

**NEEDS ASSESSMENT FOR A PRE-RETIREMENT PROGRAMME IN THE
SOUTH AFRICAN POLICE SERVICE**

by

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DECLARATION

I declare that “Needs assessment for a pre-retirement programme in the South African Police Service” is my own work. That it has not been submitted before for any degree or examination in any other university. I also declare that all the sources utilised or quoted have been indicated and acknowledged as complete references.

Steven Xolani Diko

June 2013

DEDICATION

This piece of work is dedicated to my wife and my son for their endless support and encouragement, for being my source of strength throughout my studies. It is their unconditional support that motivates me always to set the highest targets throughout my journey through life.

I will always treasure your presence in my life.

Steven Xolani Diko

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ABSTRACT

The goal of this study was to conduct a needs assessment for a pre-retirement programme in the South African Police Service. The need for this study has arisen from the unavailability of a pre-retirement programme within the organisation which leads to the exit of employees, most probably unprepared for retirement, either in terms of financial or social aspects.

The applied research study was conducted in order to explore the necessity for a pre-retirement programme in the South African Police Service. A quantitative research approach was utilised in order to gain numerical data that would determine the needs of both serving and retired employees of the South African Police Service. Two samples were utilised to collect data. The first sample which consisted of 80 units of analysis was for serving employees with a response rate of 100%. The second sample which consisted of 35 units of analysis was for retired employees with a response rate of 69%. A probability sampling method, known as simple random sampling was utilised to select the first sample of respondents. A non-probability sampling method in the form of purposive sampling was utilised for retired personnel. Two well-designed questionnaires were utilised to collect data from both serving as well as retired employees. The data presented statistically, transforming it into figures, percentages, tables, graphs and charts. All respondents signed a consent form prior to the commencement of data collection.

The findings of the study proved beyond reasonable doubt that the lack of a pre-retirement programme in the South African Police Service leads to the exit of personnel from the organisation even though they are not prepared for retirement. Therefore, based on these findings, it can be concluded that there is a need for a pre-retirement programme for the South African Police Service.

KEY CONCEPTS

The South African Police Service

Retirement

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CHAPTER 1

GENERAL ORIENTATION AND INTRODUCTION

1.1 INTRODUCTION

It is an inescapable fact that all people who spend a large percentage of their lives in employment, and thus in a workplace, are faced with the prospect of one day ending their working years, and retiring. Retirement is usually taken for granted, or ignored by both the employee and employer, due to the fact that it is perceived as irrelevant and inappropriate to discuss this topic whilst the employee is still working. It is further ironic that potential employees prepare themselves to enter the workplace by appropriately equipping themselves with education and training beforehand, but very few prepare themselves for leaving the workplace.

Work is important for a person's self-esteem, economic well-being and status in the community (Maiden, 2001:121). Calo (2005:305) agrees with the above viewpoint and goes on to say that in study about the meaning of work amongst a large sample of employed men, the results indicated that even if there were no economic necessity for them to work, most men would work anyway. The study concluded that working is more than a means of economic support; work serves non-economic functions as well. If that is the case, then retirement is a critical factor in the person's self-worth, as it affects crucial factors.

In spite of the fact that the retirement always seems so far away, even when it is only a few short years ahead, it is never too early to start planning for retirement. Preparation for retirement is what people need to do if they hope to be able to continue to live in the style to which they are accustomed without having to stretch every cent and count every penny.

A major South African financial services group, Old Mutual, as cited by Kemp (2005:1) reveals that nine out of ten people in South Africa do not have sufficient income when they retire. Inadequate financial planning means many face experiencing huge shortfalls in what they would actually need in order to retire comfortably. The above view is supported by Jackson (2010a:3) who asserts that many people in South Africa just do not give enough thought to planning for their retirement, with the result that they are forced to continue working for much longer than they originally expected. He also claims that many people appear blind to the need to save adequately and that the general assumption, especially among the youth, is that they will be able to retire comfortably even without making adequate provision.

The researcher is of the opinion that retirement is part of the journey through life, and should be a phase to look forward to. It is an opportunity to rediscover oneself, and gives the opportunity to do the things that one has always wanted to do, after spending years building a career. It is unfortunate that ongoing research on retirement indicates that the majority of South Africans exit the workplace as a result of reaching a certain age, without having prepared for retirement in both financial and social respects. As retirement is a social phenomenon involving transition and adjustment, the individual may experience problems if proper planning is not conducted prior to retirement.

Retirement does not just affect the retiree, but also affects his/her family, as sometimes there needs to be a reversal of roles within the family (Rosenkoetter & Garris, 2001:705). The researcher agrees with these authors and takes it further that retirement may mean different things to different people, and hence people react differently to it.

Retirement can be the best time in a pension's life, influenced by adequate retirement income and financial security and it is a life stage and experience that has qualitative aspects that are difficult to quantify and present on a spread sheet (Dennis, 2007:60). This author also indicates that effective preparation for retirement should include, but not limited to the following topics: attitude about the next life stage; the transition from work to retirement; examining work experiences as a tool to plan; launching new careers; thinking about how to give back to the community in ways that are gratifying; understanding normal aging and how to slow it down; where to live; relationships with spouses/partners; and establishing a strategy for the future.

The rationale for this research is to determine the needs for a pre-retirement programme in the South African Police Service (SAPS), which will be applicable to those retiring in terms of the provisions of the South African Police Service Act 68 of 1995 as well as the Public Service Act 103 of 1994 as a result of age or due to early retirement. The employees of the SAPS will benefit directly from a pre-retirement programme, whilst the immediate families of the employees will also benefit through counselling and information sessions on the retirement process, wherever such a need may arise. This process will also enhance the smooth re-integration of retired personnel into their families and communities.

1.2 RATIONALE AND PROBLEM FORMULATION

The particular research problem from which the research question will be formulated arises from the fact that there is no pre-retirement programme in the SAPS (Welman, Kruger & Mitchell, 2005:13). The need for this study arises from the unavailability of

a pre-retirement programme within the organisation which leads to the exit of personnel, at a certain age, who may not be prepared for retirement, either in terms of financial or social aspects (Creswell, 2009:98).

For many years, no effort has been made to prepare for the critical phase of retirement in the working life-cycle of personnel by the SAPS, either on an individual or a corporate industry level although policy makers, employers, employees and financial professionals generally agree that there is a strong need for retirement education and planning services in the workplace (Krajnak, Burns & Natchek, 2008:131-132). A pre-retirement programme will contribute to the improvement of the well-being of the SAPS employees during, and even beyond their contracts with the organisation, as the employers may use a retirement programme to promote a corporate identity or influence employee behaviour (Faggella, McClain & Tejera, 2003:49).

The SAPS is a huge organisation with approximately 197,469 personnel employed under the Police Service Act 68 of 1995 as well as the Public Service Act 103 of 1994. The statistics showed that from the 1st April 2009 to 31st March 2011, a total number of 1687 employees retired from the SAPS due to mandatory reasons, ill-health or early retirement (Jamieson, 2008). Nieuwoudt (2008) agrees with the above by indicating that an average of 700 to 1000 employees are exiting the organisation per annum as a result of normal retirement or ill-health as well as requests for early retirement, and these employees were not prepared with regard to financial, medical as well as psycho-social support.

