THE IMPLEMENTATION AND EVALUATION OF A RETIREMENT EDUCATION PROGRAM IN AN INDUSTRIAL ENVIRONMENT

A THESIS

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ABSTRACT

The purpose of this study was to address the educational needs of employees facing early retirement from an industrial, unionized environment in which they had worked for many years. The study demonstrates how I applied adult educational principles to address the needs of retiring employees through a pre-retirement education program. As an adult educator employed in a human resource management position, I began this study by analyzing the demographics of the workforce to determine current and future employee educational needs.

Retirement is a specific type of transition that affects most adults at least once in their lifetime. The study recognizes and emphasizes the importance of program planning in preparing employees for the transition to retirement.

The process included conducting an assessment of employee needs through internal and external meetings; the completion of survey questionnaires; the implementation of a pre-retirement education program; and finally, an evaluation of the program through the completion of an evaluation questionnaire and follow-up interviews. This study would not have taken place without the support of corporate and union officials and the employees themselves.

The literature on adult education and workplace learning assisted and guided my research. The data collected from this study supported the literature suggesting that those who engage in adult education in the workplace must endeavour to coordinate and cooperate their efforts to provide effective education for all.

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CHAPTER 1

INTRODUCTION

Many industries in Canada are continuing a decade-long process of reducing their workforce because of increased automation, new ownership, or even impending closure. Consequently, more and more employees are opting for retirement. Whether this retirement is anticipated or unexpected, there is a need for the companies' human resource educators to provide support, instruction, and information to aid in the transition process. Many workers are retiring at an earlier age, and this fact is expected to have a significant impact on the role of adult educators. Retirement, if properly prepared for, can be the start of a new and often more exciting and fulfilling life, an opportunity for adults to gain new knowledge and be able to live life to its fullest. Adult educators working in industry have an opportunity, indeed, an obligation, to assist individuals in preparing for their retirement, thus enabling them to take a realistic, optimistic step into the future.

This study unfolded as I analyzed the demographics of the workforce for the corporation I worked for in order to determine current and future educational needs, as well as personnel requirements. The main focus of this study is to demonstrate how facilitators of adult education can apply adult education principles to identify, assess, and address the needs of retiring employees. By so doing, employees will be better prepared to make a successful transition from active employment to retirement.

Background to the Problem

The educational needs of adults, whether related to the workplace or to leisure activities, are extensive and diverse. As a manager, I recognized that I had a leadership role to play in meeting the educational needs of the organization's employees.

Prior to my career move into the area of human resource management in 1994, I assumed many roles within my organization. For 10 of those years I was assigned to the maintenance division of the organization where I gained extensive experience in dealing directly with unionized employees. I regularly held meetings with union committees and employees to discuss grievances, disciplinary matters, force reductions, and the general concerns of the workers. This experience provided me with valuable insight into the culture and climate of a powerful and influential unionized workforce. Working as the executive assistant for three presidents over a 6-year period prior to 1994 gave me a different perspective of the organization from a strategic planning point of view. Although I assumed a number of challenging roles throughout my career, it was not until I moved into the human resource division of the organization that I assumed the role, among others, of adult educator.

With the organization facing so much uncertainty due to reduction in workers, global competition, increased automation, and the threat of closure, union officials aggressively sought and successfully negotiated a reduced pension eligibility during their last round of contract negotiations. Prior to the signing of the last collective agreement, employees had to work for a minimum of 35 years or had to have reached age 62 before being eligible for early voluntary retirement. Due to this pension eligibility improvement, employees would now be eligible to retire 5 years sooner. This meant that employees who normally would have had an additional 5 years to plan and prepare for their retirement were now considering this option sooner with little or no time to prepare. As an adult educator in the human resources division of the corporation, I felt there was an educational opportunity, and indeed a need, to assist employees in making the transition to early retirement.

At the beginning of this study I was employed as Director of Human Resources in an organization, often referred to as "heavy industry." As Director, one of my responsibilities was to analyze the demographics of our workforce to determine current and future training needs and staffing requirements. In so doing, I was somewhat alarmed to discover that of the 700 plus employees currently working, 85% of the hourly workforce and 60% of the salaried workforce would become eligible to retire within the next 5 years, upon completion of 30 years of service. Many of these employees would still be in their 50s if they chose the early retirement option (some even under the age of 50).

As well, these next 5 years were forecast to be a time of great adjustment for the organization. Significant changes were planned in the type of products sold, in our approach to quality, in the way we worked and did business, and more importantly, in our changing workforce. In December, 1998 our statistics indicated that over 85% of the hourly workforce had more than 25 years of service and might retire before 2003.

The Problem

With the organization I worked for facing downsizing, sale, or possible closure, I recognized the importance of taking immediate educational action to prepare eligible employees for retirement. The real and immediate problem facing the Human Resource Department, and the organization in general, was the need to address the educational requirements of these employees. The employees needed to be made aware of the anticipated and significant changes that were likely to occur in their lives as a result of early retirement. The provisions of the organization's pension and benefit plans needed to be presented and explained to eligible employees and, as well, they had to be informed of the services and agencies in place to assist them as they made their transitions. As Director of Human Resources, I was responsible for developing and implementing a process to identify and meet these educational needs.

The problem of addressing the educational needs of employees facing early retirement is not unique to this organization. It is a problem numerous companies are facing throughout Canada as they cope with workforce reductions, new ownership, or even closure. Adult educators in business and industry must be aware of, and prepared to address, the educational deficiency of their retiring employees.

Purpose of the Study

Once this problem had been identified, I developed a plan to address this educational deficiency. The purpose of this study was to demonstrate how adult education principles were used to identify, assess, and address the needs of employees eligible to retire. The study illustrates how those needs were responded to, so that employees were better prepared to make the transition from active employment to retirement. This thesis describes the method and approach I used to assess and meet the educational needs of employees eligible to retire from our organization. The process I followed, after I received the approval of the organization's President to proceed with the study, included the following three stages: (a) interviewing management staff, union officials, and eligible employees regarding the perceived educational needs of employees facing retirement, (b) scheduling a day-long pre-retirement program designed to prepare the corporation's most senior eligible employees for retirement, and (c) assessing and evaluating the outcome of the program using participant evaluations and follow-up interviews with management staff, union officials, and program participants.

Based on the success of the retirement education program, confirmed by the evaluation data, there is now a process in place in the organization to conduct on-going retirement education programs, thereby enabling employees to become better prepared for retirement.

This study is important because it recognizes the need, not only for myself as an adult educator employed in a heavy industry organization, but for many adult educators to address the educational requirements of an increasing number of employees who are eligible to retire. The study process itself confirmed the importance and necessity of seeking and obtaining the support and cooperation of union executives and employees in a predominantly unionized workforce.

Scope and Limitations of the Study

This study focuses on retirement education within a human resource development setting in an industrial context. The aspect is the planning and facilitation of a retirement program for both blue-collar and white-collar employees eligible to retire from a traditional heavy industry during the midst of major organizational uncertainty. This study took place from November 1998, when authorization to proceed was received from the President of the organization, to May 1999, when final program evaluations were completed. I held needs assessment interviews with 10 members of the senior management staff, union representatives, a representative of the supervisors' association, 3 government officials, 2 human resource specialists from other industries within the province (one of which was heavy industry), a retirement planning association, and 12 employees who were eligible to retire or who would be within the next 12 months. The daylong program was conducted on site with 24 participants in attendance. This group represented 50% of those employees who either were eligible or would be eligible to retire within the year. The number of participants invited to attend the program was restricted for two reasons: scheduling considerations for plant operations, and the seating capacity. Participants were contacted and invited in order of seniority with no senior employees being by-passed. Some employees declined the invitation which meant moving down the seniority list until 26 employees expressed an interest in attending the program. However, 2 of the employees who signed up did not attend, which reduced the number in attendance to 24. This target group consisted of 15 males from our unionized workforce (also referred to as blue-collar workers), 4 male confidential (non-union) employees, 1 female confidential employee and 2 male, clerical, unionized employees (referred to as white-collar workers). Two male blue-collar employees who had recently retired from the corporation also attended the program. Ten of the participants were in the 50-54 age category, 9 were in the 55-60 category, and 2 were over 60; the remaining 3 were under 50 years of age. Based on the needs assessment data collected prior to the program, all participants had very limited knowledge on the subject of retirement preparation.

The completion of the comprehensive needs assessment process through interviews and retirement questionnaires confirmed the need for a retirement education program. Topics identified through the needs assessment process and addressed during the program included: the government programs of Old Age Security, Canada Pension Plan, Employment Income, and health-related issues as well as a presentation on the organization's Early Voluntary Retirement Plan including disability retirement and compassionate pension provisions, survivor benefits, and other post-retirement benefits. As an adult educator, I presented information and suggestions on making a successful transition from active employment to retirement.

The program activities included formal presentations with time allotted for questions and discussions on all topics covered. Break times scheduled throughout the day allowed for informal learning as employees and presenters informally discussed retirement planning issues. Although the content material of the presentations was tailored to suit the background, education, and age of the employees attending the program, this did not limit the quality or usefulness of the material covered that could be useful to other adult educators when addressing pre-retirement education for employees. A possible limitation of this study was the fact that the program was developed based on the completion of a retirement questionnaire completed by a percentage rather than the total number of employees eligible for retirement. This, however, is unlikely as the topics covered not only included those regularly addressed by the retirement planning association I contacted during the needs assessment process, but also from the suggestions of others on preparing employees for a successful transition to retirement. The process of conducting a needs assessment using interviews and a retirement questionnaire not only identified the content topics for the program, the background and age of the participants, but also confirmed the fact that a program was the preferred format for obtaining information on retirement planning rather than an individual appointment or other means. The fact that employees were asked to participate in the design of their retirement education program was a determining factor in its overall success.

Assumptions

I made four main assumptions in this study. First, I assumed that the perspectives on needs gathered through interviews and the retirement questionnaire accurately represented the felt needs of employees when faced with retirement. Second, I assumed that participants would be provided with the information on the organization and government pension programs, legal advice, and suggestions on preparing for the transition that they had requested. In addition, the process would allow for clarification of material presented as well as provide an opportunity for informal learning through discussions with co-workers. Third, I assumed that participants' feedback gathered after the program would not only confirm the need for future programs, but would also provide information so that improvements could be made to future programs. Finally, I assumed that by planning, implementing, and evaluating a pre-retirement education program, I would learn as much as the participants--in my case, becoming a better adult educator and a facilitator of educational programs.

Definition of Terms

The following terms are used frequently in this thesis. The definitions given represent their meaning in the organization in which the study took place.

<u>Blue-collar workers</u> refer to employees who are members of a unionized workforce within an organization. Examples of blue-collar workers include equipment operators, tradespeople, production operators, warehouse and maintenance personnel, and security staff.

<u>Retirement eligibility</u> refers to the date on which an employee becomes eligible to retire from active employment. Retirement eligibility criteria refer to age, years of service, or a combination of both, and vary from employer to employer.

The term transition refers to the period of adjustment for people who leave their job through early voluntary retirement.

White-collar workers refer to all employees who generally occupy office, technical, administrative, or managerial positions. Although some of these workers are unionized, many are confidential employees who are not members of a union. This group includes managers, supervisors, senior management staff, and some administrative, clerical, and technical positions.

Note. Some employers refer to female employees as pink-collar workers and they can be employed in both union and confidential positions. There were no female employees among the unionized blue-collar workforce. The only female employee was included under the white-collar confidential group label.

Plan of Presentation

Following this introductory chapter, I review selected literature pertinent to adult education in an industrial setting. The main focus of this review is the relationship between adult education and life transitions, such as one's retirement, that can result in learning. The literature review briefly examines the adult education concept of lifelong learning, specifically the learning society and workplace learning. The chapter also reviews literature on participation and motivation in adult learning, program planning, and learning for retirement.

In chapter 3, I describe how I planned, implemented, and evaluated a program designed to assist adults to plan and prepare for their retirement. I demonstrate the importance of engaging the support of union representation and the participation of employees in conducting successful pre-retirement education sessions in an industrial setting.

In chapter 4, I discuss factors that contribute to a successful pre-retirement education program and ways of preparing adults for workplace transitions. The discussion includes my learning experiences as a facilitator and adult educator, and the evaluation results of a pre-retirement planning program. Frequent reference is made to the literature reported in chapter 2. I also present conclusions and offer several recommendations for those interested in developing this type of pre-retirement education program, particularly in an industrial, unionized environment.

CHAPTER 2

REVIEW OF THE LITERATURE

Lifetime experiences present endless opportunities for adults to learn. One of the most significant learnings is the importance of lifelong learning because of the need to cope with a constantly changing society. Business and industry, particularly, have to find ways to meet the ever-changing educational needs of their employees as they face downsizing, restructuring, or possible closure.

The main focus of this literature review is adult learning during life transitions such as retirement. The review is divided into four main sections, each containing several subsections. The first section briefly examines the context of learning over a lifetime, with an emphasis on workplace learning. In the second section, the issues of participation and motivation in adult learning are reviewed. The third section examines program planning and reviews the topics of: needs assessment, program design, facilitation and transfer of learning, and program evaluation. The fourth and final section reviews literature on the process of preparation for retirement, including the factors that influence a successful transition

Learning Over a Lifetime

People continue to learn throughout their lifetime, not simply during their youth. Darkenwald and Merriam (1982) point out that a broader view of education by scholars and planners has given rise to the concept of lifelong learning. They note that "advocates of lifelong learning assert that education is a process that continues in one form or another throughout life, and that its purposes and forms must be adapted to the needs of individuals at different stages in their development" (p. 2). The theory of lifelong learning has revolutionary implications for preparatory as well as ongoing adult education that calls for a restructuring of educational systems (Evers, Rush, & Berdrow, 1998). Over the years, a trend toward equality legislation has resulted in education being considered a human right. Education in Canada is perceived as a vital instrument of social and economic progress. Consequently, learning inside educational institutions as well as in other settings such as the workplace, has become a value for adults.

The Learning Society

Increasing work force diversity, trends in technology, and globalization have triggered an avalanche of change in Canadian society. Selman, Cooke, Selman, and Dampier (1998) point out that since the Second World War, education has been viewed as a crucial agent for social change. Changing patterns of immigration, the rising labour participation rate of women, and an ageing population have led to fundamental changes in Canada's workforce. The development of an educated population is now essential to Canada's economic growth and prosperity in a highly competitive global market.

Selman et al.'s focus emphasizes Canada's growth and development and its challenge to adult education. The teaching of certain values like efficiency and a work ethic has become a high priority for adult educators.

Cross (1981) provides a good explanation for the expansion of a learning society. She explains:

> The learning society is growing because it must. It would be difficult to think of some way to live in a society changing as rapidly as ours without constantly learning new things....But change is now so great and so far reaching that no amount of education during youth can prepare adults to meet the demands that will be made on them. (pp. 1-2)

On the same topic Field and Schuller (1999) note that "public interest in lifelong learning is exploding both among policy-makers and practitioners" (p. 1) and point out that during the second half of the 1990s governments began expressing an interest in the promotion of the learning society. They argue that in today's society, the most recognized generic term covering the policy and practice of adult learning is lifelong learning. Adult learning is now pervasive and permanent and is no longer constrained by the boundaries of place and time. Field and Schuller point out that "research into adult education is in a stage of transition and development at a time when the overall aims and purposes of educational research more widely are being reassessed" (p. 5).

Cross (1981) believes that the present and anticipated growth of lifelong learning, particularly in North America, can be attributed to three influences. The first is the demographic factors that have resulted in a larger number of adults in the population. A second influence is social change including the rising educational level of the populace, the changing roles of women, early retirement, civil rights, increased leisure time, and changing life styles. Cross states, "Depending on individual circumstances, education for adults has become necessary for some, desirable for others, and more acceptable and attainable for almost everyone" (p. 3). The third influence results from technological change and the knowledge explosion. Society is in the process of transition from an industrial society to an information society, a knowledge economy, and an electronic culture. Cross emphasizes that "the combined impact of demographic, social, and technological change is enormous, and it will almost certainly encourage the growth of the learning society" (p. 3).

Workplace Learning

The education and training needs of adults, whether related to the workplace, leisure activities, or other aspects of their lives, are extensive and diverse. Boud and Garrick (1999) note that "learning at work has become one of the most exciting areas of development in the dual fields of management and education" (p. 1). They argue that employees at any level must be willing to continue to learn and to improve their effectiveness. With regard to managers, they claim there is no place for managers who do not understand their critical role in fostering learning. In this regard Boud and Garrick believe that opportunities and problems within the work situation are creating a need for new knowledge and understanding on the part of managers, that in turn enables employees to develop skills of expression and communication that spill over into their personal lives. They identify two purposes of workplace learning--the first as a contribution to the productivity, effectiveness, and innovation of the enterprise, and the second as worker development through a contribution to the knowledge, skills, and capacity to further their own learning.

