

**PSYCHOLOGICAL FACTORS AFFECTING ARMED FORCES
PERSONNEL PRIOR TO RETIREMENT**

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An Abstract
Presented to the
Graduate and Research Council of
Austin Peay State University

In Partial Fulfillment
of the Requirements for the Degree
Master of Arts

by
Kathryn Lynn Bamberg
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Abstract

The advancing median age of the general population in the United States has generated a great deal of interest in issues applicable to individuals in late adulthood. Two such issues are career change and retirement. By the nature of their profession, military retirees experience these two major life transitions simultaneously. The present study focuses on factors which impact upon military personnel prior to their retirement from the Armed Forces. Data derived from this study is qualitative in nature and based upon case studies of male subjects with a wide variety of occupational specialties.

The three main areas of focus in this study are the degree of preplanning for retirement, the expectations for second career employment opportunities, and the presence of depressogenic symptomology. It was found that military personnel are not adequately prepared for their transition to civilian life and a second career and that they hold unrealistic expectations of civilian employment opportunities. Depressogenic symptomology was not found to be significantly in excess of that of the general population. No significant correlation existed between depression and the degree to which subjects identified with the military.

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To the Graduate and Research Council:

I am submitting herewith a thesis written by Kathryn Lynn Bamberg entitled "Psychological Factors Affecting Armed Forces Personnel Prior to Retirement." I recommend that it be accepted in partial fulfillment of the requirement for the degree Master of Arts, with a major in Clinical Psychology.



Major Professor

We have read this thesis
and recommend its acceptance:

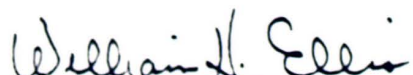


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Graduate Council:



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Chapter I

Introduction

Research in adult development, particularly regarding mid-life transitions and career changes, has mushroomed in recent years as evidenced by the fact that Psychological Abstracts included the rubric Career Change with its topic headings in January, 1978. Popular books on the subject of mid-life career change have become a mainstay in local bookstores (Sheehy, 1981, 1976; Axford, 1983; Bolles, 1985). As life expectancy lengthens, the relative and absolute number of middle-aged and older individuals increases. Interest in developmental aspects of adulthood, such as mid-life transitions, career changes, and retirement, has correspondingly increased. The factors impacting upon successful personal adjustment during these time periods are of particular interest.

Either by choice or through necessity, individuals retiring from the military frequently begin second careers. The intrinsic nature of military life renders individuals retiring from the military atypical of the general population of both mid-life career changers and of retirees because they experience both of these crucial life transitions simultaneously. Additionally, factors unique to the military experience may leave the military retiree inadequately prepared for these transitions.

A commonly adhered to definition of retirement is as

follows: "A condition in which an individual is forced or allowed to be employed less than full time and in which his income is derived at least in part from a retirement pension earned through prior years as a job holder" (Atchley, 1976). In the literature, retirement is referred to as a life event, a role, a process, and a phase of life (Atchley, 1976; Sheehy, 1976; Okun, 1984; Palmore, Burchett, Fillenbaum, George & Wallman, 1985), and it is all of the above for the great majority of people. Traditionally, retirement is conceived of as being that point in the twilight hours of life when an individual, whose children are grown and whose mortgage is paid in full, ceases to work for pay and embarks upon a well-deserved life of leisure. People retiring from military service, however, do not fit nicely into any of these concepts.

Military retirees represent a significant portion of the general population of retirees. The Department of Defense statistical report for fiscal year 1987 indicated that the number of veterans drawing a military pension totals well over 18 million. In order to insure that the nation's defense is maintained by people of youth and vigor, the military operates on a length-of-service principle for retirement rather than on an age criterion. Military members are eligible for retirement after twenty years of service and they receive maximum retirement benefits after thirty years. The typical military member retires at age forty to

forty-five and is married with two or three school-aged children (McNeil and Giffen, 1967). Unlike the typical civilian, a military retiree is usually an individual with financial obligations and psychological needs which necessitate entering a second career upon retirement from the military.