It is not surprising, therefore, to find that the retired personnel of the SAPS encounter many problems in their post-employment phase, as a result of not being prepared for the crucial phase of retirement. Van Niekerk (2008) supports the need for a pre-

retirement programme in the SAPS. She states that her organisation has been inundated with calls for assistance of retired personnel with problems ranging from psycho-social to trauma and most importantly, financial issues.

The fact that an average of 700 to 1000 employees are exiting the organisation each year and that there is no pre-retirement programme, prompted the researcher's interest to explore the need for, and to determine the contents of such a programme in the SAPS. The researcher is therefore of the opinion that the proposed programme would contribute to the improvement of the social and financial well-being of the SAPS employees both during and beyond their contracts with the organisation.

Re-integration into the community is a process that needs to be managed while an employee is still actively involved in employment. The retiree's post-employment can be negatively affected if he/she is unable to adapt to retirement changes, taking into consideration that retirement means a change in status as well as reduced salary, no longer being part of a workforce and the fact that an employee will need to adapt to new routines. Preparation for retirement is a learning phase to employees, teaching them that their worth should not only be based on work alone, but to other areas of life as well such as family and friends as well as general social networking.

The research problem forming the object of the study is, therefore, that the lack of a pre-retirement programme in the SAPS leads to the exit of personnel from the organisation and that these employees are not prepared for retirement, as a result of which retired personnel find it difficult to adapt and cope with post-employment phase. In line with the goal and objectives, the research question of the study is as follows. What are the needs of the SAPS serving and retired employees regarding a pre-retirement programme in the workplace?

1.2 GOAL AND OBJECTIVES

The goal is to conduct a needs assessment for a pre-retirement programme for the SAPS. The objectives are as follows:

- to describe the necessity of a pre-retirement programme in the workplace;
- to identify the challenges experienced by the retired employees of the SAPS through an empirical study;
- to determine the need for, and describe the contents of a pre-retirement programme in the SAPS;
- to make recommendations to management regarding a pre-retirement programme in the SAPS.

1.4 TYPE OF RESEARCH

As the specific concern of the absence of a retirement programme in the SAPS needed to be addressed, applied research was conducted (Bless, Higson-Smith & Kagee, 2007:181). Through applied research the effectiveness of the SAPS could be improved as the respondents are employees and so the results are applicable to all SAPS employees. If the results of the research are positive and usable, the Gauteng provincial office where the research was conducted could attempt to have the conclusions of the study accepted and implemented by the rest of the organisation (Welman et al., 2005:25-26).

As a “what” question was formulated for the study (Babbie & Mouton, 2006:79) and due to the lack of information on the needs for a pre-retirement programme at the SAPS (Fouché & De Vos, 2005a:106), the sub-type of applied research classified as exploratory research was utilised.

1.5 FEASIBILITY OF THE STUDY

The study was conducted in the environment where the researcher is employed, and therefore, it was envisaged that resources such as stationery, equipment and transport would not pose a problem, since the organisation expected to benefit from the completion of the study. Permission to conduct the study in the SAPS was granted by the relevant authorities (see Appendix A). Planning and organising in terms of collecting data from the respondents, was done well in advance to ensure maximum participation. Necessary arrangements were made through the office of the provincial commissioner in Gauteng, to ensure smooth running of the process.

1.6 ETHICAL ASPECTS

Relevant ethical issues were taken into consideration to ensure that data is not obtained in an irregular fashion (Babbie & Mouton, 2001:470). The compliance with ethical issues also played a crucial role in terms of accountability to the training institution, which is the University of Pretoria, as well as other relevant organisations, regarding accuracy and honesty in releasing the results (Strydom, 2005a:57). The relevant ethical issues discussed below were adhered to.

- **Avoidance of harm to respondents**

Questions that may be personal and sensitive might be asked, and those questions may evoke past experiences in one way or the other, which might affect the respondents emotionally. Respondents were protected from any form of emotional discomfort that might have emerged during and after the research project (Strydom, 2005a:58). Affected personnel were referred to the Employee Health and Wellness personnel in the Gauteng provincial office.

- **Deception of respondents**

The subjects were briefed about the purpose and objectives of the research and no information whatsoever was withheld from respondents, in order to allow them to make an informed decision with regard to participation and to ensure that no deception took place (Strydom, 2005a:60).

- **Informed consent**

Subjects were informed about the purpose and objectives of the research and their written consent were obtained prior the process (Strydom, 2005a:60). The subjects were not coerced to participate in the study and were allowed to terminate their participation at any stage if they are not comfortable with the process (Babbie, 2007:68). The respondents were informed that participation is voluntary and that they may withdraw from the study at any time. They were also informed that there are no direct benefits to the employees for participating in the study. Respondents were also briefed about when, where, to what extent, and with whom the information obtained will be shared. The name of the researcher and contact details was made available if there are questions with regard to the process of research (see Appendix B).

- **Violation of privacy, anonymity and confidentiality**

The identity of the respondents were protected by making the questionnaires anonymous, so that no one will afterwards be able to identify the subjects who completed the questionnaires (Strydom, 2005a:61) (see Appendices E&F).

- **Actions and competence of the researcher**

The researcher is competent and sufficiently skilled to undertake the proposed research study as a result of previous experience in research-related activities. He

has also attended and successfully completed, the research methodology module offered by the University of Pretoria (Strydom, 2005a:63).

- **Release or publication of findings**

After the collection and analysis of data, an accurate and objective report was compiled. All collected data were presented, and reasons given for omission of any collected data. Plagiarism was avoided by acknowledgment of the ideas of other people when used in the study. In situations where respondents and the SAPS needed feedback on the findings, information has been given in an objective manner, without violation of confidentiality. The research report will remain the intellectual property of the University of Pretoria (McLaughlin, 2007:67-70).

- **Debriefing of respondents**

The Employee Health and Wellness personnel in the Gauteng provincial office were responsible for the care of and support for those individuals who may need to vent their emotions in terms of thoughts and feelings, to ensure their protection from psychological harm. The staff of the Elderly Care Fund organisation was also involved to attend to any feelings of discomfort among the retired members (Strydom, 2005a:66).

1.7 DEFINITION OF KEY CONCEPTS

- **The South African Police Service**

The SAPS is the arm of the Department of Safety and Security responsible for the creation of a safe and secure environment for all the people in South Africa.

- **Retirement**

Lurborsky and LeBlanch (2003:254) define retirement as the age-fixed and socially mandated final phase in a career of employment, in which a person is excluded from full-time jobs, is entitled to financial support without the stigma of dependency, and is personally responsible for managing his or her own life.

Dan (2004:20) defines retirement as a normative stage of life, in which one is no longer engaged on a full-time basis in the labour market for a continuous period of time. Retirement is when one withdraws from action, withdraws from one's position or occupation, withdraws from circulation, and finally withdraws from service (Fonza-Thomason, 2008:68). For the purpose of this study, retirement applies to an employee who has been employed on a full-time basis, whether by a single or various employers, and who has now reached the point of making a decision to stop working permanently, due to either age, health status or any other reason.

1.8 CONTENTS OF THE RESEARCH REPORT

The structure of the report is set out below.

Chapter 1: The introduction and orientation will provide detail about the origin, purpose and focus of the study. It will also present definitions of the key concepts used in the study.

Chapter 2: This chapter will include an in-depth literature review on the necessity of a pre-retirement programme in the workplace. The chapter will discuss the transition from work to retirement, myths about retirement and international and national trends on retirement.