Marsick (1988) concurs, and points out that "organizations are changing rapidly due to changes in the external environment, technology, and the workplace" (p. 190). She believes that change requires more than tinkering with the latest management fad and rewriting policies and procedures; it requires a fundamental shift in thinking. Marsick argues that "learning for the organizational productivity cannot be separated from learning for personal growth" (p. 191). She notes that "even when steps are taken to assist the transfer of learning to the job, people are left much on their own to figure out how these skills relate to real-life problems" (p. 194). Workers, therefore, need to be able to analyze a situation to determine the nature of the problem and need to be able to derive their own solution to the problem.

Kozlowski (1995) notes that "there is a need for continuing education specialists to expand their view of who can benefit from their efforts" (p. 2). He explains that training needs are evolving quickly, resulting in the need for continuing education to become more diverse and applicable to everyone. He argues that "continuing education specialists must be able to provide training that helps trainees develop their own content knowledge and solutions on demand" (p. 3). Kozlowski believes that more attention must be paid to the processes involving informal learning rather than focusing on providing uniform content in a formal setting. He explains that an informal learning focus necessitates attention to the ways people learn and adapt to changed conditions on their own. According to Kozlowski, "Continuing education specialists need to recognize that they have an important role to play in helping people develop and apply informal learning strategies as a primary means to adapt to change" (p. 3).

Marsick (1988) suggests that a new paradigm is emerging for understanding and designing workplace learning that includes some of the following characteristics: a broadening of the instrumental focus of learning, integration of personal and job-related development, an organizational model that functions as a learning system, a focus on group as well as individual learning, a concern for critical reflectivity and problem solving, and an emphasis on informal learning. She contends that this new paradigm emphasizes informal learning in the workplace because much of today's formal training is focused on behaviours and skills alone. For her, "Informal learning is an opportunity for reflection-in-action" (p. 195).

Watkins and Marsick (1992) point out that organizations are now seeking new ways to understand and deliver learning outside the classroom. They refer to this new type of learning as informal and incidental learning and contend that it has resulted from radical changes in the global marketplace that have forced many organizations to work, organize, think, and learn in different ways. Watkins and Marsick believe that informal and incidental learning lie at the heart of the continuous learning process. They identify two key ingredients needed for adults to learn from experience: action and reflection. They explain that as people reflect on their experience, they become consciously aware that they are learning. Both informal and incidental learning take place in the normal course of daily events without a high degree of design or structure. Watkins and Marsick note that this kind of learning often takes place in teams and groups as individuals share their insights. They believe that the collective learning that occurs in the workplace is different from individual learning for personal goals. Watkins and Marsick explain that workplace learning is often spread by groups of people who share their insights with others. Although this learning is informal, it often results in changes in the system, policies, or procedures of the workplace.

Hobart (1997) asserts that lifelong learning requires personal commitment and motivation, which he contends will only come from such learning being rewarded. In a significant number of work environments, according to Hobart, the potential for some workers to progress in their work contexts is inhibited because they are locked into such a low status that it disallows advancement. He notes that "slow but perceptive change in this reality demands that adult and continuing education for the world of work develop programs that allow such people to realize a greater part of their potential" (p. 99).

Barnett (1999) notes, "We live in a world characterised by contestability, challengeability, uncertainty, and unpredictability" (p. 29). Although some work presents opportunities for growth and learning, other work is built upon a set of routines--which is not just characteristic of low-skill work. He points out that whereas some adults view learning as an opportunity, others may view it as a threat: "Accordingly, a challenge to those concerned to develop learning organizations is to turn the inward sense of learning as threat into a more publicly visible sense of learning as opportunity" (p. 37). Workplace learning can and should provide opportunities for personal change and development.

Just as Barnett (1999) cautions that some workers view learning as a threat, Defoe (1997) notes that others are reluctant to participate in learning for fear of ridicule by co-workers. Some workers fear change itself and still others feel their workplace is not a safe place to be a learner. For worker training to be successful, employers need to take into account what employees are saying. MacKeracher (1996) concurs, and notes that learning is facilitated when environments are free from threat and provide support for personal change. In her opinion most workers have been affected in some way by technological changes, and these changes are expected to continue. Organizations, therefore, must be willing to change, retrain, and develop employee skills.

Defoe describes four principles of good practice in workplace education. Workplace programs should be: (a) participatory; (b) respect and value people and their cultural, linguistic, and racial diversity; (c) build on knowledge and skills people already have and offer choices for ways to learn; and (d) incorporate policies and practices of skills development that are consistent with valuing and respecting individual workers and their goals.

Adult Motivation for Participation in Learning

Every day in Canada, a significant number of adults are engaged in learning activities of one kind or another. Selman and Dampier (1991) describe participation as "the act of engaging in adult learning" (p. 74). The question of why some adults continue with learning whereas others do not is frequently pondered by adult educators.

Reasons Adults Participate as Learners

Merriam and Caffarella (1991) point out that the question of who participates in adult education activities has intrigued the field since its founding. The first national study of participation was published in 1965 by Johnstone and Rivera and it remains a benchmark contribution to adult education literature. The study defined participation and selected methods of data collection and analysis. The profile of a typical adult learner, as described by Johnstone and Rivera, has changed little since the 1960s. They found that most adults who participate in adult education are already well educated, are young to early middle aged, have relatively high incomes, and are likely to be white and employed full time.

Cross (1981) places adult learners under three separate categories: those learners who participate in organized learning activities, those who are self-directed learners, and those who pursue formal learning for credit. Generally, participants, in contrast to non-participants, tend to enjoy higher occupational status, to work in human services fields (health, education, religion, and welfare), to be employed full-time, and to live in suburban communities. At one time, continuing one's education was viewed as a way of getting ahead. Today, however, continuing education is necessary to keep current with the swift pace of change.

Stalker (1993) believes that because adult education traditionally has professed a concern for justice and equality, it therefore embraces the concept of voluntary participation. She states, "With the overtones of free will, responsibility, intentionality, and purposefulness, voluntary participation dovetails neatly with the goals and processes to which much of the field of adult education has traditionally aspired" (p. 63). Stalker also suggests that adults participate in learning for diverse reasons such as job skills, academic qualifications, personal development, and recreation and leisure. Similarly, Long (1983) discusses the most popular reasons adults give when asked why they engage in learning activities (as identified in the National Study of Adult Participation). These reasons include: to become a better informed person, to improve one's occupational status or situation, to pursue job-related studies, to spend leisure time more enjoyably, to meet new and interesting people, to carry out tasks and duties around the home, and to get away from daily routines.

Barriers to Participation

Cross (1981) cautions that it is just as important to know why adults do not participate in learning as it is to recognize the reasons why they do. She believes that generally it is the people who need education the most, the poorly educated, who fail to participate in adult learning activities. Obstacles (barriers, as they frequently are referred to) are often classified into three categories. The three categories include: situational barriers (those arising from one's situation in life at a particular time), dispositional barriers (those related to attitudes and self-perceptions about oneself as a learner), and institutional barriers (thosc related to how or where educational institutions offer programs). Institutional barriers are generally placed in five categories: scheduling problems; problems with location or transportation; lack of interesting, practical, or relevant courses; procedural problems and time requirements; and a lack of information about programs and procedures.

Merriam and Caffarella (1991) contend that explanations of participation have advanced from a sociological rather than a psychological perspective, and that an individual's decision to participate has less to do with needs and motives than to their position in society and the social experiences that have shaped their lives. However, adult educators agree that motivation contributes to the participation rates in adult education.

Barriers Facing Blue-Collar Workers

In Britain, as in most of the western world, white, younger, well educated, and middle class people dominate in adult education offerings. Bond (1999) explains that in these sectors participation varies. For example, the higher education system disproportionately admits men from the upper social classes. She notes that "with globalization, the growth of the information society, changing structures of employment and demands for labour market flexibility, it is non-participation by adults which is increasingly being seen as a major problem by the state" (p. 164).

There is no general theory of participation in adult education. Courtney (1992) explains that a comprehensive theory of participation in adult education would have to take into account sociological factors, and it would have to recognize learning as a discretionary activity. Some male groups continue to be significantly under-represented in all forms of post-compulsory education and training. These groups have the fewest qualifications and skills, left school early, have a history of exclusions or poor school attendance, are manual workers or older men, and are from black minority or ethnic groups.

Bond (1999) discusses other reasons why many working-class men do not participate in adult education and training. These barriers include: loss of income, time factors, lack of interest, and the fact that some feel they do not need a course that is offered. Fear of failure and the possibility of losing face are included in these barriers along with the risk in starting a course and being forced to leave prematurely due to work demands. Bond identifies scheduling difficulties and the inflexibility of course times as barriers to participation for working class men. Bond believes that these face-saving reasons for not participating may camouflage more complex and possibly unrecognised reasons. She notes that even when there are learning opportunities for adults, there is often little provision for guidance. Bond argues that more research is needed on how adults make sense of and connect their learning with their work, family, and the roles they assume at different times in their lives.

Using survey data from a study of individual patterns of participation in adult education and training, Gorard, Rees, and Fevre (1999) identified the importance of social background as a determinant of participation. They found that "while extended initial education is now far less determined by socio-economic characteristics, including gender, later education and training is now slightly more determined by socio-economic characteristics, especially gender " (p. 35). Gorard et al. contend that these findings could have profound implications for the learning society. They explain that whereas changes in the opportunity structures may be based on local economics (such as the closure of mines), as well as national policies, the determinants of an individual's participation in education may change over his or her lifetime. They note that "lifelong learning trajectories are assumed to be based primarily on initial characteristics, and the experience of previous episodes of participation" (p. 36).

Gorard et al. (1999) note that "there is reasonable agreement across different research and interest groups as to the nature of current non-participants in post-compulsory education and training" (p. 46). Recent government-sponsored reports, subsequent green papers, and relevant academic studies list the unemployed and others on low incomes, those with learning difficulties or low levels of basic skills, and some ethnic groups as being the least likely to participate. They argue that the determinants of participation have changed, but in a way that reinforces the notion that immediate and later patterns are separately determined.

Conversely, Brookfield (1986) cautions that it is easy to accept a stereotype of the non-participants in formal education as inadequate, deficient, and somehow unfilled. He argues that non-participation in education cannot be explained on the basis of individual inadequacies. According to Brookfield, "Nonparticipation is a function of a cluster of cultural attitudes whereby formal education is perceived as irrelevant to the circumstances, life crises and anxieties of working-class life" (p. 7).

Factors That Enhance Learners' Motivation

Human motivation is a topic that has piqued the interest of adult educators for many years. Wlodkowski (1993, 1999) believes that understanding why people behave as they do is vitally important to helping them learn. Although there is no major research study that thoroughly examines the exact relationship between adult motivation and learning, there is substantial evidence to suggest that consistently motivation is positively related to educational achievement.

In addition to motivation as a condition for learning, other factors such as ability and quality of instruction also play an important part. Wlodkowski (1993) states, "If people are given learning tasks that are beyond their current ability, no matter how motivated they are, they will not be able to accomplish them" (p. 4). He notes an observation by adult educators which verifies that people work longer, harder, and with more vigour and intensity when they progressively achieve success in their efforts. Wlodkowski contends that successful learners are more cooperative and become much more motivated than unsuccessful learners. He maintains that, "Adults want to be successful learners....If there is a problem with experiencing success or even expecting success, their motivation for learning will usually be detrimentally affected" (p. 7).

Understanding motivation is important because it helps educators to understand learner behaviours more fully. Heimlich and Norland (1994) point out that often motivation is defined negatively. In their view, "Whether considering beliefs about initial participation, continued persistence, or student motivation during participation, educators will want to take note of how they understand motivation" (p. 30).

Brookfield (1986) contends that when adults teach and learn together, they find themselves engaging in a challenging, passionate, and creative activity. He explains that the very act of learning means change, which can often be threatening to learners. Brookfield recommends working with students more intensively, involving them more in the planning of the learning activities, and explaining the intentions of the program clearly.

Adult educators in business and industry are vitally interested in motivation to learn because it relates to adults wanting to learn more about what they have learned already. Similarly, government and society in general are interested in continuing education. Selman and Dampier (1991) maintain that, "The goal in adult education is generally understood to be participation by all adults so they may derive meaning in their lives and contribute to the well-being of their communities" (p. 100). Selman, et.al. (1998) point out that there are many providers of education, yet certain learning needs of adults are still not being addressed.

Facilitating Motivational Enhancement

To ensure responsive learning has taken place, there needs to be positive communication between the facilitator and the adult learner. Wlodkowski (1993) identifies four key characteristics that he believes a motivating instructor or facilitator must demonstrate: expertise, empathy, enthusiasm, and clarity. Wlodkowski points out that "enthusiastic instructors are constantly producing stimulation by the way they act" (p. 31). He relates these four skills to building blocks, which ensure a strong foundation to motivating instruction.

Rogers (1983), writing from a humanistic perspective, emphasizes student-centered learning. He believes that significant learning leads to personal growth and development. This learning, according to Rogers, includes the following characteristics: personal involvement, self-initiation, pervasiveness, evaluation by the learner, and essence in meaning. Merriam and Caffarella (1991) observe that "quite clearly, Roger's principles of significant learning and Maslow's views have been integrated into much of adult learning" (p. 134). These authors further suggest that humanistic theories have the potential for creating a true learning society.

Wlodkowski (1993) emphasizes the need for every instructional plan to include a motivational plan. He explains, "Without a plan motivation too often becomes a trial-and-error affair lacking cohesion and continuity during the instruction of adult learners" (p. 15). In the next section the broader picture of program planning is examined.

Program Planning

Adult educators have many basic functions including instruction, counselling, program development, and administration. This portion of the literature review focuses on program development. The five basic steps, which vary according to the planner, the institution, and the learners are: needs assessment, design, facilitation, transfer of learning, and program evaluation.

Assessing the Need

The educational needs of adults, whether related to the workplace, leisure activities, or other aspects of their lives, are broad and diverse. The educational needs of different populations span many content areas and levels; the needs of specific groups vary over time; organizational and institutional priorities change; and resource availability varies. All of these factors affect the decision regarding which methodology is appropriate for assessing needs.

Caffarella (1994) notes that a needs assessment has received wide acceptance in the literature on program planning and in adult education practice. She defines a formal needs assessment as "a systematic way to identify educational gaps or problems" (p. 75), and points out that the focus of a needs assessment is directed to clarifying and defining the problems rather than to finding solutions for specific problems. A needs assessment is the first step in almost any training program. Cline and Seibert (1993) claim that, "not only does a needs assessment help you form the foundation of your training, but it also serves as a preventive measure to guard against future problems" (p. 99).

Vella (1994) believes that the learning needs of the participants in any educational program should be identified by beginning with the question: Who needs what as defined by whom? A need represents an imbalance, a lack of adjustment, or a gap in a present situation or state of being whereby a new changed set of conditions is assumed to be more desirable. A needs assessment can focus on the problems of the learner, expectations of certifying bodies, various aspects of the program content, concerns of the community, or needs of the program facilitator. Vella argues that unless issues are classified and problems clearly defined, the assessment step can result in astonishing inaccuracies, misinterpretations, and assumptions that can lead to ineffective programs and general dissatisfaction.

Designing the Program

The most fundamental value of a needs assessment is to assist in determining which programs should be offered and what content should be included. Often educators put too much time and effort into content and too little into the process. One result is content-driven lectures without any discussion.

Caffarella (1994) describes program planning models as having five generic purposes: (a) to encourage continuous growth and development of adults; (b) to assist people in responding to practical problems and challenges; (c) to prepare people for future work opportunities; (d) to assist organizations to achieve desired results and to adapt to change; and (e) to provide an opportunity to examine social and community issues.

Schlossberg, Waters, and Goodman (1995) contend that educators can expand their impact on adults, particularly those in transition, by designing and presenting structured programs and acting as program developers. They concur with Brookfield's (1986) recommendation to design flexible programs that build opportunities for serendipitous learning. Brookfield cautions against over reliance on predetermined objectives that leave little room for unanticipated learning. Schlossberg et al. explain that setting up a comprehensive program is a complicated procedure that requires program planners to look broadly at the environment, and consider the needs of individuals to be served, as well as those of the organization. They contend that formative evaluation is a continuous process to improve program design and note that "discussion of evaluation procedures continues through all stages" (p. 257). Schlossberg et al. emphasize the fact that when planning programs, program planners should think of who, what, where, and when. They caution that the who and what need to be carefully coordinated so that the content and manner of presentation fit the needs of participants. They also remind program planners that the cultural background of the participants is an important consideration in planning programs.

