned for retirement both financially and psychosocially reported greater health and satisfaction with their retirement.

## **2.3 Intimate/spouse relationships**

Marital status is frequently accepted as a partial or complete index of support (Eaton, 1978; Lynch, 1977). Whether respondents have a high quality marital relationship is likely to be one of the major determinants of whether they are scored as having a confiding relationship (Brown & Harris, 1978). Thus, it is unavoidable that marital status and quality will make a critical contribution to the relationship between social involvement and well-being. However, not all of the advantages associated with being happily married are reducible to social support (Coyne & DeLongis, 1986).

The structure provided by a satisfactory marriage may limit a person's exposure to situations that are conducive to maladaptive coping, such as the subcultures of bars or street corners. Brown and Harris (1978) found that a confiding relationship with a parent, siblings or friends did not compensate for a woman's lack of a confiding relationship with her spouse in terms of vulnerability to depression. It thus appears that the key factor in accounting for the positive effects of support is a satisfactory marital relationship. In terms of intervention, this apparent lack of compensation suggests that any strategy for increasing support might best be aimed primarily at the resolution of marital difficulties, rather than the addition of support from outside the marriage. Finally, the possibility that low support among married people represents the presence of conditions that are more problematic than the absence of a marital relationship again raised the issue of the stress-support distinction. So far very little attention has been paid to the study of spousal relationships or quality marital relationships in relation to life satisfaction. In many studies the marital status of research respondents such as "married", "unmarried", or "widowed" has been the subject of interest as demographic variables. Spousal/marital relationship has more frequently been a part of the social relationship or social support variable. Thus studies on spousal relationship itself and its relationship with other variables such as life satisfaction are needed. Studies on the spousal relationship of research respondents and its relationship with retirement satisfaction can be another contribution of the current study.

### **3. Research Methods**

This study is a descriptive research to find out for which areas of behavior related to retirement Korean American elders prepared and what areas of behavior relevant to retirement significantly affect their retirement satisfaction. To identify these behavioral factors, the researcher employed a cross-sectional design. "Studies using a cross-sectional design are usually associated with exploratory and descriptive research designs because this cross-sectional design is very useful in obtaining the data on the characteristics of a sample or population" (Grinnell, 1995, p. 336).

#### **3.1 Sample**

To select participants for the study, a convenience sampling method was used. For the purpose of this study, it was necessary that participants met the following criteria: (1) be Korean Americans; (2) be elderly people aged 60 and over; (3) currently reside in the Atlanta or Chicago areas. Subjects included those who were born in the United States as well as those who migrated from Korea. Among the Korean American elders who attended church, senior centers, and lived in senior apartment those who met the criteria were 188 participants from Chicago and 136 from Atlanta relatively.

#### **3.2 Procedure**

The researcher basically used a group-administration method to collect data. Survey questionnaires were primarily collected, with the help of staff, from participants who attended regular meetings, group activities, and diverse programs operated by the senior welfare center. Other survey questionnaires were collected at churches and a senior university that Korean American elders attended and a senior apartment where Korean American elders resided. In addition, the researcher collected survey questionnaires by means of personal interviews at the participants' homes. In administering questionnaires, the researcher (1) explained the purpose of the study, (2) obtained the informed consent form, and (3) explained how to fill out the questionnaires. Basically, the researcher read the questions one by one with some additional explanation for each question, if necessary.

#### **3.3 Measures**

The "Preretirement Scale" (Boyack & Tiberi, 1975) was used to measure the independent variables, behaviors related to retirement of research participants. This "Pre-retirement Scale" originally consists of three parts: Attitudes, information, and behaviors related to retirement. For the purpose of the current study, the researcher used the subscale of behaviors related to retirement preparation. This behavioral subscale has four subsets: Life planning, volunteer/community activities, financial planning, and intimate relationships. To measure retirement satisfaction, the "Retirement Satisfaction Inventory" (Floyd et al., 1992) was employed. Originally, this inventory consists of six areas: Pre-retirement work functioning, adjustment and change, reasons for retirement, satisfaction with life in retirement, current sources of enjoyment, and leisure and physical activities. For the purpose of the current study, the section on satisfaction with life in retirement was used. This section consists of three significant factors: Satisfaction with services and resources (five items), satisfaction with health and activity (two items), and satisfaction with marriage and home life (four items). These three factors accounted for a total of 55 % of the variance in the satisfaction ratings.