Chapter 3: The methodology section will provide information about the research methods used to gather and interpret the empirical results.

Chapter 4: The results will present the findings about the needs for a pre-retirement programme in the SAPS. The findings will be integrated with relevant literature.

Chapter 5: Recommendations will be made about the need for a pre-retirement programme in the SAPS.

1.9 LIMITATIONS OF THE STUDY

The study has established its own limitations due to the reasons set out below.

- **Response rate by retired employees**

The response rate by the retired employees was low with a response rate of 69%, which comprised 24 respondents from the sample of 35 units of analysis that was targeted.

- **Race and gender representations in a sample for retired employees**

Other limitations are the distribution of questionnaires in terms of race and gender of retired employees. The whites were found to be represented by 83% of the total sample (n=24), whilst 91.7% representation of the same sample were males. The same sample also reflects a significant participation of commissioned officers from the rank of Lieutenant to that of Lieutenant General, with 75% of the total sample (n=24), whilst the participation of non-commissioned officers, from the rank of Constable to Warrant Officer was minimal with 25% of the total sample. The researcher is of the opinion that these outcomes were influenced by the database of the Elderly Care Fund as they played a crucial role in assisting with data collection from the retired employees.

- **Qualitative questions**

Respondents from both samples did not contribute as the researcher had hoped they would give rich or in-depth information about their experiences.

- **Literature sources**

Relevant literature on psycho-social as well as health issues was difficult to access. The literature that was available in abundance focused more on the field of gerontology as well as financial planning for retirement. This focus rarely addresses retirement from the perspective of psycho-social as well as physical and mental health issues.

1.10 SUMMARY

The context of the research study was discussed in chapter one. The chapter presented the rationale for the study, formulation of the research problem, the goal and objectives, a description of the type of research, the feasibility of the study, definition of key concepts and relevant ethical aspects for the study. The next chapter will focus on an in-depth theoretical conceptualisation of the necessity of a pre-retirement programme.

CHAPTER TWO

THE NECESSITY OF A PRE-RETIREMENT PROGRAMME IN THE WORKPLACE

2.1 INTRODUCTION

In the first chapter the study was introduced by discussing its context, focusing on formulating the research problem, the goal and the objectives. Chapter Two will provide an in-depth look at certain components necessary for a pre-retirement programme in the workplace.

The retirement process has multifaceted implications, and therefore, a holistic study for retirement preparation is essential. A discussion will follow on the perceptions and views of different authors, to provide a theoretical background on the transition from work to retirement, the myths about retirement, international and national trends on retirement, organisational processes on retirement, with specific reference to the SAPS, types and phases of retirement, and the impact of retirement on the retiree. The chapter will conclude with an indication of changing roles after retirement.

2.2 THE TRANSITION FROM WORK TO RETIREMENT

The transition from work to retirement is an event of profound importance for the life-cycle of many individuals, yet one that has received little or no attention in government sector, in particular the SAPS. According to Nusbaum (2003:429), people who enter the working world in early adulthood and exit in their late adulthood are likely to spend at least one-third as many years in retirement as they did at work, and that the retirement years are far more likely to include serious manifestations of

problems such as psycho-social, medical and financial related issues. Fonza-Thomason (2008:68) concurs with Nusbaum that at some point in people's lives, usually in their mature years, get ready for that state of being known as a retiree. It has many emotions attached to it including fear, uncertainty and preoccupation, and therefore, preparation of employees for this transition is crucial. Anderson and Weber (1993:400) also assert that if planning for an event is viewed as an appropriate step in promising a favourable outcome in any situation, then it can be assumed that planning for retirement is necessary, or at least a desirable activity, if better goal is to achieve satisfaction.

Many people make the mistake of believing that planning for retirement means only saving enough for the future. Proper financial planning for retirement is one of the essential elements for retirement, but there are other aspects that are extremely crucial in the retirement transition, namely psycho-social and health-related issues, and the sooner employers and employees understand that, the better the planning for everyone. Dennis (2007:60) stipulates that retirement is beyond the scope of financial security only as it is a life stage and experience that has qualitative aspects that are difficult to quantify and present on a spreadsheet. Nusbaum (2003:429) also argues that the retirement process is not primarily an economic aspect but also a social, psychological and medical episode. Nuss and Schroeder (2002:83, 84) also maintain that retirement is not just a change from active employment to retirement, but a transition, and that transition is the internal psychological process people go through to come to terms with the new situation. He further argues that transitions are the anticipated and non-anticipated events that alter adult lives. Calo (2005:301) also emphasises the notion of a holistic view on retirement by arguing that the decision to retire is complex and cannot be easily separated into individual and organisational causes. Rosenkoetter and Garris (2001:706) also raised their concern that pre-retirement planning that includes the psycho-social component and counseling to teach people how to cope with problems, remains seriously lacking.

Calo (2005:305) highlights the outcomes on a study conducted by Morse and Weiss (1995) on the meaning of work amongst a large sample of employed men. In this study it transpired that “even if there were no economic necessity for them to work, most men would work anyway”. The study concluded that working is more than a means of economic support; work serves non-economic functions as well.

2.3 MYTHS ABOUT RETIREMENT

There are eight retirement myths that are commonly used by people to avoid saving (Jackson, 2010b:3). The information based on these myths will go a long way in guiding people about what is right and wrong in terms of planning for retirement, especially financial aspects. The eight myths are as follows.

- **Myth 1: My company pension scheme will be enough**

Reality: Company pension schemes used to be seen as the only savings vehicle necessary for retirement. Nowadays, however, most pension schemes will only end up paying out a much smaller percentage of one’s final salary. A company pension is a solid savings vehicle. However, if one wishes to maintain one’s lifestyle into retirement, then one needs to consider other assets too.

- **Myth 2: My expenses will drop after I retire**

Reality: It is true that in retirement, certain expenses will decline or even stop altogether. The retiree no longer needs to drive to work every day or pay into a retirement fund, and hopefully his/her bond will also be paid off. Nonetheless, other expenses such as health care are likely to cost the person far more in this period

than at any other time in your life. Whilst you may have a medical aid, sometimes there are additional health care expenses that you will need to meet. Those adult children who it was believed would be financially independent, often return home for support after various setbacks.

- **Myth 3: My house can help to finance my retirement**

Reality: Using rental income from a second home to supplement retirement can be a good idea. A common trap many people fall into, however, is to look at their own home as a savings vehicle. When one sees one's house appreciating from its original purchase price, it is easy to feel cash-rich and to assume that this extra equity will help to fund the retiree retirement plans. Equity released from the home can provide a lump sum, but the retiree will still need somewhere to live afterwards and rent can quickly deplete savings. The other option is to release equity by downsizing or moving to a cheaper area. However, while a person's 40 year old self may be willing to do this, he/she may feel very different upon reaching retirement.

- **Myth 4: I can't afford to get proper financial advice**

Reality: Some people make the mistake of thinking that financial advice is a costly affair and is therefore only reserved for the wealthy. The financial services industry is a maze of products and information, and determining the right one without any proper advice is a hard task. For anyone who wishes to retire comfortably, it is important to undertake a financial needs analysis. This will help identify how much money the retiree needs to retire comfortably, whether he/she is on track with retirement plans and, if not, how to achieve these. A competent and accredited financial adviser can do this for the prospective retiree.