Selman and Dampier (1991) describe the concept of program planning as the "basic unit of organized participation in adult education. It includes the bringing together of resources, no matter how modest or elaborate, in order to facilitate learning" (p. 104). They emphasize four basic elements of program planning: (a) learning is the focus of a program; (b) organization is provided by an organizer; (c) resources are necessary for the learning to occur; and (d) participation is necessary in order to make the program viable. Selman and Dampier define program planning as "a critically important aspect of adult education and it is essential that the programs in which adults participate satisfy their situations and offer an openness for further learning" (p. 109).

Facilitating Learning and Encouraging Self-Direction

Assisting adults in making sense of and acting upon the personal, social, occupational, and political environment in which they live is key to the facilitation of adult learning. The concept of facilitation is in the mainstream of educational literature. MacKeracher (1996) states, "The more we know about the basic processes of learning and the unique strategies used by individual learners to carry out learning activities, the more efficiently we can design appropriate activities and resources to facilitate that learning" (p. 3). She encourages facilitators to present learners with alternatives to their current ways of thinking, behaving, and living. MacKeracher explains that only when adults are engaged in this type of learning will they reflect critically on their assumptions, and attempt to imagine alternatives, thereby becoming self-directed learners.

Chovanec (1998) notes that in recent years some of the most influential authors in the field of adult and higher education have devoted considerable attention to self-directed learning. She explains that although theoretical attention to self-directed learning is relatively recent, there is a long and rich history of interest in the topic. She argues that self-directed learning, like much of mainstream adult education, is primarily influenced by the premises of humanist and behaviourist philosophy, and developmental psychology. Chovanec describes how authors differentiate between definitions that focus on self-directed learning as a process of learning and definitions that promote self-directed learning as a desirable learner personality trait or characteristic. According to Chovanec, many authors incorporate learner characteristics into their definitions of self-directed learning. She cautions that adult educators must remain critically reflective about the concept of self-directed learning.

Candy (1991) says, "The belief that adult learners should, to a significant degree, be able to conduct their own education is widespread in the field of adult education" (p. 318). He explains that practitioners differ sharply as to how this capability might be enhanced, or even if it should. Whereas some groups believe that the ability to be self-directed in learning is a universal characteristic of adulthood, other groups believe that self-directedness can be deliberately enhanced. Candy notes, "There has recently been a major shift in emphasis within educational research, from viewing knowledge essentially as an accumulation of fragmentary facts to seeing it largely as a socially constructed artifact" (p. 325). He explains that this shift in emphasis has caused conceptions of learning to change and suggests that researchers have begun to look more closely at what is being learned, rather than how much. He contends that "if adult educators want to enable their learners to become more competent at self-directed inquiry, they must explicitly plan to do so" (p. 339).

For facilitation of self-directed learning to be truly effective there must be a general atmosphere of flexibility, respect, and a genuine regard for adults as learners. MacKeracher (1996) believes that effective facilitators must be compassionate, caring, and accepting of learners. She points out that in addition to these characteristics "facilitators should plan activities with flexible time limits and provide alternatives for learners who need more time to learn something" (p. 32).

Planning the Transfer of Learning

Transfer of learning refers to the effective application by program participants of what they learned as a result of participating in an educational program. Transfer of learning occurs when people initiate change as a result of learning--changes in themselves, other people, practices, organizations, or society. Caffarella (1994) states, "Although most educational programs focus on the learning of individuals, often some of what has been learned cannot be applied unless changes are also made in current practices, organizations, and/or society" (p. 108). She provides a number of reasons why planning for the transfer of learning has become so important, and notes that "both sponsoring organizations and participants are asking for outcomes that are applicable, are practical, and can make a difference" (p. 109).

Three key questions need to be answered when planning for the transfer of learning: When will the transfer strategies be employed? Who are the key players involved? and What strategies might each player use to apply what has been learned? The key players are the people or groups who need to be involved in order for the transfer of learning actually to occur. Transfer strategies can be used before, during, or after a program is completed. Caffarella (1994) cautions that program planners must consider not only the participants but also others who may have been involved in the planning process and in preparing transfer plans. Another consideration in planning for the transfer of learning is the determination of what strategies or methods are most useful in assisting participants apply what they have learned to their personal, work, or public lives. Caffarella suggests that careful consideration must be given to matching transfer strategies to the preferences and capabilities of participants.

Program planners must select transfer strategies that will be useful in helping participants apply what they have learned. Ottoson (1997) discusses the literature on the application of learning (her term for transfer of learning) and suggests that it rests on a psychological understanding of how prior learning influences later learning. Although the broad literature on change and application is scattered across an array of disciplines, she believes that application involves applying learning from continuing education programs to practical contexts such as work, home, or community. She suggests that program planners take steps to ensume application by participants. She cautions that enough time must be devoted to synthesis, integration, and planning during the program so that transfer of learning beyond the program will take place.

Caffarella (1994) identifies a number of strategies that are useful in assisting participants apply what they have learned to their personal, work, or public lives. Some of these strategies include: involving key people in the planning process; involving people in conducting the program (for example, in on-site coordination and instruction); using participants' self-assessment for what has been learned, and what they believe they can apply; and involving key players in follow-up activities. She cautions that careful thought must be given to matching transfer strategies to the preferences and capabilities of specific individuals or groups of people. Similarly, Chovanec (1998) states, "It is the contention of many that the instructional process include methods and strategies that facilitate the progression of learners through increasing levels of self-directedness" (p. 309).

Candy (1991) emphasizes the importance of creating a supportive climate for learning in which conditions of mutuality and informality combine to provide a supportive human and interpersonal climate. He describes this kind of climate as low threat, unconditional positive regard, honest and open feedback, respect for the ideas and opinions of others, approval of self-improvement as a goal, and collaboration rather than competition.

Acknowledging Challenges in Planning

Program planners need to be aware of the political dimensions of their process (Foster, 1999). Cervero and Wilson (1994) note that every planning situation has political interests and needs that must be negotiated. They contend that in the modern organization negotiations are routinely conducted through informal conversations, meetings, telephone calls, and letters. They argue that it is impossible for adult educators to plan an educational program without attending to the interests of the institution or its power relations. Cervero and Wilson caution program planners that uncertainties, ambiguities, and conflict must be resolved to ensure successful educational programs.

Defoe (1997) also stresses the fact that effective planning is participatory. If not, interests clash and conflict interferes with the process. Defoe argues that it makes sense to plan workers' programs that include active participation and suggests that it is the workers, themselves, who know their own needs, their process, and their priorities.

Evaluating the Program

Caffarella (1994) defines program evaluation as "a process used to determine whether the design and delivery of a program were effective and whether the proposed outcomes were met" (p. 119). Evaluation begins in the planning phase of program design and concludes with follow-up studies. There are two types of evaluation methods used by program planners--formative and summative evaluation. A formative evaluation is conducted while a program is in process in order to make improvements or changes. A summative evaluation is one that focuses on the results or outcomes of a program. The determination of the value or worth of an educational program is the usual purpose of program evaluation.

Brookfield (1986) views evaluation as a final checking of the outcomes or results of a program. He believes that a regular check of progress by encouraging participants to express thoughts, feelings, impressions, and concerns is a very effective means of evaluation. Although evaluation is not an easy task it does provide information for decision making on all program aspects. Program evaluation helps the adult educator identify improvements in the design and delivery of learning events; increase application of the learning by participants; allows for program accountability; provides data on program accomplishments; and identifies ways of improving future programs. Caffarella (1994) notes, "In essence, good program evaluation provides useful feedback to program planners, participants, supervisors of participants, administrators, community groups, and other parties" (p. 120).

A number of systematic processes are used for conducting a program evaluation (Fenwick & Parsons, 2000). However, measuring outcomes can be quite elusive. As well, the number of variables affecting the outcomes may be too numerous to allow planners to demonstrate that a program actually produced the desired changes. Caffarella (1994) points out that a concern often expressed by staff is that no action will result from the findings of an evaluation. She cautions, "It may be better not to collect the data at all, because the evaluation process raises expectations on the part of the participants and/or sponsors that changes will be forthcoming" (p. 124) Because of these problems with formal evaluations, Caffarella (1994) and Brookfield (1986) describe another approach to program evaluation--informal and unplanned evaluation opportunities. This approach can also be used prior to, during, or after a program has been completed. Brookfield describes two informal approaches to program evaluation--the completion of session evaluation sheets (a sheet designed to obtain the participant's perceptions of the purpose of the session, if the learning needs have been met, and the skills and knowledge that he or she has acquired during the session), and collaborative evaluation through discussion. The discussion method is more public than private in that participants compare notes about the purpose, accomplishment, and future directions of the training sessions. Brookfield adds, "This goal-free method of evaluation allows participants to feel in control of evaluation and assessment of the exercise" (p. 257). The principle underlying all methods of program evaluation is effectiveness. Program planners need to consider both formal and informal evaluation processes as valid sources. Brookfield believes that a fundamental purpose of all education and training efforts is to develop in adults a sense of personal power and self-worth.

Learning for Retirement

Retirement is an important transition that affects most adults at least once in their lifetime. This section begins with an overview of adults in transition, then examines the factors that influence a successful transition from active employment to retirement and early retirement, and concludes with a discussion on pre-retirement considerations and post-retirement options.

Adults in Transition

Events and transitions in an adult's life can provide stimulus for learning. For example, Cross (1981) states, "The necessity to adapt to changing circumstances of life constitutes a powerful motivating force for learning" (p. 144). Similarly, Sinnott (1994) points out that "within the work and family contexts occur any number of anticipated and unanticipated events and transitions that can result in learning" (p. 76). These transitions may be due to biological, sociological, environmental, historical, or other phenomena.

Schlossberg et al. (1995) broadly define a transition as "any event or nonevent that results in changed relationships, routines, assumptions, and roles" (p. 27). The transition may involve the self, work, family, friends, health, or economics. Transitions include not only obvious life changes, such as high school graduation, job entry, marriage, birth of a first child, retirement, and bereavement, but also subtle changes, such as the loss of career aspirations, and the nonoccurrence of anticipated events (e.g., an expected job promotion that never comes through). The term psychosocial transition refers to a change that necessitates the abandonment of one set of assumptions and the development of a fresh set to enable an individual to cope with a new altered lifespan. Schlossberg et al. believe that "a transition is not so much a matter of change as of the individual's own perception of the change" (p. 28). They note that adults in transition are often confused and in need of assistance. By listening to adults in transition, educators can provide a framework for adults to better understand their situations and can assist them to cope.

What is considered an anticipated change for one person might be unanticipated for another. The same event also may have different meanings for different people. For example, retirement for one person can be considered a pleasurable event whereas for another it can be considered problematic. Schlossberg et al. (1995) note, "For an individual undergoing a transition, it is not the event or nonevent that is most important, but its impact, that is, the degree to which the transition alters one's daily life" (p. 33).

They assume that the more the transition alters an individual's life, the more coping resources it requires, and the longer it will take for assimilation or adaptation. To understand the meaning a transition has for a particular individual, the type of transition (anticipated, unanticipated, or nonevent) must be examined. In addition to the type of transition, the context of the transition (relationship of person to transition, setting in which the transition occurs) and the impact of the transition on the individual's life in terms of relationships, routines, assumptions, and roles must also be considerations. In order for helpers, educators, or facilitators to assist individuals to cope with life stage transitions, they must explore and fully understand the individual's situation and take appropriate action (or inaction) to assist the individual cope more effectively. Sinnott (1994) believes that the concept of life events offers a framework for demonstrating the connections between life experience and learning. She emphasizes that whether the events are anticipated or unexpected, whether they occur suddenly or take years, they form a scaffolding for the life course and motivate much of adult learning.

Retirement and Early Retirement

According to Silverstone and Hyman (1992), retirement refers to giving up one's career or business because of age. However, age 65 (once the age of mandatory retirement) can no longer serve as a meaningful definition for the age of retirement. Not only is Canada's population aging, but so is its labour force. Novak (1993) suggests that traditionally industry has supported retirement for two reasons: first, it allows companies to retire older, skilled workers and hire younger, less-skilled workers at lower wages; and second, companies see retirement as a way to speed up production and to get more productivity out of their workers. Unions frequently offer to have workers work faster if companies reduced the workday, but a faster pace of work makes it harder for older workers to compete with younger workers. Retirement gives older workers a graceful way to leave the active workforce.

Unions in North America have supported retirement for their own reasons. Unions want companies to use seniority (first hired, last fired) as a method for deciding layoffs or cutbacks. Seniority gives workers a right to a job, and it gives the oldest workers the most job seniority. Organizations, however, frequently resent the seniority system because older workers cost them more and seniority rights make it harder for them to fire inefficient older workers. According to Novak (1993), retirement serves both unions and employees. The author explains, "It limited seniority rights to people under the age of retirement and allowed companies to let older workers go" (p. 249).

Recently, an even newer phenomenon relating to leaving the workforce has surfaced--early retirement. Lonetto and Duncan-Robinson (1989) believe that in the not-too-distant future, more and more people will retire in their 50s--some having more than one career and one retirement. For thousands of North Americans, early retirement, which was once a dream, is now becoming a reality. A review of the literature confirms that more and more workers are exercising the option to leave their jobs before age 65. Many early retirement plans gained momentum during the 1980s when Canada was in the midst of economic recession. The main reason organizations began to offer early retirement as a benefit package to their employees (usually those aged 55 years and older) was to trim labour costs without resorting to layoffs. The packages, sometimes referred to as a "golden handshake," vary from company to company. Because employees at most larger companies have regularly contributed to company pension plans, their early retirement pension is only slightly less than what they would have received had they worked the extra years to age 65.

According to Lonetto and Duncan-Robinson (1989), for some men and women early retirement means moving on to part-time jobs to earn extra money to supplement their pension incomes or simply getting out of the house to stay active. These researchers suggest that for many others, retirement is the start of a new and often more exciting and fulfilling life--an opportunity for individuals to live on their own terms for the first time.

Retirement, whether mandatory or early, constitutes a withdrawal from the labour force. It may be abrupt or gradual, forced, or voluntary. Wigdor and Foot (1988) suggest that there are many reasons why an individual chooses to retire. Layoffs and unemployment or poor health may force retirement, adequate pensions may facilitate retirement, golden handshakes may induce retirement, but the desire, and perhaps need, for more leisure time is likely a determining factor. The use of this increased leisure time is the key to a successful transition and adaption to the retired life-style.

Factors in a Successful Transition to Retirement

Wigdor and Foot (1988) believe that the most important factor influencing a successful transition is health status. Those in poor health seldom find the transition easy. Tafler (1998) suggests that astounding medical events of this century have enhanced the opportunity for an active, healthy, and prosperous later life, and sweeping life-style trends have all but postponed the onset of old age. A second important factor in the retirement transition is income. According to Wigdor and Foot (1988), economic security is a major concern of the retiree. Adequate and guaranteed income can certainly reduce anxieties that contribute to a successful retirement. Wigdor and Foot also contend that another factor that could affect retirees is the possible loss of self-worth or a feeling of no longer contributing to society. This effect is likely to be more devastating in the event of an abrupt exit from the labour force compared to a gradual or a planned exit. Greene (1992) suggests that there is no doubt the level of income is a significant factor in determining the kind of life that can be pursued by retired persons. However, according to Greene, although money can influence the kind of life the retiree will live, it should not dictate the quality of life. Greene believes that the primary influences on lifestyle, whether working or retired, are: adequate income, adequate health, and adequate philosophy. He uses the adjective adequate because individuals have different needs and different views on what is necessary.

Wigdor and Foot (1988) suggest that another factor in retirement can be the lost socialization provided in the work environment. Most workers (white-collar, blue-collar, or labourers) have a fixed pattern for their lives: 5 days a week, 48 or 50 weeks a year, decade after decade. When these employees lose contact with their former colleagues they often feel their opportunities for socialization are significantly reduced. Wigdor and Foot claim that a key to successful retirement is a broad set of interests or activities. A successful retirement is the key to the post-labour market life of most adults. Current employees can plan for a successful transition and adaption to retirement by paying careful attention to these issues during their working lives.

Retirement provides a time for change and more retirees are exerting control over that change. Silverstone and Hyman (1992) suggest that most adults need time to adjust to retirement and that those who do some advance planning usually find life more satisfying than those who drift into it. They believe that drifters run the danger of losing control of their lives whereas planners are more likely to keep control of their lives.

Pre-Retirement Considerations

Quite often adults fail to make adequate plans for retirement. Greene (1992) states, "In the broadest sense, planning would be categorized as Financial, Lifestyle and Location" (p. 3). Pre-retirement planning is making a realistic, optimistic step towards the future. It includes financial planning; legal planning; housing, health, psychological, and social considerations; and leisure activities.