### 3.4 Data analysis

To analyze the data, the SPSS(Statistical Package for Social Sciences) software was used. The researcher conducted univariate analysis on the following: (1) demographic variables – gender, age, year of immigration to the U.S., marital status, living arrangement, and length of retirement; (2) independent variables of behaviors related to retirement – life planning, volunteer activities, financial planning, and intimate relationships; and (3) a single dependent variable of retirement satisfaction. Second, the researcher performed bivariate analyses: Independent Samples T-test, Mann-Whitney U, and Spearman's rho correlation coefficients. One-Sample T test was used to examine the difference in retirement satisfaction between those who sought help in retirement planning and those who did not. Mann-Whitney U tests were conducted to identify the gender difference in the degree of retirement satisfaction of research participants. Spearman's rho correlation coefficient was used to examine the relationships between three independent variables and a dependent variable.

## 4. Results

### 4.1 Demographic characteristics of research participants

Five specific items were used to capture demographic characteristics of sample participants. Demographic characteristics include gender, age, proportion of Koreans in the neighborhood, marital status, and living arrangement.

#### 4.1.1 Gender

Of 286 survey participants, 122 (42.7%) were male, and 164 (57.3%) were female (Table 1).

**Table 1. Demographic characteristics: gender**

Gender	n	%
Male	122	42.7
Female	164	57.3
Total	286	100.0

#### 4.1.2 Age

The mean age of participants was 72.4 years (SD=6.07) with a range of 61 to 92 years. The mean age of male participants was 72.7 years (SD=5.77), while the mean for females was 72.2 years (SD=6.30) (Table 2).

**Table 2. Demographic characteristics: age**

Gender	Mean	SD	Range (years)
Male	72.7	5.77	62-92
Female	72.2	6.30	61-91
Total	72.4	6.07	61-92

#### 4.1.3 Year of immigration to the U.S.

About one half (n=135, 47.2%) of the participants immigrated to the United States during the 1980's. Seventy-seven (26.9%) and fifty-seven (19.9%) participants immigrated during the 1970's and the 1990's, respectively (Table 3). Immigrants from 1941 to 1970 were considerably fewer in number.

**Table 3. Demographic characteristics: year of immigration to the U.S.**

Immigration Year	n	%
1941-1950	2	0.7
1951-1960	1	0.3
1961-1970	7	2.5
1971-1980	77	26.9
1981-1990	135	47.2
1991-2000	57	19.9
2001-Present	7	2.5
Total	286	100

#### 4.1.4 Marital status

Participants' marital status indicated that 285 (99.7%) participants were married at least once. However, one hundred and thirty (45.5 %) participants were widowed (Table 4).

Table 4. Demographic characteristics: marital status

Marital status	n	%
Married	153	53.5
Divorced	2	0.7
Widowed	130	45.5
Never married	1	0.3
Total	286	100

#### 4.1.5 Living arrangements

About one half of the participants (n=130, 45.5%) lived with a spouse, while 101 (35.3%) participants lived alone. Only thirty (10.5%) lived with their children, and fourteen (4.9%) lived with children and grandchildren (Table 5).

Table 5. Demographic characteristics: living arrangements

Living arrangement	n	%
With spouse	130	45.5
With children	30	10.5
With children and grandchildren	14	4.9
With other relatives	1	0.3
Alone	101	35.3
With spouse and children	4	1.4
With spouse, children, and grandchildren	5	1.8
Others	1	0.3
Total	286	100

#### 4.1.6 Length of retirement

Survey participants were asked to indicate a length of retirement, namely, withdrawal from gainful employment regardless of part-time or full-time status. One hundred sixty-five (57.7%) participants indicated "more than ten years ago" (Table 6).