Age is not the only factor which sets the military retiree apart from the civilian retiree. The military represents somewhat of a closed social system. To a large extent, the military is a paternalistic society which is potentially able to provide for almost every need of the military member and his family. Facilities, such as family housing, commissaries, post exchanges, churches, schools, hospitals, movie theaters, and gymnasiums, exist on most military installations. Some military families could conceivably never set foot in the civilian world until they are forced to do so at retirement.

The military retiree is faced not only with the need to change jobs but also with the necessity of adjusting in varying degrees to a radically different way of life. This adjustment also entails a significant loss of status. The officer retiree is no longer saluted; the noncommissioned officer has no stripes to wear or medals to display. Men and women previously afforded the respect due their rank become ordinary figures in civilian attire. Additionally, the military retiree is frequently ambiguous regarding where

to live upon separation from the service and is equally unclear about which civilian occupation would afford the best fit with experience gained from the military and the individual's personality.

Chapter II

Review of the Literature

Two broad topics, career change and retirement, are pertinent to the study. The military retiree must detach himself from a type of work by which he has defined himself for at least twenty years, yet at the same time he must adapt himself to a new career in a new social environment. Career change is generally viewed as an action resulting from crisis, specifically "mid-life crisis." A common assumption is that individuals entering middle age are confronted with alterations in life circumstances which predispose them to undergo crisis (Rosenberg & Ferrell, 1976; Levinson, 1977; Miles, 1981; Perosa & Perosa, 1983). At midlife, self-images may be greatly affected by changes in marital and family relationships, deteriorating physical health, fear of aging, and disillusionment with career (Levinson, 1978; Sagal & DeBlassie, 1981).

The literature suggests that career change in mid-life is related to changes in values and in personality brought about by the mid-life crisis. Faced with inevitable change and losses, many middle-aged people experience various symptoms in relation to the transition, including depression, low self-esteem, alcoholism and sexual promiscuity (Butler & Lewis, 1971; Sheehy, 1976; Levinson, Darrow, Klein, Levinson & McKee, 1978). Military personnel often find themselves at this phase of life when retiring from the service.

Atchley (1975) postulated three variables in his model for conceptualizing the effects of the work deprivation of retirement: success in achieving career goals; the place of work in the individual's value hierarchy; and the individual's range of interests and activities. An individual who values work, who has not achieved success, or who has a narrow range of interests is less likely to adapt well to retirement than one who places less emphasis on work, has achieved success, and has a wide range of interests.

Useful predictors of adaptation to retirement have been found to be adaptation to work (Maddox, 1970), social activities and relationships, health, socioeconomic status, and demographic variables (Carp, 1972; Palmore, Cleveland, Nowlin, Ramm & Siegler, 1979). Streib & Schneider (1971) conducted an extensive longitudinal study comparing primarily subjective self-ratings of retirees and nonretirees regarding life satisfaction. They found that retirees did not experience a decline in life satisfaction in comparison to their preretirement attitude and in comparison to nonretirees, but that retiring voluntarily, as opposed to mandatorily, had a significant effect on satisfaction.

On the face of it, retirement would appear to be a threat to one's psychological well-being. It is a period wherein one's self-concept must necessarily undergo some degree of change and in which the equilibrium in one's personal environment becomes upset. The literature contains

several examples of pathological symptoms related to retirement, such as depression, alcoholism, somatic complaints, social withdrawal, and dysfunction in interpersonal relationships (Eisdorfer, 1972; Atchley, 1975; Levinson, 1977).