Greene (1992) believes that financial planning must take place prior to retirement. He explains that a number of organizations provide counsel, printed material, and seminars designed to assist employees in planning their financial futures. Engaging the services of a professional financial advisor to develop programs tailored to the needs of the individual is also an option. Greene suggests that individuals planning to retire should consider all the pros and cons of these alternative living arrangements. He suggests that housing alternatives to consider when planning for retirement include remaining in present home, moving to an apartment, moving to a new area, moving in with children, mobile home travel, or senior citizen housing. Careful thought and planning is essential when making this decision. He notes, "There may be very good reasons for moving; there are also very good reasons for thinking it over carefully" (p. 7).

Novak (1993) recommends a medical check-up as an important part of retirement planning. Diet and exercise are also key ingredients to staying healthy. Mental health is as important as physical health. Similarly, Tafler (1998) points out that what people eat, how much they exercise, their genetic makeup, and even their attitude, play a role in maintaining a youthful image. He contends that a positive attitude is the key to reaching goals and keeping healthy, whether one is young or old.

During the working years there is a definite structure to people's lives. Greene (1992) notes, "Regardless of the number of hours, our lives were structured around the economic necessity of being at work, on time, every work day" (p. 10). With retirement the structure disappears, taking with it most of the targets, obligations, expectations, and need for self-discipline. Greene notes that although people lose many of these contacts when they leave work there are a number of social activities available for retirees, including seniors' groups, politics, performing arts, and fitness programs. According to Greene, activities can include but are not limited to community involvement, volunteering, politics, literary pursuits (e.g., music, painting, sculpture, writing), continuing education, travel, and senior citizens clubs.

Post-Retirement Options

Social class and occupational structures determine some of the options a person has in retirement. Novak (1993) claims, "Retirement is also a personal choice and a social process" (p. 264). Silverstone and Hyman (1992) note that more than 25% of retirees continue working or go back to work full time or part-time, and they suggest there is a growing trend among some innovative companies and employers to hire older men and women. Although a post-retirement job does not have the same prestige as a pre-retirement job--the gains compensate for the losses. The stress of competing for the next promotion or the corner office is no longer present. Novak suggests that older workers are more flexible, learn new technologies as quickly as younger ones, and are better salespeople. Some women who never worked outside the home are now taking paid jobs for the first time, mostly in low-paying clerical positions, and are rewarded with the independence and financial assistance this first-time employment provides. Another post-retirement option available to retirees today is education. According to Novak, the growth of education programs for seniors today shows that many seniors stay engaged in learning activities. Some older adults enroll in formal university and college classes but many more engage in less formal kinds of education, like programs at senior centres and community clubs. A lifetime of experiences can lead a person to certain choices in later life, one of which may be the pursuit of education. Also, adults with many years of formal schooling often tend to return to school in their retirement years. Novak explains that the life-span developmental perspective offers another reason older people keep learning. He notes, "This perspective says that growth and change take place at every stage of life, and that people grow and change in many dimensions. This perspective fits with current theories of life-long learning" (p. 326).

The literature confirms the fact that retirement need not be viewed as an ending but as a natural part of the life cycle. Novak (1993) and Greene (1992) concur that a successful retirement is a planned retirement. They point out that if firm plans and goals are not set in advance, retirement and old age can be miserable, whereas an organized, meaningful retirement undoubtedly will be the result of careful planning.

Summary of the Literature

A learning society is one in which people continue to learn all through the lifespan. The experiences of adults throughout their lifetime present endless opportunities for learning. Increasing work force diversity, trends in technology, and globalization have forced business and industry to find ways to meet the ever changing educational needs of their employees.

Adults participate in learning for diverse reasons that include job skills, academic qualification, personal development, and recreation and leisure. Just as there are reasons why adults participate in learning, there are reasons why they do not. Situational barriers, dispositional barriers, and institutional barriers are all considered impediments to adult learning. These barriers have to be factored into the planning process if a particular program is to be successful.

Over the past 20 years, self-directed learning approaches have received much attention and many adult educators see self-directed learning as an excellent way for adults to learn because it is learner-centred, flexible, and has an individualized learning approach. Self-directed learning is now being applied to a variety of adult educational settings.

Program planning models are available for adult educators so that they can determine and assess needs, design and implement programs, facilitate learning, and evaluate the process and outcomes to ensure that transfer of learning occurs. To be successful in industrial and business settings, program planners must address the needs of corporations, unions, and most importantly, the employees themselves.

Learning can take place from any number of anticipated or unanticipated events and changes. These transitions often motivate adult learners to learn. Not only do these transitions stimulate a need to learn, societal changes, such as an ever-changing workforce, also demand that adults accept change, reflect and learn from their experiences, and become lifelong learners. Retirement is an important transition that affects most adults and provides a stimulus for learning. Those who make adequate plans for retirement in advance are much more likely to experience a more meaningful and successful retirement.

In the next chapter, I describe the process of planning, implementing, and evaluating a program designed to assist adults in preparing for the transition of retirement. I utilized many of the theoretical ideas presented in this chapter in designing and implementing a pre-retirement education program to meet the planning needs of retiring employees.

CHAPTER 3

DESCRIPTION OF THE STUDY

In this chapter I describe the process of planning, implementing, and evaluating an adult education program designed to assist adults in preparing for retirement. Although this study was conducted in an industrial setting, its findings can be applied to any number of settings in which individuals are planning retirement. In this chapter, I describe how I used Caffarella's (1994) interactive program planning model with its learner-centered and flexible approach to program planning. I also describe the role of employee participation and union support in conducting a successful educational program. The program contained three phases: (a) planning for the program, b) implementing the program, and (c) evaluating the program.

Phase 1: Planning the Pre-Retirement Education Program

As Director of Human Resources in a large manufacturing plant, one of my responsibilities was to analyze and address the training needs of employees. With over 85% of the hourly workforce and 60% of the salaried workforce expected to retire within 5 years, I realized that immediate action had to be taken to assist them in making the transition from work to retirement.

To plan for the pre-retirement education program, henceforth simply referred to as program, I sought and received approval from the President of the organization; next I solicited program support from the senior management staff, the area union representative, the Presidents of the two unions that represented employees, and the President of the Supervisors' Association. I then developed a retirement questionnaire to determine the educational needs of employees eligible for retirement. In order to obtain participant input into what would be useful information to include in a pre-retirement educational program, I arranged interviews with a sampling of employees who were eligible to retire within the next 5 months. These interviews provided me with an opportunity to discuss the proposed program with employees and to have them complete retirement questionnaires that I had prepared. The data gathered during interviews and from the questionnaires helped me as I planned and prepared for the implementation of the program. As part of the needs assessment process I conducted external interviews, both in person and by telephone, with representatives of government agencies (Canada Pension/Old Age and Employment Income branches of Revenue Canada; Department of Public Health) and legal services. My objective was to seek assistance in planning and organizing the program.

Gathering Support

While I was planning the program, the organization was in a state of financial upheaval. In 1988, the organization had reduced its operation from an integrated manufacturer, that at one time employed over 4,000 people, to a mini-mill operation whose current workforce fluctuated from 650 to 750, depending on the level of operation. Over 85% of the hourly workforce have more than 25 years of service and can retire over the next 5 years. Of the 390 hourly employees currently working, 510 have reached or will reach 30 years of pensionable service by 2003. The fact that only 27 of the current employees have more than 31 years service suggests that 95% of employees have chosen to retire within 1 year of reaching the 30-year service plateau.

I began the study by meeting privately with the President of the corporation on February 9, 1999. I expressed my concern about so many of our employees being eligible, but possibly not prepared, for early retirement. I explained that as an organization, we had an educational opportunity to assist employees in making the transition to early retirement. After a lengthy discussion, he gave me permission to proceed with the study. On February 11, 1999, I met unofficially with the financial secretary of the largest union representing the majority of our unionized workforce to discuss the proposed program. According to protocol, this meeting should have been conducted with the President of the union and one other member of the union executive. However, the financial secretary and I had worked together in the maintenance department of our organization for a number of years and had developed an excellent working relationship, making an official visit unnecessary. I presented my proposal to him and advised him that although I had authorization to proceed with the study, it could not succeed without the support of the union executive and its membership. He informed me that he was in full agreement with this study idea and agreed to present it to his union President. He also agreed to get back to me regarding an official meeting with himself, his President, and the area representative of their members in the Atlantic Provinces. On February 12, 1999, I met with these three men and we unanimously agreed that the study should proceed. The union President commented, "It is about time" and assured me that the union would work with me on this study. We agreed during this meeting that the union's financial secretary would coordinate the process with me and would report study progress to the union executive. Any problems or concerns would be discussed with the union executive.

With the largest union on side, I then scheduled private meetings with the President of the second major union, the President of the Supervisors' Association, and senior management staff to seek and obtain their support. These meetings were conducted over the next several days and by February 20, 1999 all parties unanimously agreed to support this study. I was extremely pleased to receive this level of support. There is, and always has been, a degree of mistrust and suspicion between the unions and the company, a situation which is not unique to my region or organization. Therefore, I felt it was essential to keep all stakeholders apprised of the study, even in its developmental stage. I also recognized that without the support of all groups the study was doomed to failure before it began.

Designing the Questionnaire

Although organization and union officials agreed to support this study, employees had not verified that the perceived need was an actual one. I scheduled a meeting with the union coordinator to discuss how we should approach this matter with employees. We agreed that a retirement questionnaire (that could be given to employees) should be prepared to determine if there was an actual learning need, and if so, how this need should be addressed.

Prior to developing the retirement questionnaire, I contacted a provincial retirement planning association (unrelated to my organization) and spoke with the President. I explained that the reason for my call was to seek information and suggestions on how to develop an employee survey questionnaire as a way to identify best the educational needs of employees eligible to retire. I was astounded to learn that although this organization made numerous retirement presentations, at no time were participants asked to have input into the design of their programs nor were their learning needs assessed. As a matter of fact, the President of this organization stated, "We feel we know best what the participants' needs are." Although this association had organized and presented education programs to a number of private and government agencies as well as several hospitals within the province, it was not their practice to conduct needs assessment as part of their planning. The same day I held telephone interviews with two of these agencies and both parties confirmed this fact to be true. I scheduled a meeting with the union coordinator for the following day so that I could discuss this matter with him. He agreed to contact the national office of the United Steelworkers of America in Toronto to see if they could provide a survey questionnaire as reference material. This organization admitted that it did not canvas participants for their input or ideas prior to planning information workshops or programs. After consulting with the union coordinator, he and I made a joint decision to select a random sampling of our employees who would be interviewed and asked to complete a questionnaire so that a program could be planned to meet their identified pre-retirement learning needs.

I developed a set of questions to be completed by randomly selected employees who had either recently retired or who would be eligible to retire within the next 5 months. I had several reasons for selecting this 5-month timeframe. Both management and union officials felt that the majority of employees would apply for early retirement as soon as they became eligible. I believed it would be more beneficial to seek the opinion of the employees who were likely to retire within the year rather than the opinion of those who would not be eligible to retire for 2 or more years. As I myself had tentative plans to retire in the fall, I wanted to ensure that an educational program was developed and in place to address the current and future pre-retirement educational needs of all employees planning to retire from the organization.

The cultural background of our organization and its employees consists, for the most part, of a male-dominated, blue-collar, unionized environment. The majority of our senior, blue-collar employees have not completed high school. For this reason, I gave careful consideration to the types of questions asked, optimum length of the questionnaire, whether responses should be verbal or written, and whether open-ended questions should be included in the questionnaire. A copy of the questionnaire is presented in Appendix A.

Once I prepared the questionnaire, I considered the most effective means for its completion and decided that these questionnaires would be completed by participating employees during personal interviews. Because some eligible employees were unionized and others salaried, I believed that these one-on-one interviews should be conducted by one of three people--the financial secretary who would act as union coordinator for our largest union, the Superintendent of Pensions and Benefits, and myself, as Director of Human Resources. I refer to these three individuals as the Planning Team throughout the remainder of this study. Participation in the design of the program provided employees with a sense of ownership and added to the overall success of the study.

Conducting the Assessment of Employee Needs

I reviewed the relevant literature on needs assessments and interviewing techniques in order to ensure that the interviews generated useful data and respected the needs of our employees. Just prior to conducting the interviews, I met with the union coordinator and the Superintendent of Pensions and Benefits to review the questions I had included in the retirement questionnaire. For me, voluntary participation was important when considering the assessment of employees' felt needs. Consequently, during this meeting I discussed the importance of ensuring that employees felt comfortable in their surroundings, were given ample time for discussion, were assured of confidentiality, and were free to participate or not in answering the questions. During a frank discussion, the union coordinator suggested that some employees might not be comfortable coming to the administration building and meeting with me in my office. In order to encourage greater participation and discussion, he agreed to conduct some interviews in employees' work areas as many of our employees has rarely, if ever, entered the administration building, let alone met privately with the Director of Human Resources.

The reason I selected the Superintendent of Pensions and Benefits to act as the third interviewer was because he often met with employees who were eligible to retire in order to explain their pension entitlements. As well, employees frequently visited this division of the Human Resource Department to inquire about drug coverage, insurance, and beneficiary changes. For some employees, his office would be less threatening than mine.

Twelve employees (28% of the 51 employees eligible to retire in 1999) were selected by the Planning Team to complete retirement questionnaires during personal interviews. These 12 employees included a cross section of office, technical, and blue-collar workers, thus providing a good basis from which to develop a retirement planning program. These interviews were conducted between February 15 and March 5, 1999.

The interviews I conducted in my office went surprisingly well with employees volunteering comments and suggestions. The five salaried employees I interviewed appeared very relaxed and offered comments and suggestions regarding retirement issues quite freely. The two blue-collar employees I interviewed were also quite helpful in providing data for the proposed program. One of them was a former president of the largest union and he not only addressed the issue of retirement education from a personal perspective, but was able to add insight from the perspective of the union membership in general.

Retirement Questionnaire Results

Following these interviews I analyzed the employee survey results. I noted that 4 of the 12 had not obtained any information to help prepare for their retirement. Of the 8 employees who stated they did obtain some retirement information, 2 said they received information from the Canada Pension Office, 1 received investment information from a commercial bank, 3 received information from the organization's Pension and Benefits Office, and 2 did not provide details. Of the 12 surveyed, 10 stated they were familiar with the Canada Pension Plan, one said he was very familiar with it, and 1 indicated he had no knowledge of the plan. Nine of those surveyed indicated they were somewhat familiar with both Old Age Security and Employment Income whereas the remaining 3 said they were not at all familiar with these programs. Ten of the 12 surveyed stated they were somewhat familiar with the organization's pension plan provisions and 2 said they were not at all familiar. When asked if they were interested in attending a program to obtain more information about these topics, 10 of those surveyed said they were interested, one stated not at this time, and one replied not interested. One of the survey questions asked if additional topics, other than those listed, should be included in the retirement planning program. Of the 12 surveyed, 9 did not request information on topics other than those listed. One participant requested information on active living topics such as nutrition, exercise, wills, and estate planning. Another requested information on prescription drug coverage after retirement, and one expressed concerns regarding a compensation claim.

Another survey question asked if employees had any concerns about their transition from active employment to retirement, and if so, were asked to provide details. Eight of the 12 surveyed said they had no concerns, whereas 1 expressed concern about retiring at the early age of 51. Another participant expressed concerns regarding financial matters and 2 were apprehensive about having so much free time. Survey participants were asked what they planned to do with their free time after they retired. Five replied that they intended to travel, 4 stated they wanted to work part time, and 3 expressed interest in volunteer work. Additional comments included spending time with grandchildren, being happy, and spending more time at the summer cottage.

One of the survey questions asked employees what their preference would be with regard to obtaining retirement information. The options included a retirement planning program, an individual appointment, or other means. All 12 said they preferred a pre-retirement education program. There were no other comments. Employees were asked to indicate their age category; 10 were in the 50-54 category and the remaining 2 were in the 55-59 category.

The survey questionnaire provided space for the participants to include their employee identification number. This section was clearly marked *optional*. Interestingly, all 12 participants signed their questionnaire and indicated whether they were a member of a union or a member of the salaried group. Five were salaried employees (2 female, all were in the 50-54 age category). The remaining 7 were unionized employees (all male; 5 in the 50-54 age category and the remaining 2 in the 55-59 age category).

I included several open-ended questions in the questionnaire so that any additional concerns or issues could be identified and addressed in the program. Two of the 12 participants (both salaried) requested additional information; one on medical coverage after retirement and the other on active living topics. One blue-collar worker expressed concern regarding a worker's compensation issue. The other 9 participants did not list any additional concerns or issues. The retirement questionnaire served a multitude of purposes. With 100% of the participants expressing interest in attending a program, the questionnaire confirmed that retirement learning was indeed a felt need of employees and that they preferred a program to an individual appointment.