Table 6. Demographic characteristics: length of retirement (all participants)

Length of retirement	n	%
More than 10 Years	165	57.7
6-10 Years	41	14.3
1-5 Years	52	18.2
Less than 1 Year	28	9.8
Total	286	100

## 4.2 Behaviors related to retirement

Behaviors related to retirement were divided into four subsections: Behavior related to life planning, behavior related to volunteer/community activities, behavior related to financial planning, and behavior related to intimate relationships. To measure the degree of behavior in the four areas, participants responded to three to five items in the respective areas. As some items in subsections consisted of different levels of measurement, it was appropriate to consider them item by item with frequencies and to examine the difference and/or relationships between the degree of each behavior and the degree of retirement satisfaction.

#### 4.2.1 Behavior related to life planning

This subsection, life planning, consists of three items: "Have you sought help in planning your retirement?", "In what areas have you sought help?", and "From whom have you sought help?". To the first item, 129 (45.1%), participants responded positively, while 157 (54.9%), answered negatively (Table 7).

Table 7. Behavior related to life planning

	n	%
Yes	129	45.1
No	157	54.9
Total	286	100

As to the second item, “In what areas have you sought help?”, 157 (54.9%) participants indicated that they did not seek any help related to retirement before they retired, while 129 (45.1%) participants had help (Table 8).

Table 8. Behavior related to life planning: Areas of help

Area of help	n	%
Financial planning	32	11.2
Health insurance	88	30.7
Legal affairs	7	2.5
Others	2	0.7
Not sought	157	54.9
Total	286	100

Table 9. Behavior related to life planning: sources of help

Source of help	n	%	
Account	37	12.9	
Lawyer	18	6.3	
Spouse	25	8.7	
Others	Children	30	10.5
	Senior center	11	3.9
	Friends	5	1.7
	Others	3	1.1
Not sought	157	54.9	
Total	286	100	

As for the third item, “From whom have you sought help?”, one hundred twenty-nine (45.1%) participants responded positively (Table 9).

#### 4.2.2 Behavior related to volunteer/community activities

Four questions were asked to analyze behavior related to volunteer/community activities. One hundred eleven (38.8%) were participating in one or more community or other non-work related organizations, while 175 (61.2%) responded that they were not participating in any volunteer activities (Table 10).

Table 10. Behavior related to volunteer/community activities

	n	%
Yes	111	38.8
No	175	61.2
Total	286	100

Regarding the item asking about the number of community or other non-work related organizations that participants engaged in, 175 (61.2%) indicated “None”, while 111 (38.8%) Korean older adults reported participation in from one to eight organizations: 86 (30.1%) in one organization, 16 (5.6%) in two organizations, 4 (1.4%) in three organizations, 3 (1%) in five organizations, and 2 participants in six or eight organizations (Table 11).

Table 11. Behavior related to volunteer/community activities: number of organizations in which elderly participated

Number of organization	n	%
0	175	61.2
1	86	30.1
2	16	5.6
3	4	1.4
5	3	1.0
6	1	0.3
8	1	0.3
Total	286	100

As to the item, “How active are you in the organizations in which you participate?”, 26 (9.1%) responded “Not very active”; 39 (13.6%) “Somewhat active”; 28 (9.8%) “Active”; 18 (6.3%) “Very active” (Table 12). Table 12. Behavior related to volunteer/community activities: degree of involvement in volunteer activities

Degree of involvement	n	%
Not applicable	175	61.2
Not very active	26	9.1
Somewhat active	39	13.6
Active	28	9.8
Very active	18	6.3
Total	286	100

When asked about the number of hours participants spent on volunteer activities, almost one half of them (111, 38.8%) indicated one or more hours per week; one to two hours per week (54, 18.9%); 33 (11.5%) three to four hours a week, 15 (5.2%) five to nine hours per week, and nine participants (3.2%) spent more than ten hours per week on volunteering (Table 13).