This symptomology is apparently also evident in military personnel just before, during, and just after retirement (Greenberg, 1965). McNeil and Giffen (1967) described the stresses unique to military personnel as the main causes of what they labeled "The Retirement Syndrome." Retirement syndrome is an apt term to describe the statistically significant incidence of onset of pathological symptomology in the years preceding and immediately following retirement (Milowe, 1964). Greenberg (1965) used an equally apt, although somewhat more colorful term, to describe this phenomenon; he called it the "Old Soldier Syndrome." According to McNeil and Giffen (1967) "The usual onset of symptoms occurs following completion of the 18th year of military service, or occasionally earlier . . . Anxiety, depression, and somatic complaints for which no physical basis can be found are present consistently."

The bulk of the literature regarding military retirement indicates that preretirement planning is the primary facilitating factor allowing for a smooth transition from military to civilian life (Myers, 1973; Fuller & Redfering, 1976; Schlenoff, 1977; Beil, 1979). A strong relationship

exists between being well informed prior to retirement and satisfaction after retirement (Stanford, 1971; Miller, 1973). Yet studies tend to indicate that the level of preretirement planning among military personnel is, nonetheless, quite low, especially within the enlisted ranks. A study done by Fuller and Redfering (1976) assessed the levels of reported retirement planning and satisfaction in 226 retired officers and 141 retired enlisted men. Participants in this study answered ten 5-point Likert scale questions related to specific actions taken by the retiree when conducting pre-retirement planning in terms of financial planning, legal preparations, preparation regarding employment, housing, recreation, and health maintenance. Twelve additional questions were designed to measure the retiree's state of happiness, satisfaction with his life-style, and mental and physical state. The results showed a significant difference between the degree of planning and the degree of retirement adjustment.

Military personnel frequently hold unrealistic expectations regarding civilian employment opportunities and salary levels (Bolles, 1985). Schlenoff (1977), a vocational counselor, likens the retired military officer to an adolescent who has been protected by nurturing parents and who lacks knowledge of the civilian world of work. Schiffler (1978) examined the career-search behavior of Air Force retirees and found a lack of preretirement planning until

immediately before retirement with minimal use of available sources of information and assistance. The shock these retirees experience upon encountering the realities of employment "on the outside" would appear to further hinder adjustment to retirement.

Purpose of the study

The study was designed to determine whether depressogenic symptomology, or the "Old Soldier Syndrome," exists to any significant degree in military individuals approaching retirement, to what degree military personnel are pre-planning for their retirement, and whether military personnel today have realistic expectations regarding civilian employment. Hypotheses are: 1) personnel pending retirement experience substantial depressogenic symptomology; 2) they do not preplan adequately; 3) they entertain unrealistic expectations regarding the civilian job market; and 4) the degree of connection to and identification with the military correlates positively with the experience of depressogenic symptomology prior to retirement.

The study offers a significant contribution to the growing literature regarding retirement and mid-life career change in general by examining the factors which impact upon this special subgroup of retirees. The study can be of specific benefit to the military in establishing direction for preretirement programs for service members. The majority of studies regarding military retirement have dealt with such

issues as psychological adjustment and re-education of military personnel after they left the service (Greenberg, 1965; McNeil & Giffen, 1967; Dunning & Biderman, 1973; Fuller & Redfering, 1976). Most of the studies are quantitative in nature, using data derived from questionnaires. The present study utilized a qualitative methodology and focused upon individuals in the military who were close to making the transition to civilian life. Information derived from this study will be helpful to policy-makers and program designers in the Armed Forces.

Chapter III

Methods

Subjects

Subjects for this study were recruited on a voluntary basis from military personnel stationed at Ft. Campbell, Kentucky, by means of telephone invitation to participate by word of mouth. The sample consisted of forty subjects. Participants were required to have a minimum of eighteen years of active-duty service. Due to an anticipated shortage of females with more than eighteen years of service, only male personnel were included. Ages ranged from 37 to 51. The sample included 11 commissioned officers, 3 warrant officers, and 26 noncommissioned officers. Subjects representing a broad range of military occupational specialties were sought. These occupational specialties included aviation, infantry, field artillery, air defense artillery, engineer corps, medical corps, finance, food service, recruitment, transportation, maintenance, and communications.