- **Myth 5: I need to fund the children's tuition fees first**

Reality: Avoiding saving for retirement in order to fund children's tuition fees at university may be a noble cause, but it is an absolute no-go unless one wants one's children to be supporting one in old age. Children can access student loans and grants in order to help fund their course, but there will be no such financial help for the retiree. If money is tight, then it is important to encourage them to attend a local university and remain living at home. It is essential for a person not to stop saving for his/her retirement.

- **Myth 6: I am too young to think about retirement**

Reality: Most young people make the mistake of thinking that retirement is so far in the future that they can put off thinking about saving for retirement until later in life. The reality, however, is that delaying contributions even for just a few years can have a huge impact on one's final retirement fund. For example, a 25-year old saving R1 000 a month, with an investment return of 12% would have a retirement pot of R5.96 million at the age of 55. If this same individual delayed saving by just five years, his retirement pot at 55 would be worth half that amount at just R3.07 million.

- **Myth 7: I am too old to start saving now**

Reality: One common piece of advice about saving for retirement is to start as early as one can. However, if one has left it late and is only now beginning to think about what he/she will live on when retiring, it is essential not to avoid the issue. It is better to save late than to not save at all. One should put away as much of one's salary as

one comfortably can and a few years seriously dedicated to saving can make a massive difference to the final pension pot.

- **Myth 8: I only need enough for 25 years**

Reality: One of the biggest problems facing people in their retirement funding is underestimating how long they will live. Life expectancy is increasing, and, with some people spending as much time in retirement as they did at work, it is increasingly important to ensure that one's savings do not run out. Most people find the prospect of having a guaranteed income for life attractive, yet in reality, many cash in an annuity and opt for retirement benefits in a lump sum form.

2.4 INTERNATIONAL AND NATIONAL TRENDS ON RETIREMENT

Stefancic (2003:7) mentions that retirement trends are the results of underlying pressures. Pressures from employees, from employers and from government all create different retirement trends. She further argues that because not all of these pressures are equal or moving in the same direction, the influences they exert over employees' lives and businesses can be positive or negative. In reviewing the literature, it became clear that the current trends, globally, fall into three categories, those who applied for early retirement or ill-health as well as those who would like to extend their years of employment. Factors affecting these trends are discussed as follows.

- **Early retirement**

Research by different authors indicates that in most cases, employees' choice to retire early is based on benefits. Regarding early retirement, Mulvey (2003:26) mentions that there are three factors that affect early retirement, namely: the increased generosity of early retirement benefits in both private pensions and Social Security; the increased availability of retiree health insurance for pre-65 retirees; and also the liberalisation and increased availability of disability benefits from Social Security and employer-sponsored plans.

The fact that many private pensions provide generous early retirement benefits at age 55, including the availability of health as well as disability benefits, is tempting to other sectors of employees. Another noticeable trend in this category is that of employees who will be resigning in order to cash out their pensions and hunt for jobs again. The same trend was noted in the Old Mutual Retirement Monitor Survey of 2010 that the majority of employees who exited pension or provident funds cashed in their accumulated retirement benefits instead of transferring them to another retirement fund.

- **Retirement due to ill-health**

Some employees who would like to exit employment earlier than expected, without applying for early retirement, are choosing medical retirement as their vehicle for retirement. Once more, what motivate them to follow this route are the generous benefits in terms of their pensions as well as the liberalisation and increased availability of disability benefits from Social Security and employer-sponsored plans (Mulvey, 2003:28). The employees may choose this route in order to avoid the penalty attached to exiting prior to the mandatory age retirement, as it currently happens with early retirement.

- **Extension of employment**

Another emerging trend is that of employees who would like to work beyond the age limit of mandatory retirement. An exacerbating factor is the longer lifespan and that retirees are nursing fears of outliving their retirement income, hence there is also a noticeable trend of retirees who are still active in employment after they have retired. Stefancic (2003:7) maintains that the safety net for this problem was catered for by the Social Security as well as traditional defined benefit pension plans. She further argues that the two nets can no longer cater for the needs of the retirees due to the reduction in the number of defined benefit plans and the looming Social Security financial burden.

2.5 ORGANISATIONAL PROCESS ON RETIREMENT

2.5.1 The role of service terminations

According to Mohai (2008), the Sub-section Head for Service Terminations, the organisational process in the South African Police on mandatory retirement is as follows.

Service Termination will initiate the administrative process within 12 calendar months by drawing up a list of prospective retirees from the SAPS PERSAP system. Correspondence will be forwarded to the Provincial and Divisional Commissioners requesting specific documents from the prospective retirees, as well as informing them of their dates of retirement. A final audited leave certificate indicating the employee's accrued credit, including the credit of the current cycle on his/her last day of service as well as a certified copy (a fax is unacceptable) of the employee's bar-coded ID will be requested. If the employee's ID is not available, a sworn statement must be obtained from the Commander indicating that the person is known to him/her. The same provision applies when the bar-coded ID is not clear or may not be scanned. The information will be compared with the available data at the national office to ensure the integrity of the data before it can be processed. The

collated information will be captured in the system and the employee's file will be submitted to the Financial Auxiliary Services for the payment of benefits. Employees who want to exit the organisation through early retirement or due to ill-health need to initiate the process themselves and if approved, the same administration process will be followed.

2.5.2 The role of provincial and divisional commissioners

The provincial and divisional commissioners of the prospective retiree will be responsible for informing the prospective retiree of the date of his/her retirement well in advance, at least within 12 calendar months. They are also responsible for managing and monitoring the process of submission of all relevant forms and documents to the national Service Termination within 90 calendar days.

2.5.3 The role of the employee

It is the responsibility of the member to ensure the timeous submission of all requested documents to the national office through his/her provincial or divisional commissioner. Any delay in submitting the relevant documents may in turn cause delay in the payment of pension benefits.

2.5.4 The role of financial auxiliary services

Those services get the bulk of their work through Service Terminations. Their responsibility is to check and quality control the information before this is captured in the system for the payment of benefits. They are also working very close with the Government Employees Pension Fund (GEPF) to ensure the timeous submission of relevant documents for payment of benefits. Mohai (2008) also asserts that it is very crucial for the aforementioned stakeholders to work towards a coordinated effort by communicating with each other on a regular basis to ensure the smooth running of the process.

2.6 TYPES OF RETIREMENT

In South Africa, especially in the government sector, there are three types of retirement. According to the Government Employees Pension Fund (2004) the three types of retirement are: mandatory retirement, early retirement and discharges. The types of retirement are discussed below.

2.6.1 Mandatory retirement

Section 16 of the Public Service Act 103 of 1994 and also the South African Police Service Act 68 of 1995, as amended in 1995, have prescribed the age of 65 years as mandatory retirement for Public Service Act personnel and 60 years for Police Act personnel. Perkins (2000:61) refers to this type of retirement as forced retirement, which also encompasses employees who are compelled to retire due to health reasons or restructuring of the organisation.

Dan (2004:20) is of the opinion that this type of retirement is the same as complete retirement where the retiree is no longer working, either on a full time or part-time basis. It must also be mentioned that employees who have reached their retirement date as prescribed by legislation, may apply for extension, and it is the prerogative of the employer to grant or decline the application to extend the employment of the individual. The minimum and maximum period for extension normally ranges from two to five years. The employer will make an informed decision based on some, but not limited to the following factors: the rationale for extension, the evaluation of the post, the question as to whether it is a critical post?, as well as whether the skill of the individual is in the category of scarce skills and whether the applicant is still fit and healthy to perform his/her duties.