Table 13. Behavior related to Volunteer/Community Activities: Hours spent on Volunteer Activities

Hours	n	%
None	175	61.2
1-2	54	18.9
3-4	33	11.5
5-9	15	5.2
10-20	5	1.8
20 and more	4	1.4
Total	286	100

#### 4.2.3 Behavior related to financial planning

To measure the degree of behavior on this area, five items were asked. The response categories were “Yes” or “No”. To the first item, “Have you obtained information that will help you plan for retirement housing?”, 157 (54.9%) indicated “Yes”, while 129 (45.1%) reported “No”. To the second item, “Have you read books on preretirement planning?”, little more than one in five (n= 65, 22.7%) participants answered “Yes”, while 221 (77.3%) answered “No”. To the third item, “Have you experimented with living on a retirement budget?”, 163 (57.0%) indicated “Yes”, while 123 (43.0%) said “No”. To the fourth item, “Have you figured out your net worth?”, 169 (59.1%) participants reported “Yes”, and 117 (40.9%), “No”. To the last item in this area, “Have you estimated the amount of Social Security you will receive in retirement?”, 120 (42%) stated “Yes”, while 166 (58%) reported “No”. Thus, to the items about behavior related to financial planning, almost one-half of participants responded “Yes”, and the other half, “No”, except for the question about “Have you read books on preretirement planning?” (Table 14).



Table 14. Behavior related to financial planning

	Yes		No	
	n	%	n	%
Information for retirement housing	157	54.9	129	45.1
Books on preretirement planning	65	22.7	221	77.3
Experimentation with retirement budget	163	57.0	123	43.0
Net worth	117	40.9	169	59.1
Estimation of SS income	120	42.0	166	58.0

## 4.2.4 Behavior related to intimate relationships

To measure the degree of behavior related to intimate relationships, three items were asked. Regarding closeness to spouse before retirement, 56 (19.6%) participants indicated “Not very close”; 77 (26.9%) reported “We have always been close, but recently seem to be drifting apart”; 85 (29.7%) stated “We are very close”; and 68 (23.8%) selected “We have always been close, but recently seem to be growing closer.” (Table 15).

Table 15. Behavior related to spouse/intimate relationship: closeness to spouse

Closeness to spouse	n	%
Not very close	56	19.6
Always been close, but recently seem to be drifting apart	77	26.9
Very close	85	29.7
Always been close, but recently seem to be growing closer	68	23.8
Total	286	100

To the question about whether there had been any change in relationship with a spouse in terms of sex life, more than two-thirds of the participants (n=212, 74.2%) gave to negative responses. Specifically 110 (38.5%) reported “Always not good sex life”, and 102 (35.7%) indicated “Recently our sex life has become worse”. Only 21 (7.3%) participants indicated “Recently our sex life has become better”, and 53 (18.5%) chose “No change, always good sex life” (Table 16).

Table 16. Behavior related to spouse/intimate relationship: changes in sex life with spouse

Changes in sex life with spouse	n	%
Always not good sex life	110	38.5
Recently has become worse	102	35.7
Recently has become better	21	7.3
Always good sex life	53	18.5
Total	286	100

For the item, “How often do you and your spouse spend time alone with each other?”, 126 (44.1%), indicated “Hardly ever”; 28 (9.8%), reported “A few times every day”; 29 (10.1%), chose “About once a day”; 17 (5.9%), selected “A few times a week”; 30 (10.5%), indicated “About once a week”; 27 (9.4%), said “A few times a month”; and 29 (10.1%), reported “About once a month” (Table 17).

Table 17. Behavior related to spouse/intimate relationship: amount of time participants spent alone with each other

Time alone with each other	n	%
A few times every day	28	9.8
About once a day	29	10.1
A few times a week	17	5.9
About once a week	30	10.5
A few times a month	27	9.4
About once a month	29	10.1
Hardly ever	126	44.1
Total	286	100

Responses to the item, “About how often do you and your spouse participate in social and/or leisure activities?”, indicated that about one-half of the participants (140, 49.0%) did not participate in social and/or leisure activities with their spouses; 47 (16.4%), reported “A couple times a month”, 47 (16.4%), selected “About once a week”, and 52 (18.2%), indicated “A few times a week” (Table 18).