The questionnaire also generated data that was beneficial in designing the content for the program, in particular, data regarding prior knowledge of participants on the subject of retirement preparation.

In addition to the data collected, the process of conducting this needs assessment was insightful. I learned how important confidentiality is when asking employees for their views so that the program could be specifically tailored to meet their expressed needs. For example, during personal interviews, some employees confided that it was much easier to talk to me on a one-to-one basis; similarly, several others appreciated the fact that these interviews would be kept strictly confidential. I stressed confidentiality to the other two interviewers prior to conducting the interviews. These personal interviews demonstrated to me how important interpersonal skills are when communicating with adults.

Reviewing Survey Results With Management Staff and Union Representatives

Throughout this needs assessment process, I held several meetings with the organization's President to keep him apprised of the progress of the study. He was pleased to learn that I had decided to include a representative of our largest union to act as coordinator in the interviewing process along with another member of my staff. On March 9, I held a meeting in my office with the union coordinator and the Superintendent of Pensions and Benefits to review the retirement questionnaire survey results and to plan the next phase of the study. Several hours passed before we were able to review and assess thoroughly the questionnaire survey results. All three of us were more than pleased with the data retrieved from this source as we shared ideas and concerns regarding the upcoming program. Significantly, both the union coordinator and I were not only interviewers but were also eligible to retire within the year. Following this meeting I thanked the union coordinator for his cooperation, assistance, and input. He responded by telling me to contact him at any time if I required any further assistance. I informed the Superintendent of Pensions and Benefits that meetings would be conducted with the administrative assistant of the Human Resources Department, the Superintendent of Manpower Planning, and himself to finalize program plans. Because survey results indicated that employees wanted information regarding Canada Pension, Old Age Security, Employment Income, and financial planning, I had to schedule interviews with these government and private agencies. In addition to outside agencies, I recognized that information had to be compiled on the organization's pension plan as well as information and suggestions on making a successful transition from active employment to retirement.

I instructed the Superintendent of Pensions and Benefits to compile the pension and benefit data. As I intended to present the transition to retirement portion of the program, one of my tasks was to prepare presentation material on successful transitions. I selected May 7, 1999 as a tentative date for the first pre-retirement program.

Contacts With Outside Agencies

Due to time restrictions, I contacted several government agencies, a local law firm, and several other outside agencies by telephone to request their assistance and extended an invitation for several of their employees to make a presentation at our upcoming program. During our planning team meeting of March 9, I suggested that presentations from outside agencies be scheduled in the morning with presentations by me and the Superintendent of Pensions and Benefits taking place in the afternoon. My first telephone contact was with the Revenue Canada Office in my region. When I explained the nature of my call, the representative indicated that she would be pleased to make a presentation to our employees on the morning of May 7. She also informed me that she could address the topics of Canada Pension and Old Age Security benefits and would require approximately one hour to present her material and respond to questions. I confirmed a presentation time for 9:00 a.m.

I made my second call to a law firm and spoke to an individual whom several company and union officials recommended. He informed me he would be delighted to make a presentation and was available on May 7 at 10:15 a.m. but only for 45 minutes. He explained that his presentation would not be too lengthy and would allow ample time for questioning. I then placed my third telephone call to the Employment Income

Division of Revenue Canada, where an individual agreed to present at 11:00 a.m. for one hour. He said this would provide ample time to make his presentation and respond to questions from employees.

During all three telephone contacts, I briefly explained the culture of our industry and gave a demographic profile of our employees. I emphasized that most of the participants attending the program were blue-collar workers who had little experience with continuing education programs of this nature. I explained that many of our employees spent their time working on the shop floor as tradespeople, machine operators, maintenance workers, and technicians and are not used to sitting in a traditional classroom environment for hours at a time. All three thanked me for providing insight into the background of the employees and promised to tailor their presentations accordingly.

I made a fourth call to a representative of the Department of Public Health. She explained that in her past experience many blue-collar workers were not interested in, or wanted, information on general health issues. She suggested that I pick up brochures to cover healthy eating and heart health issues. She emphasized that she was not refusing to participate but merely basing her decision not to participate on her past experience. She agreed to attend future retirement education programs if employees made it clear that they wanted her to come. I thanked her and advised that arrangements would be made to collect the information on health issues that I would distribute during the program.

Because the representative from the Department of Public Health had suggested pamphlets and brochures rather than a formal presentation, there was time for another presentation. The question then became, what should it be? While working in a number of departments over the years I had observed that employees seemed very much at ease talking in small groups among themselves. With this in mind, I wondered if two or three of our more recent retirees should be approached and asked to share some of their experiences regarding retirement with their co-workers. At least two of our retired employees had started their own businesses and were very successful. I contacted the union coordinator to discuss this idea with him and he concurred. I agreed to contact two individuals and he agreed to contact two others. I was unable to contact the first retiree as he was out of the country on vacation. The second person I contacted felt it was a great idea; however, he thought he would be too uncomfortable speaking to a group of 25 or so.

The coordinator experienced almost the same response as I had. The first person he contacted declined for the same reason. The second person he contacted was a very successful entrepreneur who had overcome a drinking problem. He was an active member of Alcoholics Anonymous (AA) and spoke on many occasions to AA groups. Initially, he agreed to take part in the program; however, 2 days later he telephoned the coordinator and withdrew his offer. He explained that although he frequently told his story in the privacy of his support group, many of his former co-workers were not aware of his problem. He felt he would be too uncomfortable sharing his story under these circumstances. This reaction to our request was somewhat of a disappointment as I felt these individuals could relate well to the employees and could help them to understand the importance of pre-retirement planning.

Determining Size of Group for Current and Future Programs

The seating capacity of our on-site training facility limited the number of participants for each program to approximately 25 (with room for attending spouses). There were 51 employees eligible to retire in 1999; our Planning Team felt that the first program could accommodate 50% of them. Because the organization is very seniority-orientated with respect to most decisions, the union coordinator and I decided that employees would be contacted in order of seniority to determine if they wished to attend a retirement education program.

During the needs assessment process interest expressed in a pre-retirement program was unanimous; however, when it came time to put on the program some employees whom I contacted indicated that they were not interested in attending. Although the number of participants for each offering of the program was determined, it was difficult to determine how many additional offerings should be scheduled in the upcoming months without knowing the plans of the eligible employees. In order to make a preliminary estimation of the number of employees who were actually considering retirement in the next several years, I held meetings with three union presidents to discuss this matter. I decided that a letter should be drafted asking employees to share their future retirement plans with us so that appropriate action could be taken to address such issues as replacement training, and retirement preparation. I drafted this letter and all three presidents signed it. All employees who were eligible to retire or would be eligible to retire during the next 2 years were mailed letters by the administrative assistance of the Human Resources Department. In this letter, employees were asked to notify either their union president or the Pensions and Benefits Office of their plans. The response rate was very poor, with only 15 employees responding. Even with the support of all union executives, many employees were reluctant to share their future plans until the collective agreements were signed and in place. All four collective agreements would expire in the fall. However, union executives and senior management staff anticipated the vast majority of those eligible to retire would likely do so after the new collective agreements were in place. Thus, the pre-retirement education program held on May 7 prepared the Human Resources Department, in conjunction with the union executives, to quickly and efficiently organize and hold similar offerings of the program in the future.

Administrative Considerations

Although the annual budget of the Human Resource Department had allotments for training, financial considerations had to be reviewed and discussed with the President of the organization early in the planning stages. In an early meeting, the President authorized me to purchase whatever supplies were required to conduct the pre-retirement education program. This on-site program was a departure from past practice. The occasional pre-retirement sessions that had been held in the past were scheduled in the evenings. They were poorly attended, as many employees believed that they should be paid to attend these sessions during the workday. Thus, after much discussion with the President of the organization we agreed that this program could be held on a workday. This meant that employees normally scheduled to work on the day of the program would be compensated financially as if they were on their shift.

This decision was a major concession and a turning point in ensuring the success of the program. I assured the President that accurate records would be maintained to make certain that employees would be paid to attend only one pre-retirement education program at the organization's expense. If after attending this program any employees opted not to retire and wished to attend a subsequent offering of the program, they could do so at their own expense. Other expenses included a speaker's fee for the lawyer, refreshments for participants and speakers, and several specialty items that I felt would add a more personal touch to the program.

For example, adults want and need to be recognized and appreciated. When individuals are acknowledged in some tangible way, improved communication and participation often result. Thus I purchased employee identification cards and retirement kit folders. These retirement kits were equipped with a pen and lined writing paper for note taking as well as information on the corporation's pension plan entitlements. I selected folders with an inside pocket so that employees could collect and store information gathered during the program.

On May 3, letters were either mailed by the administrative assistant of the Human Resources Department or hand-delivered by the union coordinator or the administrative assistant to the 26 employees who had earlier indicated they planned to attend the program. Employees were invited to bring their spouses along and were asked to confirm their attendance by telephoning the administrative assistant no later than May 5.

Because the company operates a 3-shift operation, 7 days a week, scheduling for the pre-retirement education program was a major consideration. Not only did I have to contact all department heads regarding scheduling replacements, I had to keep the Employment Officer up-to-date so that he could arrange for trained replacements through the Employment Office. With the support of the union coordinator, I instructed the administrative assistant of the Human Resources Department to extend an invitation to those employees who had retired between January and May of this year. The Planning Team felt that although these employees had just recently retired, this program would likely prove meaningful to them as well. This addition did not present a scheduling or replacement problem as they had already retired. Of the 11 employees in the recently retired category, only 2 attended the program.

Profile of Participants

The 26 confirmed participants for the May 7 program represented a good mix of our employees. They consisted of 13 males from our largest union, 3 males from the second largest union, 6 male salaried employees, and 2 female salaried employees as well as 2 male retired employees. Although all employees were invited to bring their spouses to the program, only one of the union employees did so. There were 3 females, including me, taking part, so the spouse was not the only female attending the program.

With the exception of myself as facilitator, not one other participant had a university education. In fact, many of them had just completed Grade 10, the minimum education required at their time of hiring. Consequently, I made all presenters aware in advance of the educational level of most participants so that appropriate material could be presented in a clear, concise manner. I also apprised them that many of the employees were blue-collar workers who were not used to sitting in a traditional classroom environment for any length of time. I considered these factors important in taking a learner-centered approach to planning the program.

A Humanistic Approach to Program Planning

Based on the research I conducted and the cultural background of our organization, I determined that a humanistic approach to program planning would be conducive to adult learning. The key concepts emphasized in this approach to learning are freedom and autonomy, active cooperation and participation, and self-directed learning. The promotion of cooperation and communication among individuals is fundamental in humanistic education. A teacher in a humanistic setting not only provides information, but also assumes the role of facilitator in the learning process and creates the conditions within which learning can take place.

Arranging Facilities and Materials

The adult education literature I had read stressed the fact that the environment in which educational activities take place affects participants' learning. Thus, after considering several off-site locations in which to conduct the program, I selected the on-site training room for several reasons: (a) the facility was centrally located and all employees were familiar with its location, (b) the ground-level room was barrier free and accessible to all (the retired participants were not in excellent health), (c) the room was air conditioned, (d) the size of the training room could comfortably accommodate 25-30 employees (and their spouses if so required), (e) the room was bright with ample artificial lighting as well as windows situated along the north side, (f) the training room was a smoke-free environment, and (g) the washrooms were in close proximity to the training facility. Usually, the seating arrangement in this room is similar to a traditional classroom setting. In order to provide a more relaxed atmosphere and to encourage employees to participate, I arranged to have the tables and chairs placed in a semi-circle, with the presenter situated at the opening of the circle. This worked very well as it provided a generally relaxed atmosphere for a long session from 8:55 a.m. to 4:00 p.m. and enabled the employees to use the table for taking notes and placing their refreshments. This seating arrangement also enabled employees to see and communicate with each other. The employee identification cards placed on the tables in front of each employee enabled the presenters to address employees by name when they asked a question.

As facilitator, I arranged to have flip charts, markers, overhead projectors, photocopiers, and a TV and VCR made available. I arranged a table at the entrance to the training room so that employees could register upon arrival and receive their personalized employee identification cards. I arranged a second, larger table at the rear of the room for the brochures and pamphlets relating to health issues.

Phase 2: Implementing the Program

Adult learning theory suggests that adults learn best when they relate the new material being learned with their own experience. I began the implementation phase of the study with a daylong program on retirement planning. As many of our employees were expected to retire in the very near future, I decided this type of program would best suit their education needs by helping them to prepare and plan for their retirement.

Flow of the Morning Session

The daylong pre-retirement planning program took place on May 7, 1999 in our on-site training facility with registration commencing at 8:40 a.m. Refreshments were available to employees and speakers during registration and throughout the day. As facilitator, I began by welcoming and thanking everyone for attending. I introduced myself and briefly explained that the goal of the program was to meet the educational needs of retiring employees in making the transition from active employment to retirement an enjoyable experience. I then displayed an overhead of the agenda on the overhead projector and quickly went through the planned activities for the day. I informed participants of the washroom locations, that the training room was a smoke-free environment, and that breaks would be provided throughout the program for smoking outside of the building. I also assured employees that questions were welcome, preferably at the end of each presentation.

After the review of the agenda, I introduced a representative from Revenue Canada who addressed the issues of Canada Pension and Old Age Security. Her presentation was followed by a very lively question and answer period. She distributed information packages to all participants outlining these government programs. This presenter was a confident, well-informed speaker who was obviously quite experienced in her field. I thanked her for her time and the valuable information she presented by way of a slide presentation and discussion.

A 15-minute coffee break followed the first presentation, during which time participants stretched their legs and mingled with their co-workers. During this break I overheard several conversations where participants were discussing retirement issues and sharing personal experiences and concerns. It appeared to me that in addition to the formal learning that was taking place during the presentations, informal learning was occurring as well, as participants shared opinions and ideas. Following the break, I introduced a local lawyer who discussed the importance of wills and estate planning. The questions, dialogue, and comments generated by the participants during his presentation indicated that they found him to be the most interesting of the presenters as he very quickly developed an excellent rapport with the employees. This was confirmed in the follow-up interviews I conducted in my office. This presenter did not use visual aids; however, he did provide handouts on the topics he covered. The question and answer period following his presentation held the attention of everyone in the room. Because he had to leave the city immediately following his presentation, this speaker had to curtail the questions.

Following the legal presentation I introduced a representative from Revenue Canada, who addressed the subject of Employment Income Insurance. The presenter chose not to use visual aids or handouts, instead he explained the Employment Insurance program and responded to questions from the floor. There were not many questions and the presentation ended just before the noon break. I thanked him for his time and announced that the group would break for lunch. At the conclusion of the morning's session I reminded employees that the program would resume at 1:30 p.m. I took advantage of the noon break time to see that refreshments were replenished for the afternoon session and that the equipment was in proper working order. While attending to these matters, I did a mental evaluation of the learning that had obviously taken place during the morning session. For example, two of the participants told me during the break that they had no idea of the legal issues that had to be addressed as part of retirement planning. Furthermore, the frankness of the participants' questions and the frequent reinforcement of one person's question by another person's comments and follow-up questions indicated to me that the climate of this program presented a suitable educational setting in which employees could learn about retirement issues in a positive learning environment, free from threat or fear.

Flow of the Afternoon Session

I opened the second half of the program by welcoming the employees and asking if there were any questions from the morning's session. There being no questions, I called upon the President of the organization to present gifts to two employees who had recently retired. The presentation gifts included retirement certificates, gold watches, and service award pins. This was an excellent way to begin the afternoon session as it put everyone in a relaxed frame of mind following the morning's more formal presentations.

During the afternoon session I assumed two roles: program administrator and adult educator. As an adult educator, I addressed the topic of pre-retirement planning. My presentation, complete with overheads, covered the following topics: staying healthy, proper diet, exercising, preparing for changes in attitude, making new goals, and developing new interests. I reminded employees of the importance of recognizing how our lives could change dramatically as we give up our lifetime careers. I noted that work is a way of life that gives us prestige, routines, opportunity for social contact, and is part of our self-image. I stressed the fact that without work our lives change and this loss can be a shock that many people fail to recognize or admit. I emphasized to the employees that planning one's retirement means planning activities that address this loss. I then provided suggested activities that can help one to deal with the transition to retirement such as being alert for new experiences in our environment, creating outlets in a variety of areas such as volunteer work, developing hobbies, or travel. I reminded employees that it is important to begin involvement in such activities while they are still working and cautioned them not to wait until after retirement. I also discussed the importance of making social contacts, following budgets, and staying healthy and active. An overhead depicting the basic needs for middle-aged Canadians, and another indicating factors that affect the happiness of retirees helped to reinforce these important concepts. I also included two humorous slides during my presentation, recognizing that laughter plays a role in helping people to relax.