2.6.2 Early Retirement

Early retirement is also known as voluntary retirement and is when the employee chooses to retire prior to his/her prescribed mandatory retirement. Employees may be motivated to retire by various factors such as perceived financial stability, the desire to pursue other personal goals, an unwillingness to relocate with the company to a new place, and many other reasons. Mulvey (2003:26) supports the above view by stating that the decision to retire is influenced by both economic and non-economic factors. Economic factors include current wages, expected pension and Social Security resources, and access to health insurance retirement, while non-economic factors may include health status, family obligations as well as preferences for leisure.

According to Spiegel and Schultz (2003:288) voluntary retirement by nature does not have a significant impact on the retiree's psychological well-being and self-concept, contrary to involuntary retirement where the individual may find himself/herself being downsized for a variety of reasons, such as incompetence. Employees who retire voluntarily choose to forfeit the opportunities to work that are still available to them and they must apply for this type of retirement and the application is subject for approval or refusal.

Employees who want to exit the employment between the ages of 55 and 60, subject to the approval of their applications, will face a penalty of 0.3% (Government Employees Pension Fund, 2004). This penalty will be activated in their lump sum (gratuity) and monthly pension (annuity) payments for every month preceding the age of 60. An affidavit/ statement must be submitted to the employer stating that the member is indeed aware of the penalty.

2.6.3 Retirement based on employee being discharged

Early retirement in South Africa is also facilitated by other factors such as downsizing or rightsizing terms where employees are encouraged to retire earlier at 50 and 55 years of age in order for the employers to address inequality ratios, and or redeployment/restructuring of personnel in order to promote the efficiency of the organisation. In most cases these changes affect those who occupy senior positions in the government sector. In normal circumstances employees do not forfeit any benefits for this type of arrangement because it is based on negotiations.

Another type of retirement under this category is one that is necessitated by the ill-health of the employee such as a disability as a result of injury on duty or incapacity due to any other medical reasons. The employee must also apply and the reasons for this must be clearly stipulated. The various medical reports from specialists must be attached. This is the type of retirement that is very common among the employees of the SAPS, especially those who are in the forefront of preventing and investigating crime. This is necessitated by the nature of their duties as well as the circumstances under which they perform their duties. Illnesses that are common in their request to exit the organisation through ill-health retirement are psychiatric-related such as post-traumatic stress disorders, anxiety disorders and depression. The SAPS as an organisation deal with each application according to its own merit.

2.7 PHASES OF RETIREMENT

In reviewing the literature it transpired that there are other types of retirement that are being practised by other countries, but for the purpose of this research, only the one type that is currently practised by developed countries, known as phased retirement will be discussed.

Allen, Clark and Ghent (2005:48) defined phased retirement as a plan that specifies part-time work for part-time pay or half-time work for half-time pay.

Phased retirement allows the employee an opportunity to withdraw gradually from his/her work with the aim of retiring. It can take the form of giving the employee opportunities such as taking longer leave periods, handling reduced workloads, working fewer hours, doing lighter jobs, and doing part-time work. In this way the employee is assisted in adjusting towards retirement and slowly terminating his/her employment. In Janson (2005:32) one interviewee offered this common explanation with regard to phased retirement:

The institution benefit from the policy by saving salary and it gets people to commit to retirement. The purpose of [our] policies is to provide an incentive to retire and to ease this difficult transition. Some people really can't just retire all at once. They need a phased process so they can go more slowly from full engagement to full retirement in gradual stages.

Leslie (2005:62-63) supports the above view by stating that sudden and abrupt retirement can trigger feelings associated with sense of loss. In contrast, phased retirement allows gradual transition while the person still enjoys continued working and affiliation with colleagues and has time for recreational activities or spending it with grandchildren. Phased retirement would be beneficial to both employees and the organisation as it serves as a middle ground between being employed and being retired, thus affording one an opportunity to prepare oneself for retirement financially, emotionally and socially. The organisation will also benefit by keeping the much needed skills and experience of the employee whilst ushering in the new blood of young and inexperienced employees. Not all retirees will go through these phases; some may skip certain phases depending on the situation and circumstances of each retiree. Therefore, a short synopsis on the phases of retirement will be discussed.

Ackerman and McKain ([sa]:105) and Marcellini, Sensoli, Barbini and Fioraravanti ([sa]:380) identify the three phases of retirement, whilst Retirement (2007) refers to seven phases. The three phases identified by the former authors are pre-retirement, honeymoon and post-retirement and those that identified by the latter authors are remote, near, honeymoon, disenchantment, reorientation, stability and termination phase. The first two phases of retirement will fit in the profile of pre-retirement, while the last three phases will form part of the post-retirement adjustment phase. Butters (2002:vii) also adds stages that will fit into the profile of the post-retirement phase as the retirement routine phase, rest and relaxation phase, and termination phase. The disenchantment and orientation phase that Butters (2002:vii) mentions correlates with the retirement stages identified by Retirement (2007). The phases can be discussed as follows. The pre-retirement phase will include the remote and near retirement, honeymoon phase, as well as the post-retirement adjustment phase that will include the retirement routine phase, the rest and relaxation phase, disenchantment phase, reorientation phase, stability and termination phases.

2.7.1 The pre-retirement phase

This is the phase where the employee has not yet retired. It may be that the employee is not even considering retiring anytime soon. This phase is characterised by two sub-phases namely the remote and near retirement phases according to Retirement (2007) and Butters (2002:vii).

- **The remote phase**

At this stage, retirement is regarded as an event in the distant future and individuals are more interested in their current and future careers. On the other hand, Retirement (2007) is of the opinion that there is often the anticipation of retirement but with little planning. Preparation for pre-retirement, especially in terms of financial stability should start in this phase.

Employees should be encouraged to start saving on the very same day of the beginning of their employment.

- **The near retirement phase**

Employees become increasingly aware that they are approaching retirement and those adjustments are necessary to establish a successful transition. This is the phase where employees prepare themselves for job separation and they start to develop fantasies of what they think retirement would look like. Some employees can experience either positive or negative feelings. In this phase, good planning is necessary for the last five years before retirement.

2.7.2 The honeymoon phase

This phase occurs immediately after retirement. Retirees enjoy their newfound freedom and usually do things that they previously did not have time to do. Atchley (1997:154) stipulates that during this phase the individual lives out the pre-retirement fantasy and that the more unrealistic the fantasy will be, the more likely a feeling of emptiness and disenchantment may be experienced by the retiree. Butters (2002:vii) agrees with Atchley by referring to this phase as the euphoric time, in which retirees can enjoy travelling, long vacations and leisure activities if planned appropriately.

2.7.3 The post-retirement phase

This is the most critical phase in the lives of the retirees because that is where the adjustment and adaptation to the transition need to occur. The phases that will be discussed in this category are the retirement routine, rest and relaxation, disenchantment, reorientation, stability and termination phases.

- **The retirement routine phase**

This occurs just after the honeymoon phase when all the excitement has subsided and the retiree is getting into the routine of activities such as being community volunteer, socialising with friends and close family members, hobbies and any other activity that is close to the heart of the retiree.