Table 18. Behavior related to spouse/intimate relationship: degree of participation in social /leisure activities w/spouse

Degree of social activities with spouse	n	%
Hardly ever	140	49.0
A couple of times a month	47	16.4
About once a week	47	16.4
A few times a week	52	18.2
Total	286	100

### 4.3 Retirement satisfaction

Research participants were asked to indicate their retirement satisfaction as measured with the “Retirement Satisfaction Inventory” (Floyd et al., 1992). This inventory consists of ten items related to the following: married life, financial situation, physical health, quality of residence, relationships with other family members, level of physical activity, access to transportation, services from community agencies and programs, services from government aid programs, and personal safety. In computing the total sum of retirement satisfaction of the participants, the first item, “satisfaction with married life”, was excluded because many survey participants were widowed (n=130, 45.5%) and the response measurement was nominal. The inter-item correlations of nine items represented an alpha of .79, meaning the scale was reliable. The mean score of all participants’ retirement satisfaction was 3.87 of the total sum of 6.00 with a standard deviation of .97. As shown in Table 19, elderly Korean Americans were somewhat satisfied, indicating above mean of 3.50, with their retirement life in the United States, except for the area of physical health. Among the nine areas of retirement satisfaction, Korean American elderly showed a relatively higher degree of satisfaction in the areas of quality of residence, relationships with other family members, personal safety, and services from government aid programs in rank order, indicating a satisfaction degree of 4.0, which means, at least, “somewhat satisfied”.

Table 19. Retirement satisfaction: all participants

Area of satisfaction	Mean (SD)
Financial situation	3.70 (1.34)
Physical health	3.26 (1.47)
Quality of residence	4.21 (1.30)
Relationships with other family members	4.18 (1.29)
Physical activity	3.67 (1.40)
Access to transportation	3.67 (1.56)
Services from community agencies	3.94 (1.49)
Services from government aid programs	4.07 (1.62)
Personal safety	4.14 (1.63)
All nine areas	3.87 (.97)

The degree of satisfaction between genders indicated that female participants had relatively higher satisfaction in all areas than their counterparts, except for personal safety (Table 20).

Table 20. Retirement satisfaction: males vs. females

Area of satisfaction	Gender	
	Male	Female
	Mean (SD)	Mean (SD)
Financial situation	3.65 (1.34)	3.74 (1.33)
Physical health	3.11 (1.50)	3.37 (1.44)
Quality of residence	4.12 (1.28)	4.29 (1.31)
Relationship with other family members	3.98 (1.24)	4.33 (1.32)
Physical activity	3.57 (1.44)	3.74 (1.37)
Access to transportation	3.59 (1.63)	3.73 (1.52)
Services from community agencies	3.85 (1.60)	4.00 (1.41)
Services from government aid programs	4.05 (1.66)	4.09 (1.59)
Personal safety	4.16 (1.60)	4.13 (1.65)
All nine areas	3.79 (1.01)	3.94 (.93)

The researcher conducted a Mann-Whitney U to examine the difference between male and female participants in individual area of satisfaction. Of all nine areas, only one area of retirement satisfaction, relationships with other family members, indicated a statistically significant difference between male and female participants ( $Z = -2.767$ ,  $p = .006$ ) (Table 21). The gender difference in the remaining eight areas of retirement satisfaction was not statistically significant: financial situation ( $Z = -.568$ ,  $p = .570$ ); physical health ( $Z = -1.554$ ,  $p = .120$ ); quality of residence ( $Z = -1.263$ ,  $p = .206$ ); physical activity ( $Z = -.932$ ,  $p = .351$ ); access to transportation ( $Z = -.674$ ,  $p = .500$ ); services from community agencies and programs ( $Z = -.552$ ,  $p = .581$ ); government aid programs ( $Z = -.176$ ,  $p = .860$ ); and personal safety ( $Z = -.022$ ,  $p = .982$ ) (Table 21).

Table 21. Mann-Whitney U: Retirement Satisfaction (Males vs. Females)

Area of satisfaction	Z	$\rho$
Financial situation	-.568	.570
Physical health	-1.544	.120
Quality of residence	-1.263	.206
Relationships with other family members	-2.767	.006
Physical activity	-.932	.351
Access to transportation	-.674	.500
Services from community agencies	-.552	.581
Services from government aid programs	-.176	.860
Personal safety	-.022	.982

## 5. Hypotheses testing

Four behavioral areas – life planning, volunteer activity, financial planning and intimate/spouse relationships – and a dependent variable – retirement satisfaction – were selected for the study. For testing the relationship between behavior variables and retirement satisfaction, Spearman's rho was used for three variables – volunteer activity, financial planning and intimate/spouse relationship, and Independent Samples T-test was used for one variable, life planning. As shown in Tables 22, the correlation test (Spearman's rho) indicated that one out of three independent variables was positively correlated with the dependent variable at a significant level. One hypothesis on behavior-related retirement (intimate relationship) was accepted. Hypothesis 1: Korean American elders who sought help in planning their retirement are more likely to indicate higher retirement satisfaction.