Following my presentation I introduced the Superintendent of Pensions and Benefits, and explained that he would be discussing the organization's Non-Contributory Pension Plan and other related issues. I observed that during this presentation there was a change in the atmosphere of the room. Some of the employees seemed agitated and several interrupted him during his presentation. When it appeared that the questions and comments were moving beyond the purpose of the program, which was pre-retirement planning, I joined the Superintendent of Pensions and Benefits in front of the group, and as diplomatically as I could, reminded the employees that the purpose of this presentation was to supply information on the organization's pension and benefit plan. It was not the time to discuss contract or other issues. I then called for questions on pension and benefit isues and remained standing in front of the room with this speaker while he answered them.

In closing the pre-retirement planning program, I thanked the employees for attending and actively participating. I reviewed the topics covered during the afternoon session such as health issues, leisure activities, pre-retirement planning, and coping with transitions. I reminded employees that retirement should not be viewed as an ending but as a new beginning. I then asked employees to take a few moments to complete a brief evaluation form, which would assist in the subsequent planning of future programs. As I addressed the group, my assistant distributed the evaluation forms and employees were asked to leave their completed forms in a designated area for collection. A review of the evaluation results is discussed in Phase 3. In closing I extended a special note of thanks to the three members of the Planning Team for their assistance prior to and throughout the program. I reminded employees that copies of information on health issues were available on the table at the back of the room. Employees were invited to stay behind for more refreshments and informal conversation, which many of them did (their feedback is described in the evaluation section).

Overcoming Challenges

In addition to the anticipated challenges that generally accompany such a complex study, there were several unanticipated challenges that had to be overcome. For several evenings prior to the program I worked at home researching and preparing my notes and overheads. I saved all material on a disc and went into my office at 7:00 a.m. on the day of the program to print the documents using a higher quality laser printer. When I attempted to retrieve the data I was unable to do so because of disc failure. To overcome this obstacle I had to drive back to my home (15-20 minutes away) and retrieve the data from the "c" (main) drive of my home computer and copy it to two new discs (one for backup). I hurried back to the office, printed the documents, and arrived at the program just before employees started to arrive.

A second difficulty arose when the first presenter, a representative from Revenue Canada, encountered a problem when her remote control device began to malfunction and she was unable to forward the slides or to operate the remote control manually. To overcome this challenge I placed a telephone call to a member of my staff who immediately went out and purchased additional batteries.

The exceptionally high temperature of 30 degrees Celsius on the day of the program presented a concern for me as well. When the group recessed for the noon break I fully expected that some of them would opt to enjoy the day rather than return for the afternoon session. Just prior to the noon break I thanked everyone for their participation in the morning's events and invited them to enjoy the more informal presentations scheduled for the afternoon. I was quite pleased to see all participants return for the afternoon session.

The final challenge was the negativity of one of the participants who attended the program. Although he did not express his opinion often, the few times he did, he was very negative. Most of his hostility seemed to be directed at the Superintendent of Pensions and Benefits who was asked to discuss the organization's pension plan and related issues. A typical hostile comment was, "How do you expect someone to live comfortably on that pension?" It was not so much what this employee said but rather how he said it. His body language also expressed his negative attitude. I was most disappointed with this display of negativity as it came from one of our senior managers, who should have been setting a good example for others. As I observed him throughout the program, I wondered if his attitude was any better on the shop floor. I spoke to him several times during the program and, although he was always polite to me, his actions clearly indicated that he did not want to be there. I was quite surprised when he returned following the noon break. Although I attempted to motivate this participant to take an active role in the program, I was unsuccessful. All other employees seemed to appreciate having the opportunity to gain knowledge and information to assist them in making the transition to retirement.

Phase 3: Evaluating the Program

Program evaluation begins in the planning phase of the program design and concludes with follow-up studies. Encouraging participants to express thoughts, feelings, and concerns about their learning is a very effective means of evaluation. To determine the effectiveness of this pre-retirement planning program I chose two methods of informal evaluation. The first method was the completion of a program evaluation form by employees at the conclusion of the program. The second method was through informal, individual interviews with a sampling of those who attended the program.

These interviews were conducted in my office throughout the week following the program. A staff meeting held with the Planning Team also provided valuable evaluation feedback following the program. Encouraging employees to participate in the design of their own educational program provided them with a sense of ownership, which undoubtedly contributed to the overall success of the program. The program provided an excellent opportunity for employees to discover what programs were in place, both internally and externally, to assist them in preparing for the transition from active employment to retirement. The following subsections provide some of the feedback offered by participants and staff about the success of this program.

Anticipated Learning Outcomes of the Study

As facilitator of the pre-retirement planning program, I anticipated the following learning outcomes: (a) that employees would realize the importance of pre-retirement planning, (b) that employees would gain a better understanding of government programs such as Old Age Security, Canada Pension Plan, Employment Income, and health-related issues, (c) that employees would gain a better understanding of the organization's Early Voluntary Retirement Plan, including disability retirement and compassionate pension provisions, survivor benefits, and other post retirement benefits, and (d) that employees would be better prepared to make a successful transition from active employment to retirement as a result of attending this program.

Participant Evaluation of the Pre-Retirement Education Program

Immediately following the program, when I asked employees to complete the program evaluation form, I asked them to give their honest opinion. To ensure confidentiality, I also asked them not to provide their names or any means of identification. The evaluation asked questions regarding material content, duration, seating, breaks, and responsiveness to adult learning needs (see Appendix B). Space was provided at the end of the evaluation form for additional comments.

Results of the program evaluation (Appendix C) strongly indicated satisfaction with the usefulness of the program. The majority of employees met the expected learning outcomes of the study. Most of the employees agreed that they felt better prepared to make the transition from active employment to retirement as a result of attending the program. Evaluation results indicated that employees gained a better understanding of government programs such as Old Age Security, Canada Pension Plan, Employment Income Insurance, and a better understanding of wills and estate planning. They agreed that, as a result of attending the program, they had a better understanding of the organization's Early Voluntary Retirement Plan including disability retirement and compassionate pension provisions, survivor benefits, and post-retirement benefits. Employees said they now recognized the importance of pre-retirement planning.

Although the majority of employees felt the time frame of the program was adequate, some felt more time should have been allotted for questions and discussions. The majority also agreed that the break time between presentations and the seating arrangements were satisfactory.

One question asked employees if they felt the program helped them to prepare for the transition from active employment to retirement. Twenty-one of the 24 employees responded yes whereas the remaining 3 indicated it did not. Employees were encouraged to offer recommendations if the program did not prepare them for retirement. Of the 3 who responded "no" to this question, 2 did not make any recommendations with regard to possible improvements or changes, and one employee's comment, "Improved pension plan," indicated an inability on the part of the employee to separate contract issues from pre-retirement issues. Two of the 21 who responded positively to this question suggested that more time should have been allotted for questions and discussion on Employment Income and legal issues. One employee recommended improved pension money and benefits. The last comment was again indicative of an employee who was unable to distinguish between contract issues and information on pre-retirement planning.

Indicators of Program Success

Attendance. Although many people make commitments to attend functions and participate in events, quite often for various reasons they do not keep this commitment. I was extremely pleased with the attendance results for this program. Of the 26 employees who registered for the program, only 2 did not attend. One salaried employee was hospitalized on May 6 for heart related illness and remained in hospital for several days following the program. The second employee did not attend because he felt he should be paid overtime rates to attend the program. This attendance record clearly demonstrated the interest employees had in attending both the morning and afternoon sessions of the pre-retirement education program.

Material handouts. In addition to the information kits presented to employees by the administrative assistant of the Human Resources Department upon arrival, program speakers provided handout information to employees throughout the day on numerous other topics. As facilitator, I noted that none of the program material provided, including the employee identification cards, was left behind at the conclusion of the program. I also observed that employees took the time to peruse the table containing pamphlets and booklets on health-related issues, and selected subjects that were of particular interest to them, before leaving the program.

Positive feedback. Following the pre-retirement planning program, a number of employees stayed behind to speak to me personally. Some employees stated that with this newly acquired knowledge they felt more informed and much better about retiring. One of the unionized employees thanked me for extending an invitation to spouses. Several agreed that the personalized name cards and other items included in the program kit added a personal touch to the program. Two of the employees said they enjoyed meeting employees whom they had not seen for some time. All employees assured me they appreciated having the opportunity to attend and confirmed the fact that the knowledge they gained will be most useful in planning and preparing for their retirement.

Follow-up Interviews With Participants

The second method of program evaluation involved individual interviews with several program participants. Of those interviewed, one was a female salaried employee, 3 were male salaried employees, and 6 were male unionized employees. They represented a cross-section of participants' age range, none of whom had yet retired. I held these interviews from May 10-14 in my office. The purpose of conducting these interviews was to determine if employees were better prepared to make the transition to retirement as a result of attending the retirement planning program. These interviews were structured in an informal manner so that employees would not feel pressured or threatened. I wanted to know if employees felt they had learned how to prepare themselves for retirement. I also wanted to invite comments on future pre-retirement education programs, such as: should the corporation continue to offer these retirement planning programs, and if so, should the format be altered or remain unchanged. All employees interviewed agreed that the information presented during the pre-retirement education program helped to prepare them in making the transition from active employment to retirement. Some added that although they were not certain as to when they would actually retire, they felt better prepared for the transition whenever it occurred. Two of the 5 suggested that more time should have been allotted for questions/discussions following the presentations, in particular the presentation given by the legal representative.

One interesting observation I made during these follow-up interviews was that two of the employees appeared more relaxed in my office than they had been on previous visits. I attributed this to the fact that I was able to meet and talk with them (for the first time) on an informal, friendly basis, during the retirement program. This ease was evidenced by non-verbal rather than verbal communication. I believe that the time I took to mingle and talk with employees at every opportunity throughout the program may have eased concerns employees previously had about me and my role in the organization. I had worked with a number of the employees throughout the years and these informal meetings provided an excellent opportunity to discuss the learning outcomes as well as old times. As facilitator, I was very pleased with the positive feedback I received during these interviews with both unionized and salaried personnel. All agreed that the material presented on Old Age Security, the Canada Pension Plan, Employment Income, and health-related issues were very informative and helpful. The employees concurred that they had a much better understanding of the organization's Early Voluntary Retirement Plan including disability retirement, compassionate pension provisions, survivor benefits, and other post retirement benefits. All of those interviewed said they had given little or no thought to the fact that retirement would represent a transition from one phase of their lives to another and that this transition would alter their daily lives. They appreciated the topics I addressed during the program: staying healthy, proper diet, exercising, preparing for changes in attitude, making new goals, and developing new interests that. Other than allowing more time for questions/discussion they could not think of any other topics the program did not cover that would be of particular interest to them as retirees.

Follow-up Interviews With Planning Team Members

On May 25, I scheduled a meeting with the union coordinator, one of the members of the Planning Team, to discuss feedback I had received on the program. He was very pleased with the material content of the program, the facilities, the attendance, and the participation as well as the participants' questions and discussion. He also assured me that he received similar positive comments and feedback from other employees who attended the session. When I asked if he could recommend changes and/or improvements for the next pre-retirement education program, he recommended: (a) inviting a representative from the Department of Consumer Affairs to make a presentation on consumer issues and, (b) allowing more time for questions and discussion following each presentation.

Later the same day I held a staff meeting with the other two members of the Planning Team who had assisted with the program preparations. I thanked them personally for their assistance during the program and asked for their feedback and comments. Both said they were pleased with the outcome and with the positive feedback they were receiving from employees who had attended the program. They informed me that employees contacted both of them and asked when the next pre-retirement program would take place. Both admitted that there was more work involved in planning such an event as a one day program than they had first anticipated; however, they felt they are now better prepared for the next program.

Planning Future Pre-Retirement Educational Programs

Based on the success of the pre-retirement education program and its evaluation, there is now a process in place to conduct future programs within the organization on an as-required basis. Most likely several more programs will be offered over the next year due to the anticipated number of employees expected to retire. All eligible employees will be invited, in order of seniority, to attend a pre-retirement planning program. All data gathered prior to, during, and following this program, such as government contacts, needs assessments, program evaluation forms and results, presentation material on the corporation's pension and benefit plans, and presentation material on preparing for the transition to retirement, has been compiled and is readily available for future program planning. I have since retired from the organization; however, prior to my departure I emphasized to management the importance of seeking and obtaining the active support of the union executives in planning such ventures. Without this support and cooperation similar ventures are likely to fail.

Evidence gathered from the evaluation of this pre-retirement planning program confirmed the fact that as a result of attending and actively participating in this program, employees learned how to better prepare themselves for their retirement. By listening to presenters address issues on government retirement programs, corporate pension and benefit plans, legal matters affecting retirees, and suggestions on how to make a successful transition to retirement, employees agreed that they are now better prepared for their retirement. The discussion periods that followed each presentation gave the employees the opportunity to address any issues that needed clarification or additional detail. As I observed and listened to employees discussing retirement issues among themselves between presentations and during break times, it became evident to me that informal learning as well as formal learning occurred throughout the day.

I present conclusions and offer recommendations in the following final chapter based on my learning experience as an adult educator and facilitator, my evaluation of this program, and the literature reviewed in chapter 2.

CHAPTER 4

DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

The purpose of this study was to demonstrate how adult education principles were used to identify, assess, and address the needs of employees eligible to retire. The study illustrated how those needs were responded to, so that employees were better prepared to make the transition from active employment to retirement. In this chapter I discuss the factors that contribute to a successful retirement education program, based on the outcomes of the retirement education program I facilitated in an industrial, unionized environment. I also discuss the importance of preparing employees for the transition to retirement, as well as my personal learning during the study. Finally, I present conclusions and offer recommendations based on my learning experience as an adult educator, a facilitator of adult education, an evaluator of this program, and the literature reported in chapter 2.

Factors That Contribute to a Successful Retirement Education Program

Boud and Garrick (1999) note, "Learning at work has become one of the most exciting areas of development in the dual fields of management and education" (p. 1). Based on my interpretation of the data and feedback I received during this study, I have identified a variety of factors that led to its successful outcome. I group these factors into three main categories: (a) gathering support for the retirement education program,

(b) addressing the needs of retiring employees, and (c) recognizing the importance of program planning.

Gathering Support

Caffarella's (1994) emphasis on obtaining the support of key people when planning educational programs proved to be a critical factor in my study. Indeed this study would not have been successful, in fact would not have taken place, without the authorization of the President of the organization and the support and cooperation of union officials. Financial restraints were of primary importance, particularly because the organization was facing sale or possible closure. By convincing the organization's President that there was an educational opportunity, perhaps even an obligation to employees, I was able to plan, organize, and facilitate a program that would educate and assist many of the senior employees in preparing for their transition to retirement. I also was successful in persuading him that the union was an essential partner in fulfilling the economic and social responsibility of providing effective and efficient education. My belief that union support was vital substantiated Hobart's (1997) belief that all those who engage in the area of adult education in the workplace must endeavour to cooperate and coordinate their individual efforts to work together as partners to provide effective, efficient, and continuing education for all people. Defoe (1997) supports cooperation by all partners in his discussion of positive changes in management styles which have resulted in more involvement by workers, and in workers or groups being more accountable. He notes that many barriers to participation in workplace learning have been overcome and that there is a general acknowledgement that management and unions have improved conditions conjointly in the last few years.

Although employees, both unionized and salaried, were aware that their employment could cease due to sale of the organization, lay-off, or possible closure, many did little to prepare for this possibility. Their limited self-initiation is consistent with Schlossberg et al.'s (1995) finding that "many workers do not heed the message and are forced into an unwanted transition when their place of business shuts down or downsizes and they are laid off" (p. 142). These authors recommend that attention be paid to what has triggered the transition, the timing of it in people's lives, and the concurrent stress they are experiencing. Schlossberg et al. suggest that it is useful to keep in mind whether or not the transition is the individual's choice and if the individual feels he or she has control over the transition. They believe that a key to success in working with adults in transition is support and information, both of which can often be provided effectively through groups and group counseling. In my study, I provided both information and support through my comprehensive program planning process.