Instrumentation

The Interview Outline, included in Appendix A, served as a semi-structured format. Subjects were encouraged to elaborate in order to provide case study data. The interview was developed by the author. It included questions pertaining to biographic data, educational background, career history, and financial obligations which were designed to provide

additional information about each subject and a means of establishing rapport. The "DEGREE OF CONNECTION WITH MILITARY" subsection of the interview outline was included to assess the degree to which a subject identifies with the military. Questions most pertinent to the first three hypotheses of the study were then posed. The questions listed under the subsection "PREPLANNING FOR RETIREMENT" were designed to generate data regarding realistic expectations of post-retirement employment opportunities and degree of preretirement planning. The presence of depressogenic symptomology was assessed by the questions in the last subsection of the interview outline, "TO ASSESS DEPRESSOGENIC SYMPTOMOLOGY," which pertain to symptoms of depression as described in the Diagnostic and Statistical Manual of Mental Disorders (Third Edition - Revised).

Procedure

A case study approach was used, generating data descriptive in nature. All interviews were conducted on a face-to-face basis in a fairly neutral setting, such as a dayroom or spare office at the individual's unit. They were tape recorded and subsequently transcribed for increased organization in coding and analysis. Interviews were analyzed empirically on a case-by-case basis. Patterns and similarities then evolved from the data which were coded and analyzed for frequency of a given response.

Subjects were considered to possess a high degree of

identification with the military if they answered five of the seven main questions in the "DEGREE OF CONNECTION WITH MILITARY" subsection in the scored direction.

Degree of preplanning was measured by the frequency of positive responses to questions posed under the "PREPLANNING FOR RETIREMENT" subsection. A subject was considered to have preplanned adequately for his retirement if he had already been assured of and had accepted employment after retirement or if he met a minimum of four of the following seven criteria:

1. Choice of retirement location had been made.
2. Choice of second career occupation had been made.
3. Requisite qualifications for employment in the chosen field had been ascertained.
4. The subject already possessed, or had inquired into the procedure for obtaining, necessary training or credentials which satisfy qualification requirement.
5. The subject had a resume.
6. The subject had circulated job applications.
7. A career or school guidance counselor had been consulted.

Responses regarding the respondents expectations of starting salary and immediacy of beginning employment were compared with median starting salaries for the occupation the respondent intends to enter. United States Department of

Labor statistics were the primary source used in making these comparisons.

The number of depressogenic symptomologies existent among the total number of subjects was compared to the prevalence of depressogenic symptomology in the general population which, according to the DSM-III-R, ranges from 5% to 12%. A subject was considered to be experiencing substantial depressogenic symptomology if he met a minimum of four of the nine diagnostic criteria set forth by DSM-III-R for Major Depressive Episode.

Chapter IV

Results

Data pertaining to the first hypothesis of the study, personnel pending retirement experience substantial depressogenic symptomology, were analyzed for frequency of positive responses to questions posed under the subsection, "TO ASSESS DEPRESSOGENIC SYMPTOMOLOGY." Subjects were considered to be experiencing substantial depressogenic symptomology if they met a minimum of four of the nine diagnostic criteria set forth by DSM-III-R for major depressive episode. Of the 40 subjects, 12.5% met the set criteria. Given the range of prevalence of major depressive episode of 5% to 12% reported in DSM-III-R, a rate of 12.5% does not constitute a significant degree of depressogenic symptomology within the sample. The first hypothesis is, therefore, rejected.

Data pertaining to the second hypothesis, military personnel do not preplan adequately for retirement, were analyzed for frequency of responses to questions listed under the subsection, "PREPLANNING FOR RETIREMENT." Subjects were considered to have preplanned adequately if they had already been assured of and had accepted employment after retirement or if they met a minimum of four of the seven criteria set forth in that subsection. Of the 38 subjects who intended to enter a second career after retirement from the military, only 47% met the set criteria. The data support the

hypothesis that the majority of military personnel do not preplan adequately for retirement.