The researcher conducted Independent Samples T-test to examine the difference in retirement satisfaction between those participants who sought help in planning their retirement before they retired and those who did not. The result indicated that the difference in retirement satisfaction between two groups was not statistically significant;  $t(284) = 1.90$ ,  $p = .059$  (Table 22). The research hypothesis was rejected. Hypothesis 2. Korean American elders who participated in volunteer/community activities are more likely to satisfy their retirement lives. As shown in Table 22, the volunteer activities was not significantly related to the level retirement satisfaction of Korean American elderly ( $\rho = .007$ ,  $p = .909$ ). This result means that retirement satisfaction of Korean American elderly is not dependent

upon the degree of volunteer activities. The research hypothesis was rejected. Hypothesis 3. Korean American elders who participated in retirement-relevant financial planning activities are more likely to satisfy their retirement lives.

To test the relationship between financial planning and retirement satisfaction of Korean American elderly, the Spearman's rho was conducted. The result indicated that the degree of financial planning was not significantly correlated with the level of retirement satisfaction of Korean American elderly ( $\rho = .023, p = .705$ ) (Table 22). This research hypothesis was rejected. Hypothesis 4. Korean American elders who had quality intimate/spouse relationships are more likely to satisfy their retirement lives. It was found that the degree of behavior related to intimate/spouse relationship was positively and statistically correlated with the degree of retirement satisfaction of Korean American elderly ( $\rho = .213, p = .000$ ) (Table 22). The result indicated that the participants who have more positive, or closer, relationships with intimates or spouses were more likely to show a higher degree of retirement satisfaction. The behavior related to intimate/spouse relationship is a significant factor to Korean American elders' retirement satisfaction. This research hypothesis was confirmed.

**Table 22. Associations: behaviors related to retirement and retirement satisfaction**

Area of behavior	T-test	$\rho$
Life planning	Spearman's rho	.059
Volunteer activities	.007	.909
Financial planning	.023	.705
Intimate relationships	.213	.000

## 6. Discussion

### 6.1 Demographic characteristics

In terms of gender composition of research participants, more females ( $n=164, 57.3\%$ ) participated in the current study than did their male counterparts ( $n=122, 42.7\%$ ). Considering the fact that most survey questionnaires were collected at senior welfare centers, churches, and a senior university, this gender composition reflects that elderly Korean women are more active in diverse social activities. This finding supports an assumption suggested by MacRae (1990) that elderly women appear to maintain a lifelong "continuity amidst discontinuity" by deriving their identity from interpersonal relationships. Findings regarding participants' year of immigration to the United States indicate that a majority of the subjects immigrated during the 1970's and 1980's. This immigration trend of Korean American older adults is coincidental with data presented in Min's study (1995), which indicated that the number of Korean American immigrants had peaked between 1970 and 1991. In regards to Korean neighborhoods, the researcher examined the relationship between the proportion of Koreans in the neighborhoods and the degree of retirement satisfaction. The researcher assumed that those who lived in areas with more Korean neighbors were more likely to be satisfied with their retirement life because of favorable interpersonal relationships and a supportive environment. With this assumption, the researcher recoded the responses of Koreans in the neighborhood into two groups: those who lived in areas where more than 50% of the neighbors were Koreans, and those who lived in areas where less than 50% of the neighbors were Koreans. The degree of retirement satisfaction obtained from participants was recoded into two categories of "3.5 and more" and "Less than 3.50." However, test results did not confirm the assumption. Chi-Square results indicated that the proportion of Koreans in a specific neighborhood and retirement satisfaction were not significantly associated ( $X^2 = .012, df = 1, p = .912$ ). This result means that the proportion of Korean neighbors in a given area is not a contributory factor to the degree of retirement satisfaction for Korean American elderly. While length of retirement indicates a positive relationship with retirement satisfaction, the relationship between the two variables was not statistically significant. This finding is consistent with some previous studies, which indicated a positive relationship between the degree of retirement satisfaction and the length of retirement (Streib & Schneider, 1971; Beck, 1982).