Cervero and Wilson (1994) caution that whenever program planners act in an organizational context, they do so within sets of power relations regardless of whether these relationships are marked by consensus or conflict. However, adult educators in many unionized environments fail to recognize the power and influence union executives have over organizations and their memberships. As I had worked in an industrialized, male-dominated, union environment for almost 30 years, I had gained first-hand knowledge and experience of the union's philosophy and motivation. I began my first 6 years of employment with the organization as a unionized employee and, as such, was able to gain an appreciation from a union employee's perspective. My background and experience, when presenting my idea of a retirement education program, proved to be most beneficial. When I planned my approach with both the President of the organization and members of the union executives, I was mindful of Cervero and Wilson's recommendation to assess the power structures that are present, and to find the most effective way of negotiating diverse interests. I quickly realized that not only did I have to obtain permission from the President of the organization to conduct such a program, but unionized employees, as well, had to obtain permission from their union executive to attend the program. Although recent literature (Defoe, 1997; Hobart, 1997) suggests that there is a growing trend of improved relationships between companies and unions regarding workplace education, such was not the case in my place of employment. The pre-retirement education program I implemented was the result of a special endeavour on my part to address an educational deficiency. Historically, in this organization, most union-initiated worker education programs are in the form of labour education (education by and for labour unions). To my knowledge, there had never been a prior joint effort by management and union to support and coordinate an educational program for workers.

As an adult educator in this powerful union environment, and as one who recognized that corporations and unions have different points of view, I knew that the retirement education program had to be a collaborative effort between union officials and myself. As Defoe (1997) suggests, "There is room in a collaborative approach for different viewpoints, and for several back and forth steps to understanding and defining a situation or a need" (p. 290). Programs developed through collaborative approaches are very likely to consider and respect context because such processes formally share power with participants. Defoe explains that collaboration can be a considerable adjustment for educators who previously have left stakeholders out of the decision-making process, even when making recommendations that could affect them greatly. By taking this collaborative approach I was able to obtain the support of members of three union executives, in separate meetings. I held individual meetings with members of these union executives for several reasons. There was some dissention among these groups that could most likely be attributed to jurisdictional disputes over the years and the fact that the largest union carried, by far, the most weight regarding decisions affecting all unionized employees. As Cervero and Wilson (1994) point out, an awareness of the politics of planning and the skills to negotiate interests of different stakeholders are essential in program planning. My experience had taught me that I would achieve much better results by meeting with these groups separately and often on a more informal basis. Such was the case in planning this program.

Addressing the Needs of Retirees

Guided by the literature, I began this educational program with a needs assessment. Caffarella (1994) notes that the focus of a needs assessment is to clarify and define the problems rather than find solutions for specific problems. Similarly, the data I collected during my interviews with union officials and government agencies helped me to establish the fact that any program for retiring employees should be useful, practical, and respectful information about their options and opportunities. My needs assessment interviews with employees were focused on finding out about the real and felt needs of employees, and to gain support for a program addressing these needs.

Confirming the need. Although company and union officials agreed to support this study, employees had not verified that the perceived need for a pre-retirement program was an actual one. By seeking the opinion of the more senior employees who were likely to retire within the year, through the completion of the retirement questionnaire I developed, employees confirmed there was a need for a pre-retirement education program. Not only did employees confirm the need but they also made suggestions for program content. For example, in addition to covering the topics of the Canada Pension Plan, Old Age Security and Employment Income programs, they added topics like wills and estate planning, active living issues, and details on retired employee medical and drug coverage. For the first time since the establishment of the organization in 1901, employees had the opportunity to decide most of the material content offered to them through an education session. Defoe (1997) contends that educators deserve considerable credit for soliciting needs, and explains that more and more managers are enthusiastic about the newly found potential of their employees. Defoe asks, "How it is that this potential was untapped before?" and wonders why it is such a surprise that people in general are competent and capable of contributing their ideas as well as their labour to an organization. Having conducted a thorough review of the literature on adult education, in particular motivational and participation aspects of adult learning, I was convinced that the study would not succeed without employee input. As Wlodkowski

(1999) points out, adult educators need to understand employee concerns, respect and value them, and most importantly recognize the importance of listening to employees.

Building trust. There is, and always has been, a degree of mistrust and suspicion among the union, its members, and the employer, a situation which is not unique to my organization. My task, as an adult educator and administrator in the human resources department, was to convince employees that the organization recognized the anxiety and frustration they were experiencing as they faced the possibility of leaving their jobs, many through early retirement. In my study, I used MacKeracher's (1996) approach that recommends demonstrating a compassionate and genuine regard for the employees as learners.

Although seeking and implementing employee suggestions for the retirement education program went a long way in improving the relations among the organization, the unions, and employees, there was another factor that, in my opinion, contributed to the overall success of the study. This was the level of trust that was evident. MacKeracher (1996) contends that for a program to be truly effective there must be a general atmosphere of trust, respect, flexibility, and a genuine regard for adults as learners. Over the years I worked diligently to earn the respect and trust of the employees, as well as that of managers and union officials. I took the time to listen to employees' concerns and to offer advice and suggestions. There were times when I supported management's position, and often times when I supported the employees. In all situations where I gave my word, I stood by my word, and by so doing, gained the trust and respect of most employees in the organization as well as the union executives. Proof of this was demonstrated during the pre-retirement education program when the Superintendent of Pensions and Benefits made his presentation. Some of the employees became agitated and several interrupted him with questions that moved beyond the scope of his topic and focused on controversial issues that were unrelated to retirement planning. I joined the presenter in front of the group and, as diplomatically as I could, reminded the employees that the purpose of his presentation was to supply relevant pension and benefit data and asked them not to discuss contract or other issues unrelated to retirement planning. I have seen some of these same employees in other situations who, when upset, would often continue with this line of interruption and comments, even when asked to discontinue. My approach was consistent with Elias and Merriam's (1995) contention that the facilitator's role is not just to provide information but also to create the conditions within which learning can take place. I am convinced that the respect and trust I gained over the years resulted in the program getting back on track when a few people tried to steer the discussion in a different direction. Adult educators, even in a unionized environment that is often hampered by mistrust and fear, can gain the trust and respect of the people they work with on a daily basis.

The Importance of Program Planning

The education needs of adults, whether related to the workplace, leisure activities, or other aspects of their lives, are extensive and diverse. Defoe (1997) notes, "Workplace education programs take place in complex social and political contexts" (p. 279). There are a number of methods used to develop educational programs and no one method for generating ideas for programs is better than all others. Caffarella (1994) states, "Each method has its own strengths and weaknesses, depending on the situation and the data required" (p. 75). I considered several factors before selecting the methods I used in planning the retirement education program. For example, time was a constraint because I was planning on retiring within the year. Budget considerations were also important; however, union-management relations and employee participation were of primary importance in my selecting the program planning method.

I used Caffarella's (1994) model as my primary guide for planning the retirement education program for several reasons. This model took into consideration not only the needs of the learner, but also the social context of the sponsoring institution, and the learning enterprise. I particularly liked this model because it openly invited participation in the planning process. Good communications among the President of the organization, the union executives, the employees, and myself were a key factor in planning, implementing, and evaluating the retirement education program. The importance of good communication is underscored by Selman and Dampier's (1991) suggestion that "it is essential that the programs in which adults participate satisfy their situations and foster an openness for further learning" (p. 109).

Caffarella (1994) suggests that in an integrated program planning model the key stakeholders should be involved in the planning process. She points out that one of the key components in her interactive model is to "prepare for transfer of learning" (p. 27), referring to the ability of a learner to apply what he or she has learned after the program is over. Judging from the program evaluation forms and the follow-up interviews with employees who participated in the retirement education program, employees were much more informed and better prepared to plan their retirement as a result of the program.

The flexibility of Caffarella's (1994) model also helped prepare me for the unexpected. Whereas I initially planned to assess the transfer of learning after a 3-month period, I was unable to do so, due to circumstances beyond my control. The fact that I was the only employee who actually retired as scheduled made long term assessment of transfer impossible.

Schlossberg et al.'s (1995) suggestions on developing programs also served as a useful and effective source of information as I planned the pre-retirement education program. Based on the outcome of the retirement questionnaire, all employees indicated a preference for a group sessions rather than an individual appointment or other means of obtaining information on retirement planning. Schlossberg et al. contend that adult educators can expand their impact on adults in transition by designing and presenting appropriate workshops or programs and acting as program developers. They point out that adult educators can reach many more people by offering a program on a topic of interest to a particular group, such as eligible retirees. They note that whatever is offered, "may add the bonus of group support" (p. 256). My study confirmed their observation that many adults are reluctant to seek counseling and find it easier or more socially acceptable to attend a program or workshop. My study suggested that participation in a program may be enough to help some people through the retirement transition. This was evidenced in the program I conducted because employees appeared very comfortable in the program surroundings with co-workers who shared the same concerns about the transition they faced in retirement.

Setting up a comprehensive program is a complicated procedure. According to Schlossberg et al. (1995), program planners need to look broadly at the environment and to consider the needs of the individuals to be served, as well as those of the organization. I believed that in order to conduct a successful pre-retirement education program, I had to consider the culture and climate of the organization and its employees. Schlossberg et al. remind program planners that it is important to think of who, what, where, and when. They agree that "the who and what need to be carefully coordinated so that the context and manner of presentation fit the needs of a particular clientele" (p. 259). They also remind program planners to consider the cultural background of the participants. I found this suggestion very helpful in that I was able to work with the program presenters to meet employee needs. By providing presenters with information on the age, education, and cultural background of the employees they were able to successfully address the needs of the program participants.

Transfer of learning. Transfer of learning is the effective application by program participants of what they learned as a result of participating in an educational program (Ottoson, 1997). A transfer of learning occurs when people initiate changes as a result of learning--changes in themselves, other people, practices, organizations, or societies. Caffarella (1994) provides a number of reasons why planning for the transfer of learning has become so important. She notes, "Both sponsoring organizations and participants are asking for outcomes that are applicable, are practical, and can make a difference"

(p. 109). The evaluation I conducted of the retirement education program, through the completion of evaluation forms by attending employees and through follow-up interviews with management staff, union officials, and program participants, confirmed that every effort was made to ensure a transfer of learning. The participants indicated, by completing program evaluation forms, that the information presented on Old Age Security, Canada Pension, Employment Income, the organization's pension and benefit plans, legal advice, and suggestions on preparing for the transition resulted in their knowing how to plan and prepare for their retirement.

The emphasis in this retirement planning program was to prepare the participants for their transition to retirement and, as Schlossberg et al. (1995) recommend, to help people become more aware and more in control of their reactions to changes in their lives. Of the 24 program participants, 22 were active employees, and 2 had just recently retired. Several weeks later, during separate interviews with these two retired participants, they informed me that although they previously were familiar with some of the topics covered during the program, other information presented had since enabled them to enjoy retirement more fully. For example, the portion of the program I presented on retirement planning enticed them to examine their lifestyle since retirement and make positive changes in their lives. One employee confided to me that, after attending the program, he joined a local health club. In addition to feeling physically better, he told me that he had made several new friends in the process. This example supported Kozlowski's (1995) theory on informal learning because this employee applied what he had learned in the retirement program so that he could adapt to the changes in his life. As indicated earlier, there was a limitation placed on this study that prevented me from conducting additional follow-up interviews with participants to see if a transfer of learning had actually occurred. Although many of the participants indicated they intended to retire shortly after the retirement planning program, employment conditions altered their decision. As a result of the announcement of sale or closure of the organization within months of the program, participants decided to defer their retirement plans pending the outcome of the organization's future. An anticipated severance arrangement, in addition to their pension, was an added deterrent to carrying out their original retirement plans.

As Caffarella (1994) points out, program planning models represent the ideas of the many people who contributed in their development. The participants themselves determine what is actually achieved in an open model of program planning, with the guidance of the facilitator of the process. Cervero and Wilson (1994) suggest that learners need to have an interest in constructing the program by virtue of their obvious role as the actual participants. With this in mind, I specifically designed the retirement questionnaire to encourage employees to contribute their ideas and suggestions as to what topics they would like addressed in the pre-retirement education program. Not only did I solicit suggestions from the employees themselves, I sought the participation of union executive members in the design of the educational program.

My role as facilitator. According to MacKeracher (1996) and Brookfield (1990), there must be a general atmosphere of flexibility, respect, and a genuine regard for adults as learners for facilitation to be truly effective. As facilitator of the pre-retirement education program, I personally spoke to all presenters and made them aware of the demographics of the group they would be addressing so that program content could be developed and presented accordingly. I stressed that many of the program participants were blue-collar workers, who had not completed high school, and suggested that they make every effort to ensure that these employees felt comfortable with the material presented and relaxed enough to ask questions. Questions asked throughout the daylong program verified that employees felt comfortable enough to seek clarification and additional information. This is consistent with MacKeracher's call for flexibility in program design. She believes that facilitators must present learners with alternatives to their current ways of thinking, behaving, and living.

The role of the facilitator in motivating adults to learn is very complex. In my study, I followed Wlodkowski's (1993) recommendation by responding directly to the learners' needs at the beginning of the learning process in order to enhance their motivation. For example, asking employees to participate in the needs identification and program preparation confirmed that the organization, in putting on this program, fully intended to respond to these needs. As well, the fact that the unions were openly supporting this endeavour motivated employees to become active participants in their pre-retirement education program. Unions, and the employees themselves, were both surprised and pleased to become partners with the organization in addressing their educational needs. This fact confirmed Hobart's (1997) theory that the employee, the union, and employers all have a role to play in developing adult education programs for the world of work.

My role as adult educator. In addition to my role as facilitator for the pre-retirement education program, I also assumed the role of adult educator. Although the topics of Old Age Security, Canada Pension, Employment Income, legal counseling, and the corporation's pension and benefit plans were key areas for discussion during the pre-retirement education program, I believed that employees attending the program should be apprised of the changes, both materialistic and emotional, that might occur in their lives as a result of their retirement. Schlossberg et al. (1995) contend that adults need to explore, understand, and cope with what is happening in their lives. They explain that transitions often require new patterns of behaviour and that, through counseling and other interventions, people can become more self-aware and more in control of their reactions to life. In order to incorporate this understanding of transitions into the program plan, I researched and presented information on pre-retirement planning and addressed topics such as staying healthy, maintaining social contacts, developing hobbies, preparing budgets, volunteering, and traveling. I concluded my presentation by reiterating that retirement provides a time for change and reminded participants that people need time to adjust to retirement. Similarly, Greene (1992) argues that effective pre-retirement planning not only includes financial, legal, housing, health, social, and leisure activities, it also includes psychological planning. Retirement, or adjustment to retirement, can be emotionally stressful for some individuals. For this reason, I cautioned participants that staying healthy meant mentally as well as physically and suggested that individuals seek professional help if they encountered difficulty at any stage of their transition. The fact that adult learning involves change, either small or great, is of significance to the adult educator. Merriam and Caffarella (1991) concur with the idea that learning involves change. For these reasons, I decided to include a section in the pre-retirement education program on adults in transition.

Preparing Adults for Workplace Transitions

Schlossberg et al. (1995) believe that people can change at any time, given the appropriate balance of support, resources, and motivation. They note that adults in transition are often in need of assistance. They argue that by listening to adults in transition, adult educators can provide a framework for them to understand their situations better and can assist them to cope. Schlossberg et al. explain that retirement for one person can affect adults positively or negatively. For example, one of the participants told me that he was looking forward to his retirement so that he could spend more time with his grandchildren whereas another participant, in his follow-up interview, actually became very emotional and confided to me that he was retiring not because he wanted to, but because his health would not allow him to continue working much longer.

Preparing for the Transition of Retirement

Retirement is a specific type of transition and one that affects most adults at least once in their lifetime. Retirement provides a time for change and more and more retirees are exerting control over that change. Interestingly, one participant not only made tentative post-retirement plans, he and his brother actually started a small business 10 months prior to his intended retirement. Unfortunately he was the exception rather than the rule. Silverstone and Hyman (1992) suggest that most people need time to adjust to retirement and that those who do some advance planning usually find life more satisfying than those who drift into it. Similarly, Greene (1992) believes that people quite often fail to make adequate plans for retirement, including financial planning, legal planning, housing considerations, health, psychological/social considerations, and leisure activities. However, in my study, many of the employees had not prepared well for retirement and were anxious to learn as much as possible during the program.

Although the senior employees determined most of the material content for the pre-retirement education program, I prepared a presentation to address retirement issues based on my literature research. Program participants indicated they were better prepared to make the transition to retirement whether it be next week, next month, or next year after taking part in the program. The feedback I received from the needs assessment interviews and from my daily contact with employees, union representatives, and management staff, indicated employees were looking forward to retirement. Many employees expressed concern over working in such an insecure and uncertain environment. Many considered their working environment more stressful than the thought of retirement. For example, some explained that they were tired of the uncertainty of the industry in which they had worked for 25 to 30 years, of not knowing whether to buy a new car, or travel, for fear of facing unemployment or termination due to downsizing or closure. Because the employees were eager to retire, they were more open to pre-retirement education. As Silverstone and Hyman (1992) suggest, most people need time to prepare and adjust to retirement and those that do some advance planning are usually able to better cope with the transition.