- **The rest and relaxation phase**

As previously mentioned, not all retirees will be able to go through all these stages, in particular this one. Some of the retirees, especially those who have prepared themselves for retirement, may not have an opportunity for this phase as they still engaged in many planned routine activities as discussed in the previous phase.

- **The disenchantment phase**

This is the phase which the retirement is characterised by boredom. The feeling of excitement starts to wane, whilst a feeling of disappointment is creeping in, as well as fear and even worthlessness due to lack of integration and assimilation into the new lifestyle, especially if the pre-retirement fantasies were unrealistic. At this stage, the retiree is beginning to realise that he/she is really retired and that is the reality of life.

- **The reorientation/adjustment phase**

Following the period of disappointments and disenchantment, this phase requires the retiree to explore new avenues of adjusting to retirement by establishing routines which may provide structure in daily life. The retiree needs to take stock of his/her life and restart setting more realistic and achievable goals and expectations. This is the phase that the retiree must start to adjust and adapt to the circumstances of being on retirement and get into his/her routine activities again. For example, participating in community activities may be routines that the retiree needs to consider.

- **The stability phase**

This is a critical phase in the lives of retirees because it is a stage when they start to master their retirement roles.

The retiree starts to accept the challenges of retirement and begins to develop a more relaxed lifestyle and become content with his/her life. It is true that some retirees reach this phase immediately after the honeymoon phase, whilst others only

find themselves in this phase after a painful reorientation phase, and the reality is that others never reach this phase at all.

- **The termination phase**

This phase takes place when retirement is cancelled out by illness and physical disability, which are often characteristic of the very old. When people cannot care for themselves any longer, a shift occurs from the role of retiree to the role of the sick and the disabled. This shift in roles is based on the loss of physical capabilities and autonomy, as the retiree might depend to other people running his/her day to day activities. Depending on the situation, if the retiree is still physical fit and healthy, he/she may also decide to return to work or start a business as a consultant.

2.8 IMPACT OF RETIREMENT

General evidence points to the fact that much has been said and written about preparation for pre-retirement, but there are few of those studies that focus on setting dreams and goals for retirement in a holistic view (Hershey, Mowen & Jacobs-Lawson, 2003:343). The bulk of work on retirement is about getting finances in order for one to retire comfortably, yet the fulfilment of dreams and goals is what a healthy retirement is all about. It provides direction and connection, gives a sense of purpose, develops creativity, brings satisfaction and builds a sense of fulfilment during the retirement.

Nuss and Schroeder (2002:88) concur with the above view by maintaining that retirees with financial challenges, health issues, whose identity was tied up in their jobs, who were forced to retire, and who have made few, if any, plans often have difficulty in adjusting. Nuss and Schroeder (2002:88) further maintain that whether people are able to adjust satisfactorily depends to a large extent on the attitudes and behaviour patterns developed during their working years and that to make a good

adjustment, people must be willing to re-organise their lives and change their self-perspective.

A discussion will follow of those factors that may affect retirees in their post-employment period if not properly and effectively managed through retirement preparation. The discussion will include, among others, economic issues, psycho-social aspects, health, finances, accommodation, leisure activities and self-esteem.

2.8.1 Psycho-social factors

Retirement is usually a difficult time and it requires a considerable amount of adjustment. Retirement does not need to be gloomy. With proper preparation and planning, retirement could be a wonderful new beginning (Dennis, 2007:60). As alluded to in the previous section, many people made the mistake of believing that planning and preparation for retirement means only saving enough for the future. A successful transition to retirement should include the many different psycho-social aspects that need to be taken into consideration such as self-esteem, accommodation, leisure activities and health factors. To see retirement planning only on the basis of financial arrangements alone, is like trying to prepare soup using only boiling water, a necessary component, but by far not the only ingredient (Hirsch, 2009:15). Preparation for retirement is much broader than just financial preparation.

2.8.2 Health factors

As people grow older, each and every individual experiences an increasing number of major changes, including but not limited to physical changes of aging. How people handle these changes as well as regular stress, is the key to the aging well. Goldberg and Beitz (2006:42) stipulate that in order to resist the negative effects of aging, older adults must remain active because a disengagement from life activities leads to decreasing life satisfaction. Atchley (1997:68) concurs with the above view

by asserting that life satisfaction positively correlates with a continuous pattern, routine, and structure. While the specific ingredients of healthy aging are different for everyone, the common factors are recognised as being good mental health and the ability to manage stress (Rosenkoetter & Garris, 2001:719). Goldberg and Beitz (2006:43) also support the view that both high activity and a continuous life pattern promote healthy aging. There are some diseases that are common in older adults, however, getting old does not automatically mean poor health or that one will be confined to walker or in a wheel chair. Goldberg and Beitz (2006:42) have observed that despite the negative physical changes associated with health problems and the altered appearance of aging; most elders are well adjusted to their age patterns of life.

As people age, they go through natural physiological processes. However, certain factors such as inactivity, poor diet, stress and environmental conditions can speed up these processes (Goldberg & Beitz, 2006:50). It is also imperative that individuals go for regular medical/physical check-ups by a qualified physician, so that specific areas of risk can be assessed and dealt with. It is also important to build one's resilience and find healthy ways to cope with challenges. Nutrition is one of the main components of good health. It plays a major role in disease prevention, especially in obesity, heart disease, diabetes and cancer. A balanced eating plan is one in which daily food intake provides all the protein, fats, carbohydrates, vitamins and minerals that the body and mind needs to stay healthy.

2.8.3 Financial factors

According to Atchley (1982:122), employees are expected to lose up to 50% of their income after retirement. The sudden drop of an income in the household can be a crisis for families and consequently lead to disenchantment as stated in Butters (2002:vii). It is clear that without proper financial planning, retirees will struggle to survive on a salary below their usual income, taking into consideration that some

may still have debts to take care of during the retirement. Burzawa (1998:23) is of the opinion that some of the financial problems experienced by the retirees occur as a result of an underestimation of the cost of lifestyle they lead during and after employment. Minton (2012:3) supports the above view by stating that another reason is that when jobs are changing, many people have a tendency of cashing out their pension funds to plough into their current lifestyle or to settle debts.

It is estimated that only 6% of South Africans will be able to retire comfortably in future (Jackson, 2010a:3). The author also states that millions of South Africans face a future of working well past the retirement age in order to increase their finances. Inadequate financial planning means many experience huge shortfalls in what they would actually need in order to retire comfortably and contentedly. Hershey, Jacobs-Lawson, McArdle and Hamagami (2007:27) concur with Jackson (2010a:3) by asserting that research has revealed that only a small fraction of working individuals who reach retirement age have accumulated assets worth more than twice their pre-retirement annual income.

In another survey, the retirement monitor conducted by Old Mutual, it was revealed that 67% of employees contributed less than 10% of their salary to their retirement fund each month (Aitchison, 2010:23). This is a serious concern given that it is estimated that employees need to contribute a minimum of 15% (including the employer contribution) over a period of time to have sufficient savings at retirement.

Another survey conducted by Sanlam in August 2011 (Sanlam's Benchmark Survey, 2011) also emphasised the aspect of saving by showing that most pensioners these days have a responsibility to top up their pensions with other sources of income, such as retirement annuities to maintain their living standard. The three key drivers of achieving one's savings goal are how much one saves, how long one saves and

the return one earns on one's investment. Therefore, the sooner the employees start saving the better.