### 6.2 Behaviors related to retirement

One interesting research finding of the current study is the relationship between the degree of volunteer activity and the degree of retirement satisfaction. In regard to behaviors related to volunteer activities, the difference in retirement satisfaction between two groups, i.e., those who had participated in volunteer or community activities and those who had not, was not statistically significant. This research finding is not consistent with several previous studies, which indicated an importance of volunteerism in maintaining good health status in later life (Havighust, Neugarten, & Tobin, 1968; Ward, 1979; Herzog, Kahn, Jackson, & Antonucci, 1989) and the expected benefits from volunteer experience such as increased feelings of usefulness and boosted self-esteem (Hunter & Linn, 1980-81). While

collecting data by means of personal interviews, the researcher noticed that there was a much different perception and attitude toward volunteer activities among elderly Korean Americans compared to those of white American elderly. Willigen (2000) suggests the need for interpretation of the benefits experienced by older adult volunteers, which comes partially from a life course perspective. He notes that the roles that individuals take on have different meanings and occur in different contexts at various points in the course of life. Elderly Korean Americans experience aging much differently due to the differential socio-economic status resulting from immigration. Therefore, it is assumed that the immigration experience and lower socio-economic status of participants would have significantly affected the perception of, and participation in, volunteer activities. Furthermore, many research participants did not know the meaning of volunteerism and displayed a very strange attitude toward volunteer activities, saying that they had never had time to think about volunteer activity because they had been very busy surviving in the predominantly white society. Of the four research hypotheses, one behavioral area, behavior related to spouse/intimate relationships, was confirmed. Three of four items in this variable (i.e., closeness to spouse, changes in sex life with spouse, and degree of participation in social/leisure activities with spouse) indicated a statistically significant relationship with retirement satisfaction. Of the four items, the feeling of closeness to a spouse showed the most significant relationship with retirement satisfaction. This result means that spouse/intimate relationships is significant contributor to the retirement satisfaction of Korean American elderly.

### **6.3 Retirement satisfaction**

The overall retirement satisfaction of participants was a little higher than the average of 3.50, which indicated “somewhat satisfied”. Research participants showed a relatively high degree of satisfaction, in excess of 4.00, in four areas (i.e., quality of residence, relationships with other family members, personal safety, and services from government aid programs in rank order). These findings indicate that those areas are important to their retirement satisfaction.

Participants indicated a relatively low degree of satisfaction in four areas: financial situation, physical health, physical activity, and access to transportation. In terms of gender difference in retirement satisfaction, female participants showed a relatively higher satisfaction with all areas, except personal safety. However, the gender difference in each area is not statistically significant, with the exception of relationships with other family members.

### **7. Limitations**

Despite the significance of retirement as a critical life transition having a tremendous effect on aging and life satisfaction in later life, very few studies have been done on retirement and factors affecting retirement satisfaction. Particularly, there is a paucity of studies on retirement and retirement satisfaction conducted with minority older adults. The lack of studies in these subject areas, especially with minority elderly, was a big constraint for the researcher in conducting the literature review and comparing research findings of the current study with other previous ones. Sampling method could be another limitation of the study. Since this study employed a convenience sampling and most survey questionnaires were collected from relatively healthy and active elders who attended diverse activities and programs offered at senior welfare center, churches and a senior university, the representativeness of sample participants of current study is limited. In addition, because the surveys were collected from only two cities, Atlanta and Chicago urban areas, the findings cannot be generalized to the entire Korean American elders in the United States. More studies on the same subjects in different regions are needed. Another potential limitation of current study is instruments. Research instruments used for collecting data for the study were originally developed by and designed for western participants. Therefore, some translated terms and wordings in questions may be inappropriate or not clear to the Korean American elderly who have had different experiences and socio-economic situations in the United States. For instance, understanding and interpretation of the term “retirement” or “volunteer activity” in the United States were very vague for the Korean American elderly, or even “strange” to them. These could also affect responses to the questionnaires.