Removing Barriers to Participation in Workplace Learning

Cross (1981) cautions that it is just as important to know why adults do not participate in learning, as it is to recognize the reasons why they do. She explains that institutional barriers are generally placed in five categories: scheduling problems; problems with location or transportation; lack of interesting, practical, or relevant courses; procedural problems, time requirements; and a lack of information about programs and procedures. This information proved invaluable to me as I was faced with scheduling concerns of the employees who attended the program. As facilitator, I had to ensure that trained replacements were available to replace the employees attending the program and to make certain that department managers were able to maintain operations with the assigned replacements. In other words, I had to coordinate scheduling replacements with the Employment Office and the department heads involved. After considering several locations, both on and off site, I selected the on-site training facility because employees were all familiar with its location, parking was not a problem, and the room size (although not exceptionally large) could easily accommodate the participants. I intentionally sought expertise from outside agencies so that they could present current, factual, pertinent, and practical data on topics that were of interest to the employees attending the program. My understanding of, and willingness to address barriers, greatly enhanced the effectiveness of the program.

However, the program did have its challenges, not the least was employees' fear of change. As Defoe (1997) points out, "Fear is one of the barriers to change and to learning--for some people the workplace is not a safe place to be a learner" (p. 287). For example, in the past some employees in the organization, who expressed an interest in training, actually faced ridicule by workers while others feared their lack of formal education would hamper any training endeavours. In this regard Brookfield (1990) cautions, "As teachers, if we remember that learning represents change and that change is perceived by many people as highly threatening, then we have taken the first step towards understanding some of the causes of resistance to learning" (p. 148). MacKeracher (1996) concurs, and notes that learning is facilitated when environments are free from threat and provide support for personal change. My study demonstrated that by taking every precaution to remove elements of fear, most participants appeared to relax, participate, and enjoy the pre-retirement program. Defoe further suggests that facilitators of workplace education training programs must take into account what workers are saying and include strategies and approaches to overcome barriers to participation. For example, one of the concerns expressed by participants interviewed by the union coordinator and me was that employees were very reluctant to attend sessions in the main administration building that housed senior executives, including the President, and other administrative offices. As many were blue-collar workers who rarely, if ever, had occasion to enter this building, they were uncomfortable, or perhaps somewhat intimidated, to do so. By conducting the retirement education program on site, away from the main administration building, this fear was eliminated. Working with, and observing employees for the past

25 plus years, has helped me to recognize that most of the blue-collar workers are uncomfortable, or perhaps even fearful, of one-on-one sessions with management. However, among peers they appear very relaxed and are willing to discuss many issues. Taking this fact into consideration when I developed the retirement questionnaire, I intentionally gave employees the option of selecting a one-on-one interview, a program format, or other means of obtaining information. Interestingly, all participants selected the program option thereby eliminating the fear or concern of one-on-one interviews.

Model for Other Retirement Education Programs

Although the retirement education program I planned, implemented, and evaluated was developed for employees who were facing an uncertain future due to possible sale or closure of the corporation, it can be useful as a retirement planning program model in any number of similar settings. Downsizing, sale, or closure is not unique to my region. Adult educators in human resource management throughout Canada may find this model useful, practical, and most of all effective as they address the retirement educational needs of retiring employees, particularly those working in a unionized environment. The feedback I received from program participants following the retirement education program confirmed the usefulness and effectiveness of such a program. The collaborative approach that I took with union officials in planning and organizing the educational program, and that is recommended by Defoe (1997), proved to be a key factor in the program's success. Another factor in the program's success was engaging workers' participation in their educational needs assessment process. The program I developed can now be used to meet future educational needs of retiring employees within the organization and others as well.

Selman and Dampier (1991) suggest that "program planning is a critically important aspect of adult education and it is essential that the programs in which adults participate satisfy their situations and foster an openness for further learning" (p. 109). Because of the flexibility of Caffarella's (1994) interactive program planning model, I found it openly invited participation in the planning process. Program models may be closed; that is, all inputs to the system can be identified and the outcomes predetermined and ensured or models may be open; that is, the existence of outside factors are recognized which can have an impact on the process and which may be beyond the control of the planners. Caffarella claims that open models are more effective due in part to the fact that their design mandates flexibility. The retirement education program I developed provided a framework that the facilitator can use as a guide to assisting employees in the learning process by preparing for and planning their retirement.

Room for improvement. As with many program models, there is generally room for improvement and this model was no exception. For example, insufficient time was an important factor throughout the program. Although I was mindful of Cervero and Wilson's (1994) caution that the people representing the interests of learners should be the best representatives, I did have a concern. The time constraints I faced, due mainly to my impending retirement in September, did not allow me an opportunity to interview a larger number of employees to verify that the data gathered were indeed representative of most employees eligible for retirement. Adult educators, both within and outside the organization, who use this model should allow sufficient time to conduct a needs assessment in which as many employees as possible are asked to participate in identifying educational needs prior to developing and implementing such a program.

The success of this model is contingent upon obtaining the support and cooperation of the union representatives. My study supports Hobart's (1997) findings that blue-collar workers are more likely to participate in programs if their union supports them, and less likely to participate if they do not. I recognized that without the cooperation of union officials this program may have been doomed to failure from the beginning. Therefore, adult educators using this program planning model will need to obtain the support of union representatives or face the possibility of failure. A second condition of success for this model was communication. There must be good communication among the facilitator, the union representatives, and the workers themselves to keep the process running smoothly. As well, there must be good communication between the facilitator and the outside agencies that provide information or advice to program participants. For example, these agencies must be kept apprised of the demographics of the participants, their educational needs, and the culture of the organization in which they work. Darkenwald and Merriam (1982) refer to this type of communication role as educational brokering. This role includes acting as liaison between the learners and the educational resources of the participating agencies. Like an educational broker, my role as facilitator was to act on behalf of the learners.

A personal evaluation of this study flagged an oversight on my part as program facilitator. The research I conducted on retirement planning provided me with comprehensive knowledge on the topics that I addressed in my presentation. As facilitator, I assumed that all presenters would know their content and be as well prepared as I was. What I failed to realize was that some presenters are not as well prepared and informed, or as interested in their topic, as they should be. For example, the representative addressing the federal employment income program did not appear to be as knowledgeable as he should have been. He demonstrated a lack of interest in his topic and indeed, in the participants as well. Participants quickly recognized his attitude and as a result very few questions and little discussion followed this presentation. In retrospect, I should have paid more attention to Caffarella's (1994) expectation that program presenters know their content area and be able to provide a comprehensive description of the session for which they are responsible. As the organizer and administrator of this program, I should have coached the presenters in effective teaching and training methods prior to the actual implementation.

My Personal Learning

The acquired knowledge I gained through the literature outlined in chapter 2 enabled me to interact more effectively with employees, management, unions, and government officials, and outside agencies. For example, prior to reviewing the literature on adult education, I was unaware of the significance of seeking employee participation when identifying their educational needs. I would undoubtedly have proceeded to plan a retirement program without employee participation and this endeavour would likely have ended in failure. MacKeracher (1996) notes that it is often necessary to help adults assess their abilities and interests, explore educational and occupational opportunities, and decide on appropriate steps. Adults making decisions about career choices (such as retirement) often need help in adjusting and accepting change.

The management philosophy I developed and used, particularly in the last several years, was one in which I promoted open lines of communication, directness, honesty, and cooperation with union officials. This resulted in improved management/union relationships with all three unions and a realization by these groups that I was seriously promoting cooperation and trust. However, had I not completed a review of the relevant literature I most likely would not have solicited the active participation of the unions in the initial design and subsequent development of the pre-retirement education program. Indeed, my predecessors would have simply told these groups what was planned for their members without the slightest regard for their opinions, support, or participation. As Hobart (1997) explains, it is now essential for employers to work with unions to ensure effective and efficient education is provided for employees in today's work world. Similarly, Defoe (1997) notes, "It can take months to develop real trust among the planners, to determine interests and needs, and to commit to a plan of action" (p. 290). Such aspects ensure that training programs fit their context as well as the participants. Through personal evaluation of this process I also recognized that employee feedback might not always be sufficient as some individuals, such as blue-collar workers, are often reluctant to identify needs or offer suggestions for fear they may be embarrassed or ignored by management. To address this issue the union coordinator and I approached individuals whom we believed would be honest and forthright with their comments, that their comments would be representative of the majority of employees, and that the needs and ideas generated would be acknowledged accordingly. Caffarella (1994) emphasizes the importance of ensuring that the ideas from a needs assessment are actually used in the program planning process. Nevertheless, there still may have been educational issues or needs that were not addressed, primarily because they were not identified.

The feedback I obtained through needs assessment and follow-up interviews, and the knowledge, skills, and experience I acquired while organizing, presenting, and facilitating the adult education program, enabled me to become a more effective and successful adult educator. I have since retired from the corporation and have accepted a teaching position in a college in western Canada where I am utilizing the knowledge and skills I acquired through this process to instruct students in human resource management.

Many of the senior workers indicated, through informal conversations with me as well as during the interview assessment process, that they were looking forward to retirement, to remove themselves from an uncertain environment, and to finally achieve a sense of stability and financial security in their lives. For this reason I placed more emphasis on the process of program planning and on the delivery of the information identified through the needs assessment and less on the promotion of self-direction. What quickly became apparent to me was that process took priority over content as I realized that the culture and climate of the organization would have a significant impact on the program's success or failure. This fact confirmed Cervero and Wilson's (1994) strong recommendations regarding assessment of culture. I believe this study can serve as a useful guide to adult educators, in this or similar environments, who wish to address the topic of retirement education in a unionized, blue-collar environment.

Experience alone does not make a person a professional adult educator. I recognized that I must also be able to reflect upon the experience I have gained and combine this experience with the theories and practices of adult education. In other words, it is essential that adult educators recognize the relationship between theory and practice. I am convinced, after working in human resource management for many years, and consistent with the literature, that for the facilitation of adult learning to be truly effective, there must be a genuine atmosphere of trust and flexibility, and a genuine regard for learners and their needs.

Conclusions

I view the pre-retirement education program, and indeed the entire study, as a success based on the evaluation feedback I received from employees who participated in the program, the President of the organization, executive members of three unions, the program planning team, members of senior management, and my own personal analysis. The conclusions I have drawn from my experience as both an adult educator and a facilitator of adult education are offered to others who might be involved in a similar type of environment where programs need to be developed for employees facing retirement in an industrial, unionized environment.

1. A pre-retirement education program is an effective way to help employees prepare for the transition to retirement. By attending and participating in this type of educational program, employees learn first-hand what is essential for pre-retirement planning that can ultimately contribute to a successful transition.

2. Adult educators who plan educational sessions in a unionized, predominantly blue-collar environment, can improve their effectiveness by actively engaging the support and cooperation of union representatives.

3. Adult educators can elicit the cooperation and participation from employees if they engage them in a needs assessment process. In my study, the needs assessment process gave me considerable information on content, methods, and barriers to learning faced by the employees.

4. During my program planning process, I discovered that flexibility was a key factor. It provided the necessary time to conduct research, meet with union executive members, employees, and senior management to consider their input and thereby tailor the retirement education program around the identified needs of the senior employees eligible to retire.

5. This study provided me with an opportunity to use a collaborative approach to planning a retirement education program, which proved to be very effective in a unionized, industrial setting. The appointment of a union coordinator to work with me also proved to be a key factor in the success of the program.

Recommendations

Based on these conclusions, I offer several recommendations to adult educators who are faced with the similar task of providing education to employees who are anticipating retirement, particularly those in a unionized, industrial environment.

1. Given these uncertain times, often employees either do not take the time or do not know how to go about planning for their retirement. A retirement education program can enable employees to follow a systematic process for successful pre-retirement planning. I recommend that adult educators, particularly those in human resource management, develop and offer retirement educational workshops or programs to help employees prepare for their retirement.

2. I recommend that adult educators in a predominantly blue-collar, unionized environment engage the support and cooperation of union executives when planning adult education programs. By so doing, both the effectiveness and the success of the educational program will be enhanced.

3. By engaging employees in the assessment of their own needs, cooperation, and participation are much more likely to occur. I recommend that adult educators actively engage employees in the assessment of their own needs.

4. Pre-retirement education programs for employees should provide information that is relevant to their needs. Therefore, I recommend that adult educators and facilitators ensure that all presentations are tailored to meet the educational and social needs of the program participants in order to help prepare them for retirement.

5. I also recommend that educational programs be conducted in comfortable surroundings where employees can feel relaxed and not threatened by either the content or the process.

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Appendix A

RETIREMENT QUESTIONNAIRE

1. Have you obtained any information to help prepare you for your retirement?

Yes ☐ No ☐

If you answered yes please provide details.

____

____

____

____

2. How familiar are you with the following retirement topics?

1 = very familiar 2 = somewhat familiar 3 = not at all familiar

Canada Pension	________
Old Age Security	________
Employment Income	________
Sysco Pension Plan	________

3. Are you interested in attending a seminar in order to obtain more information about these topics?

Yes ☐ No ☐

4. Other than the financial retirement topics listed in question 2, are there additional topics relevant to <u>your</u> retirement you wish to receive information on?

If yes, please indicate specific areas of interest.

____

____

____

____

____

Retirement Questionnaire

5. Do you have any concerns about your transition from active employee to retired employee?

Yes ________ No

If yes, please explain.

____
____
____
____
____

6. What are you planning to do with your time after you retire?

____
____
____

7. In order to obtain more information which would you prefer?

A retirement seminar ☐ An individual appointment ☐ Other ☐

If other, please explain

____
____
____
____
____
____

8. What age category do you fit in?

50 - 54 years ☐ 55 - 59 years ☐ 60 - 65 years ☐

Optional

Name ____________________ Clock #

Appendix B

SEMINAR EVALUATION

Page 1

This seminar was designed for you, therefore, your input is of the utmost importance in determining its success. Please take a moment to complete this seminar evaluation and pass it in. Please indicate for each of the following statements whether you strongly disagree/disagree/are neutral/agree/strongly agree/or have no comment.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	No Comment
The material presented is useful and practical						
The seminar improved my understanding of the retire-ment issues						
I would recommend this workshop to other employees						
The seminar was too long						
The seminar was too short						
There was enough time allotted for questions and discussion						
The seating arrangement was satisfactory						
There were enough breaks between sessions						

SEMINAR EVALUATION

Page 2

1. How would you rate each of the sessions presented in terms of meeting your pre-retirement needs?

	1	2	3	4	5	6
Canada Pension information	Poor	Fair	Good	Very Good	Excellent	N/A
Old Age Security information	Poor	Fair	Good	Very Good	Excellent	N/A
Wills, estate planning information	Poor	Fair	Good	Very Good	Excellent	N/A
Employment Insurance information	Poor	Fair	Good	Very Good	Excellent	N/A
Making the transition	Poor	Fair	Good	Very Good	Excellent	N/A
Sydney Steel Non-Contributory Pension Plan	Poor	Fair	Good	Very Good	Excellent	N/A

2. Did this seminar help you to prepare to make the transition from active employment to retirement? Yes ________ No ________

If not, what changes would you recommend?

____

____

____

____

____

Appendix C

SEMINAR EVALUATION RESULTS

Page 1

This seminar was designed for <u>you</u>, therefore, your input is of the utmost importance in determining its success. Please take a moment to complete this seminar evaluation and pass it in. Please indicate for each of the following statements whether you strongly disagree/disagree/are neutral/agree/strongly agree/or have no comment.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	No Comment
The material presented is useful and practical	0	0	0	10	13	1
The seminar improved my understanding of the retire-ment issues	0	0	0	14	10	0
I would recommend this workshop to other employees	0	0	0	8	15	1
The seminar was too long	3	14	3	0	1	3
The seminar was too short	2	9	5	5	0	3
There was enough time allotted for questions and discussion	2	2	1	14	3	2
The seating arrangement was satisfactory	0	0	2	16	6	0
There were enough breaks between sessions	0	1	1	16	6	0

SEMINAR EVALUATION RESULTS

Page 2

1. How would you rate each of the sessions presented in terms of meeting your pre-retirement needs?

	Results	1 Poor	2 Fair	3 Good	4 Very Good	5 Excellent	6 N/A
Canada Pension information		0	1	7	10	6	0
Old Age Security information		0	1	8	9	6	0
Wills, estate planning information		0	0	4	7	13	0
Employment Insurance information		1	5	6	6	6	0
Making the transition		0	2	9	7	6	0
Sydney Steel Non-Contributory Pension Plan		3	4	8	7	2	0

2. Did this seminar help you to prepare to make the transition from active employment to retirement? **Results** Yes 21 No 3

If not, what changes would you recommend?

____

____

____