Based on the above discussion, it is clear that the core of good financial management in retirement years lies in the preparation and planning that has been undertaken during the working years. Whether adequate provision has been made or not will have a direct impact on retirees' lifestyle, once income is drastically reduced. There is a considerable gap between what employees are saving and what they should be saving to be able to retire comfortably. Adequate and timely financial planning will allow the retiree to adjust to retirement with a positive outlook and a whole new of possibilities to enjoy life instead of struggling to make ends meet (Dennis, 2007:60).

2.8.4 Accommodation

Accommodation is one of the essential aspects in the preparation for retirement. Employees should plan well in advance for accommodation as it can play a crucial role in their well-being on retirement (Blakeley & Ribeiro, 2008:746). It is true that it is difficult to get a suitable property within a reasonable amount. The authors also maintain that employees should make an informed decision well in advance as to whether they will stay in their own property or they will need a cozy small property in a retirement village. They also state that employees need to explore the type of accommodation that will suit their needs,

taking into consideration the affordability, accessibility for the aged, safety and security, size, climate, the support system in the area, as well as proximity to facilities such as shops, chemist, hospitals, library and sport.

There are various options of accommodation that are available in the market for retirees these include, but not limited to the following:

- own or rented house;

- own or rented flat;
- own or rented duplex;
- retirement village; or
- old age home.

The retiree needs to explore the advantages and disadvantages of buying or renting each of the aforementioned accommodation. Minton (2012:4) indicates that buying a home in a retirement village may be a disadvantage to others because a retiree may only be the legal owner of the property while still alive, which lapses when he/she dies. This is like paying rent in advance, and the person will still pay for levies and the provision of facilities. The house/unit never really becomes the retiree's property.

2.8.5 Leisure activities

Many people who are close to retirement are anxious about how they are going to keep themselves busy when they retire. They fear that they may become bored, lonely and frustrated when they have too much time in their hands (Rosenkoette & Garris, 2001:719). It is also true that everyone has different ways of experiencing meaning and joy in life, and that some activities a person enjoys may change overtime. The authors also indicate that retirement is a time for new recreational pursuits and travel and an opportunity to develop new mental and physical routines. They further argue that it is important to find ways to reach out and connect to others. Loneliness and isolation are major threats to aging well.

Having people one can turn to for company and support is a safeguard against depression, disability, hardships and loss (Goldberg & Beitz, 2006:47). Therefore, some leisure activities to be considered after retirement may include, but not limited to those described below.

- **Social Networks**

Staying connected with friends and family, is not always easy as one grows older, even for those who have always had an active social life. It is good to spend time with people one likes and who make one feel happy. Regular face to face contact will help a person ward off depression and stay positive. It could be a neighbour one likes to walk with, a lunch date with an old friend, or do window shopping with one's spouse or children.

- **Volunteer**

Re-investing back into the community is a wonderful way to strengthen social bonds and meet new people. The meaning and purpose one gains get in helping others will enrich and expand one's life. Volunteering is a natural way of meeting others interested in similar activities or who share similar values. According to Goldberg and Beitz (2006:42), life satisfaction is positively correlated with a continuous pattern, routine and structure, and that sudden change such as forced retirement may well have a negative impact on a retiree's health and well-being. The authors add that volunteering for causes of interest in one's middle years satisfies both the need for activity as well as continuity even though the routine of daily living could differ.

- **Sport**

There is a need to become involved in sport activities suitable for aging, including regular exercise. This will help the retiree to refrain from living a sedentary lifestyle. Sport activities are good in maintaining health and agility as well as giving the individual a mental health boost. Fonza–Thomason (2008:68) states that golf is one of the activities a retiree will enjoy as it is fun, relaxing and definitely challenging.

- **Enrol in self-improvement courses**

This is a better way of keeping one's brain active and maintaining creativity that will help to prevent cognitive decline and memory problems.

The more one uses and sharpen the brain, the more benefits one will get. The retiree can try a variation of aspects such as learning to dance and cooking classes. Play games that will tease your mind, such as computer games and puzzles.

- **Travelling**

Travelling is a popular leisure activity for many retirees. Those who are financial stable tend to enjoy themselves by visiting famous landmarks around the country and even abroad. This is also the time to visit friends and relatives one has not seen for ages.

- **Join social support groups**

Social support groups for the retirees are also very popular and deal with different aspects to keep busy. Support groups are crucial in situations when a retiree or significant other is coping with a chronic illness or a recent loss as he/she will be embraced and supported by those who share the same challenges.

2.8.6 Self-esteem

The maintenance of self-esteem is an enormous task for the retired employees and is one of the aspects that are critical in preparing employees for retirement. According to Hooyman and Kiyak (1996:2008), self-esteem is based on an emotional assessment of the self, whereas self-concept is the cognitive definition of one's identity. Therefore, self-esteem for the retired can be enhanced by means of maintaining and improving aspects such as financial, and psychological as well as

physiological stability, including but not limited to, continued sustainability of social networks with former colleagues, friends and family members. In situations when all or any of above aspects is affected, the retired person is unable to maintain self-esteem effectively and therefore, this may trigger fear and frustration and thereby influence undesirable illnesses such as depression and anxiety disorders. Ross and Drentea (1998:318) state that there are two possible ways of viewing retirement. Some people view it as liberating whereas others view it as alienating. These views are based on the fact that retirees enjoy their newfound freedom and usually do things that they previously did not have time to do. Those who view retirement as alienating used to be in positions of power and prestige while still employed and that power also earned them certain positions in their society. As they have retired, those positions are no longer attached to them and therefore their self-esteem is affected. Nuss and Schroeder (2002:91) concur with Ross and Drentea (1998:318) by asserting that people who become so dependent on the larger salaries and the perks associated with some senior institutional officer positions may find it more difficult to make an easy transition because in every change something is gained and something is lost.

2.9 ROLES AFTER RETIREMENT

Retirement is not only a career transition, but a family transition as well. It can affect lifestyle choices as well as the quality of life of both spouses (Moen, 2003:2). Rosenkoetter and Garris (2001:705) also concur with the above view by asserting that retirement has a significant impact not only on the retiree, but also the family. It generally results in a significant increase in the amount of time that spouses spend together, which can improve the quality of their relationship or create marital conflict as they tried to settle in new roles or routines. A common example will be in situations where the wife used to be the head of the family and therefore had a mandate to take crucial family decisions in the absence of the husband. Dennis (2007:61) also maintains that couples fail to realise the likely impact of changing

roles as well as the increased amount of time a twosome will probably be spending together.

A change in the financial circumstances of the retiree, where the income is no longer enough to cater for the family may also influence the reversal of roles in the family where the career need to be cared for in order to survive. This will be common in situations where the retired couple did not save enough to cover their needs during the retirement.

The state of health of the retiree may also influence the reversal of roles where the nurturer needs to be nurtured due to illness and or physical disability which are common in old people. When people cannot care for themselves any longer, a shift occurs from the role of being nurturer to the role of needing nurturing. This is a very critical stage in the life of the retiree since the loss of physical capabilities will result in the loss of autonomy, as the retiree may now have to depend to other people to run his/her day to day activities. Referring to change, Schlossberg (2005:25) states that a significant change in the retiree's life will require a greater adjustment mentally. The author also specifies that the adjustment of retirees depend on the ability to let go of one's work role, searching for a new way to organise one's life, creating or beginning a new life, investing in new activities, relationships and assumptions about the world of retirement. It is therefore essential for couples to understand that this is a critical stage where they need to adapt and adjust to all these changes with maturity, and to respect and tolerate each other irrespective of the changes in their midst.