Data for the third hypothesis, military personnel entertain unrealistic expectations regarding the civilian job market, were collected based on anticipated starting salaries and were then compared to actual median starting salaries using the test for the difference between two sample means. The primary source used to obtain the actual median starting salaries was U.S. Department of Labor statistics. Only those subjects who had made definite decisions regarding the career they wished to enter were employed for this analysis. As predicted, anticipated starting salaries were significantly higher ($M = 28,842$) than the actual Department of Labor median starting salaries ($M = 24,121$), $t(18) = 2.78$, $p < .01$ (see Table 1).

Data pertaining to the final hypothesis, a positive correlation exists between the degree of connection to and identification with the military and the experience of depressogenic symptomology prior to retirement, were subjected to a Pearson's Product Moment Correlation with no significant results.

Table 1

Comparison of Anticipated versus Actual Starting Salaries

<u>Occupation</u>	<u>Anticipated</u>	<u>Actual</u>
Defense Contractor	30-40,000	25,000
Retail Car Sales	40,000	25,000
Air Traffic Control	20,000	18,400
Defense Contractor	40-50,000	25,000
Business Management	40,000	28,000
Engineer, Management Level	100,000	79,999
Civil Service - Finance	26,000	28,900
Postal Service	26,000	20,100
Paramedic	15-18,000	18,700
Club Management (Army)	18,000	19,500
Highway Patrol	13,000	18,700
Heating and Air Conditioning	19,000	18,700
Defense Contractor	40-50,000	25,000
Club Management (Army)	20,000	19,500
Security Services	15,000	9,300
Heating and Air Conditioning	18,000	18,700
Restaurant Management	20,000	22,400
Law Enforcement	24,000	18,900
Civil Service - Instructor	24,000	19,500

Note: The median starting salary figure for Defense Contractor is from "Marketing Yourself For A Second Career" (D. Carter, 1987). The median starting salary figures for Civil Service occupations are from "Federal Career

Opportunities" (Federal Research Service, Inc., 1989). All others are from the "Occupational Outlook Handbook" (U.S. Department of Labor, 1987).

Chapter v

Discussion

This study examined psychological factors affecting military personnel prior to retirement. It was hypothesized that participants with over eighteen years of active-duty service would experience substantial depressogenic symptomology, were not adequately prepared for making a career transition, held unrealistic expectations regarding the civilian job market, and that there would be a positive correlation between the degree of connection to the military and the experience of depression.

The prevalence of depressogenic symptomology within the sample was similar to that found in the general population. The observed 12.5% rate of depression included three subjects whose symptoms could be attributed to seasonal affective disorder and one subject who had recently undergone severe trauma. One subject's depressive symptoms, however, could not be attributed to anything other than his imminent retirement from the Army. Subject 19 is an infantry First Sergeant with 20 years of active service. He is married with three children, ages 10, 14, and 17. For the year he has been stationed at Fort Campbell, his family has lived in the rural community he was born in, approximately 150 miles away. Subject 19 intends to pursue a civilian occupation for which he is already qualified. His employment after retirement is guaranteed, and the salary he has been offered, together with

his military pension, will equal his present active-duty pay. At the time he was interviewed, subject 19 was 25 days away from his separation date. For approximately three months prior to the interview, subject 19 had been experiencing uncharacteristic difficulties in getting to sleep, and he awakened several times throughout the night. His appetite had decreased substantially, and he had lost ten pounds over the three month period. He reported decreases in energy level, motivation, memory, and ability to concentrate and an increase in irritability. Additionally, he had been experiencing nightmares and intrusive thoughts regarding his experiences in Vietnam for the first time since the war and had been experiencing frequent headaches. Even though future employment seemed secure for subject 19 and he reported no regrets regarding his decision to retire, he attributed his depressive symptoms to his upcoming retirement. When asked how he felt about retirement, subject 19 replied that it was scary. He said there was nothing to compare with the military, especially if one has a little rank and is, thereby, afforded recognition but then has to take a job where that recognition is lost. He was concerned that, if the job he had lined up were to fall through, his standard of living would then go way down. He estimated that he could probably survive for six months on his savings if he were frugal.