### **Implications**

Research findings of the current study provide useful guidelines for the development of relevant academic training curricula and effective preretirement counseling programs. In developing aging or gerontology course retirement should be addressed as a life event having significant impact on client’s successful aging. Also, various factors affecting well-being in later life of older adults, especially the minority older adults, should be included. This study also suggests helpful guidelines for social work practice with ethnic minority older adults. Practitioners need to be aware of the effect of immigration experiences and minority status of clients in a dominant society, since such factors affect the different socio-economic status of minority elders in the U.S.

These factors also influence minority elders' aging process and adjustment toward retirement differently from the majority white elderly. To do so, social work practitioners need to be knowledgeable about historical legislations that have affected the minority elderly, and they also should be sensitive to current social welfare policies and laws that are affecting, positively or negatively, the quality of life of these populations. In addition, current social welfare policies related to retirement and immigrants should be addressed since these social welfare policies directly affect the well-being of minority older adults. Regarding social work services, this study suggests some useful implications. First, social work practitioners working with minority elderly need to be aware of the different characteristics of diverse ethnic minorities to understand and to set up effective intervention plans for the clients. Clients who have different ethnicities and/or cultural backgrounds can have different perceptions of, and attitudes toward, for instance, divorce, volunteer activity, and retirement. Second, in terms of behaviors related to retirement, social work practitioners should focus more on improving close relationships with spouses before they retire, by encouraging clients to spend more time with spouses and to participate in social and/or leisure activities together. To this end, practitioners need to educate middle-aged adults in the importance of spending more time with spouses and to develop more programs/activities for husbands and wives to participate in together. Third, social work services for minority older adults, including Korean American elderly should consider their financial situation, physical health and activity, and access to transportation. Korean American elders' retirement satisfaction in these areas was relatively lower than that of other areas. Considering the relatively lower degree of retirement satisfaction of male participants in all areas, except personal safety, more service efforts should be dedicated to the male Korean American elders.

For the social work practicum, the current study suggests the need for practicum development to identify the effects and roles of volunteer activities on the well-being of minority elders. Findings of the current study indicated that the degree of volunteer activities of Korean American older adults was not significantly correlated with the degree of their retirement satisfaction.

### **8. Conclusion and suggestions for the future study**

Based on the research findings and the limitations of the current study, some future studies are suggested. First, although a majority of elderly Korean Americans were expected to live with their children or other family members in a multi-generation unit, research findings contradicted this traditional assumption of Asian American familism, in that many elderly Korean Americans are living alone or only with a spouse. Searching for the reasons why elderly Asian or Korean Americans tend to and/or prefer to live alone or with only a spouse rather than to live with other family members after they retire is worthy of future study. Second, more studies on retirement and various factors affecting the retirement satisfaction of Korean American elderly are required in order to improve the generalizability of the current study findings. Additionally, future studies with other minority elders such as Vietnamese, Japanese or Chinese American elders in the United States on the same subjects may be meaningful in that the studies would allow comparison of different attitudes towards and behaviors related to retirement and factors affecting their retirement satisfaction. Third, studies on relationships between specified aspects of volunteerism (i.e., membership in voluntary organizations and actual degree of participation in volunteer activity) and retirement satisfaction are worthy of future study. In addition, more study on various factors affecting the different perceptions and/or attitudes of the elderly toward volunteer activity is encouraged. Fourth, research findings indicating a significant relationship between changes in the sex life of the elderly and the degree of retirement satisfaction suggest a need for future studies to confirm whether sex life in old age is a contributory factor to the retirement satisfaction of older adults. Fifth, since the measurements employed for the study were developed by majority white elders, several terms or wordings in questions were not appropriate to apply to the minority elderly. Measurements developed by more minority participants should be encouraged in order to develop valid instruments and thereby draw reliable study outcomes conducted with minority populations. Further efforts to develop culturally and ethnically competent instruments are needed.

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