Subject 19's experiences support the construct of the

"Old Soldier Syndrome." The fact that he was depressed even though his subsequent employment was assured suggests that the depression was brought about not by the transition per se, but by separation from the service. When asked to describe their feelings regarding retirement, subjects typically employed the adjective "scared." One subject viewed his upcoming separation in comparison with a baby being weaned. He said the Army would have been nursing him for 26 years at the time of his retirement and felt it would be hard to separate.

Mental health professionals working with retiring military personnel should acknowledge the existence of this form of separation anxiety and should work to reduce the associated depression and to enhance individual feelings of competence and self-confidence.

Of the 40 subjects, 27 were within 2 years of retirement, 6 anticipated retiring after more than 2 years, and 7 were undecided about their retirement date. One might logically expect that those subjects within two years of retirement would have given affirmative responses to the preplanning questions more frequently than subjects with more than two years until retirement, yet no significant correlation existed between the anticipated retirement date and degree of preplanning for retirement. Additionally, no significant correlations were found between education level, rank, or military occupational specialty and degree of

preplanning. One explanation for this phenomenon is that military personnel, particularly those in the upper echelons, are so dedicated to the performance of their military duties that they tend to neglect making the necessary preparations for retirement. For example, subject 22, an infantry Sergeant Major with 28 years of active-duty service, indicated that he did not intend to begin making inquiries, compiling a resume, or sending out applications until 3 or 4 months prior to his separation date because he did not want his personal concerns to interfere with his duty performance.

Military personnel are encouraged and often required to attend retirement briefings which are sponsored by the military 18 months prior to retirement. These briefings emphasize resume writing, job search, and interview skills; disseminate information regarding veteran's benefits; and provide valuable information regarding local employment opportunities. Vocational and educational guidance counseling is available at no cost to the military member. It will not matter how many worthwhile programs regarding preparation for retirement are instituted by the military nor the degree of incentives offered for participation in programs designed to facilitate career change if the individual military member does not take the personal initiative to prepare himself for making that career change. The individual must assume the responsibility of confronting the realities of career change, assessing the ways in which

the change may affect him, and deciding what concrete actions must be taken.

Of the 40 subjects, 38 intended to pursue a second career. Only those subjects who had made definite decisions regarding the career they would enter upon retirement ($n=19$) were used as a basis for comparison for expected and median starting salaries. The remaining 19 subjects were either wholly uncertain regarding the career they would pursue, were in the process of deciding between or among two or more options, or intended to make use of their veteran's educational benefits for two or more years following retirement. Seven of the remaining 19 did not feel a pressing financial need to enter a second career and believed they could sustain an adequate living on a combination of their pensions and their spouses' salaries. All seven, nonetheless, expressed a desire to work in order to keep active and occupied.

No significant correlation existed between the degree of connection to the military and depression. The criteria to determine degree of connection to the military were arbitrarily set at responses in the scored direction to five of the seven questions posed under the appropriate subsection. In order to obtain more accurate results, it would seem appropriate for future research to weight these items in some way. For example, the question regarding individual conceptualizations of the military as a career or a profession (rather than as a job) should carry more weight than

preference for living on or off post.

When asked if there was anything they wished to add prior to the end of the interview, the majority of the subjects voiced concern over what they perceived to be a breach of promise by the Department of Defense regarding their retirement benefits. Of primary concern was a perceived general erosion in medical benefits for veterans. Several subjects, all of whom were Vietnam veterans and two of whom had been wounded in the war, evidenced a considerable amount of bitterness over the issue. Soldiers who had been wounded in Vietnam seemed to view themselves as being more susceptible to illness in later life than most individuals. When they joined the Army, they were told they would have free medical care for the rest of their lives. They interpreted that to mean they could readily receive treatment at any military medical facility, which is usually not the case. The perception seems to be that the military is no longer concerned with them after retirement.

The process of establishing rapport with these subjects during the course of the interviews was an extremely rewarding one for the interviewer. These men have sacrificed a great deal for their military careers in terms of the frequent and extended separations from their families and the exceptionally demanding quality of the work they do. Military personnel could benefit from an effort to motivate them to avail themselves of available resources which would

facilitate their transition to civilian life.

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Appendix A

Interview Outline

INTRODUCTION TO THE INTERVIEWEE:

I am studying military retirement and career changes for my thesis research at Austin Peay State University. You are considerate to allow me to interview you about your feelings and expectations regarding separation from the service. With your permission, I will tape the interview; I won't use your name or any other information that could identify you in my final report.

Do you have any questions before we begin?

BIOGRAPHICAL DATA:

Name:

Age:

Rank:

Years in service:

Anticipated retirement date:

Marital status: (Years married and number of previous marriages)

Do you have any children? Their ages?

EDUCATIONAL BACKGROUND:

Where did you go to high school? College?

Did you enjoy school?

Did you know what you wanted to do before you finished school?

College?

What was your college major? Minor?

CAREER HISTORY:

What was your first major job?

Did you join the Army (Air Force) or were you drafted?

What made you decide to make it a career?

What is your MOS/branch?

Do you enjoy what you do in the Army?

With what rank do you expect to retire?

DEGREE OF CONNECTION WITH MILITARY:

Do you consider the military to be a job or do you think of it as a career or a profession?

Would you have been just as happy doing the same work on the outside with equivalent pay all of these years?

Do you expect to join any veterans' organizations after retirement?

Do you currently live on or off post?

Did you usually request government quarters when first arriving at a new duty station?

Does your spouse work? On or off post? What is his/her occupation?

Do you attend religious services regularly? On or off post?

FINANCIAL OBLIGATIONS:

Do you own your home?

Do you intend to pay for college for your children?

Are you currently contributing to the support of anybody not living here with you?

PREPLANNING FOR RETIREMENT:

Where do you intend to live after you retire? Why there?

What do you hope to do for a living? Why?

Will that require you to obtain any additional training or are you already qualified? (Where will you obtain the additional training?)

What do you anticipate earning as a starting salary?

Do you intend to begin work immediately upon separation?

Have you made any type of inquiries into job availability or starting salaries?

Do you have a resume now? Have you sent any out or applied anywhere?

Have you seen a career or school guidance counselor recently?

How much do you expect to earn?

How much would you need to earn in order to maintain your present life style?

TO ASSESS DEPRESSOGENIC SYMPTOMOLOGY:

What has been chiefly occupying your thoughts lately?

Have you noticed any changes in your appetite of late?

Weight?

How have you been sleeping?

What is your energy level like?

Have there been any changes in your motivation or efficiency at work?

Have you found yourself becoming more irritable than you normally do?

Does it seem more difficult to remember things?

Do you have any problems concentrating?

Have you developed any physical complaints recently?

CLOSING:

Do you feel we have adequately covered your feelings and concerns regarding retirement?

Is there anything you would like to add?

INFORMED CONSENT STATEMENT

I, _____, freely, voluntarily and without inducement or any element of force, fraud, duress, or other forms of constraint or coercion, consent to be a participant in a research project which concerns factors impacting on retirement of military personnel, to be conducted at _____, in the winter semester of 1988, with Kathryn Lynn Bamberg as the principal investigator. I understand that my performances will be kept confidential and will only be used for the above mentioned research project as group data.

This consent and data may be withdrawn at any time without prejudice. I have been given the right to ask questions and to have answered any inquiry concerning the foregoing. I have read and understand this statement.

Name (Please Print)

Signature

Date