2.10 SUMMARY

This chapter dealt with the theoretical conceptualisation of retirement as well as major aspects that need to be considered during planning for retirement. Chapter Three will focus on the research methodology implemented in the

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In Chapter Three a detailed account of the method that was used to carry out the research study will be provided. Specifically, attention will be paid to the approach, the design, sampling method and the actual sample used how information was collected from the research respondents and finally how the analysis took place and the writing of the final report.

3.2 RESEARCH APPROACH

A quantitative research approach was utilised in order to gather numerical data and the analysis focused on specific variables through rating scales, frequency counts and statistical methods, to determine the needs of employees and retired members for a pre-retirement programme within the SAPS. This quantitative research approach was guided by the research problem that is consistent throughout the study, as well as the specific research procedures (Creswell, 2009:233).

The quantitative approach was the most suitable as the researcher is interested in objective and analytical information to draw conclusions from a large sample of 105 respondents (Kumar, 2011:20; Fouché & Delpont, 2011:63). The purpose of the research was exploratory in nature as the researcher wanted to familiarise himself with the needs of employees and retired members for a pre-retirement programme within the SAPS (Babbie, 2005:88).

3.3 RESEARCH DESIGN AND METHODS

3.3.1 Research design

The researcher was seeking to explore the need and to determine the contents for a pre-retirement programme from the employees in the SAPS (Welman & Kruger, 2001:46). The plan or blueprint according to which data was collected in order to investigate the research question in the most economical manner was a quantitative-descriptive survey design (Babbie & Mouton, 2006:74). Certain plans were thus been followed and procedures that span the decisions from broad assumptions to detailed method of collection and analysis was implemented (Welman et al., 2005:233).

For exploratory purposes, survey research was used in the study with the employees of the SAPS as the units of analysis (Babbie, 2007:244). In making use of the survey, the researcher was able to plan for a quantitative or numeric description of trends, attitudes, or opinions by studying the sample of a specific population (Creswell, 2009:234). Questionnaires were used as data collection tools, and the respondents were selected by means of a randomised sampling method (Fouché & De Vos, 2005b:137). As the researcher was interested in collecting original data for describing a population too large to observe directly, the survey research was considered the best method to use (Babbie, 2007:244).

3.3.2 Research population, sample and sampling method

The first population group of the study were the 800 employees of the SAPS at age 18 to 65 years, in the geographical area of the Gauteng provincial office (Neuman, 2003:216). The second population group were personnel of the SAPS already exposed to retirement and were identified through the Elderly Care Fund organisation (Welman et al., 2005:52).

Two samples were selected for this exploratory study; the first sample consisted of 10% (80) of the population of 800 SAPS employees based in the Gauteng provincial office between the ages of 18 to 65 years (Welman et al., 2005:57). Sampling took place irrespective of rank, level, race, gender, language or religious preferences (Babbie, 2007:199). For the second sample, 35 retired SAPS employees in Gauteng province were selected.

A probability sampling method, known as simple random sampling, was utilised to select the first sample of respondents, to allow each employee an equal chance of selection (Babbie & Mouton, 2001:175). The rationale for using this method was to serve as a check on conscious or unconscious bias on the part of the researcher, and provides the basis for estimating the characteristics of the population as well as estimating the accuracy of the sample (Babbie, 2007:191). The personnel list from Human Resources at the SAPS was used to work from and select respondents according to a table of random digits (Strydom, 2005b:199).

Since the availability and accessibility is not known and cannot be guaranteed with the second sample of retired members, the researcher relied on his experience and ingenuity in using the non-probability sampling in the form of purposive sampling (Welman et al., 2005:69). Thirty five retired members of the SAPS in Gauteng province were identified through the assistance of the staff of the Elderly Care Fund organisation. The organisation is a section 21 company responsible to render support to the retired members of SAPS. A prerequisite for the purposive sampling was that retirees need to have been on pension for at least one year.

3.3.3 Data collection

Two well-designed questionnaires were developed (see Appendices E& F) that were capable of soliciting information appropriate for analysis in this quantitative study

from the members as well as from the retired members of the SAPS (Delpont, 2005:166).

Closed- as well as open-ended questions were used to collect data, and leading questions were avoided at all costs. The advantage of closed-ended questions is that they provide a greater uniformity of responses and are more easily processed than open-ended questions (Babbie, 2007:246). On the other hand, the advantage of open-ended questionnaires is that the respondent's answer is not influenced unduly by the questionnaire and the replies from respondents can provide a rich source of varied material which could perhaps have been untapped by categories on a pre-coded list (Welman et al., 2005:175). Therefore the combination of both closed- and open-ended questionnaires represented the appropriate tool to gather relevant information. Questionnaires were presented in English, since it is a language that is commonly used by employees in the organisation.

To detect possible flaws in the questionnaire such as ambiguous instructions or inadequate time limits, or determine the interpretation of questions by respondents, pilot testing of the questionnaire was done with two employees at head office and with two retired employees in the Gauteng province (Welman & Kruger, 2001:141). The pilot testing helped the researcher to identify any difficulties respondents might experience in terms of participating in the study (Bless & Higson-Smith, 2000:152). Through the pilot testing the researcher was able to test the accuracy and appropriateness of the questionnaires and modify the questionnaires if necessary for the main investigation (Strydom, 2005c:211). The outcomes of the pilot testing resulted in the modification of both questionnaires. The retired employees suggested the inclusion of the old non-militarised rank in their questionnaires, while the serving employees of the SAPS requested the inclusion of both grades and standards with regard to the question on highest qualifications. The respondents used for the pilot testing did not form part of the actual study.

Questionnaires were delivered to the Employee Health and Wellness personnel to assist in the distribution thereof to respondents in the SAPS. Questionnaires for retired SAPS employees were delivered to the management of the Elderly Care Fund organisation for distribution. This enabled both groups to complete the questionnaires at their own time and pace. The questionnaires were collected within a period of four weeks from the date of distribution. Data collected will be safely stored at the Department of Social Work and Criminology for 15 years according to the policy of the University of Pretoria.

3.3.4 Data analysis

Data was analysed after completed questionnaires were received from the respondents. Through analysing, data was gained, categorised, manipulated and summarised to obtain answers to the research question and draw conclusions (Creswell, 2009:152; Fouché & Bartley, 2011:248-249; Kruger, De Vos, Fouché & Venter, 2005:218). The data will be presented statistically to transform data into figures, percentages, tables, graphs and charts.

The interpretation of results guided the researcher in drawing conclusions concerning the needs of employees in preparation for retirement (Creswell, 2009:152). Reliability and validity were ensured in the following manner. Face validity was upheld by making sure there was a logical link between the questions in the questionnaire and the objectives of the study (truthfulness) in other words, to measure what it is supposed to measure (Neuman, 2003:183). To enhance content validity, the researcher ensured that the questions covered the full range of the issue being studied, namely, the utilisation evaluation of the EHWP for the National Office of the DRDLR (Kumar, 2011:180).

It was difficult to ensure reliability as the questionnaire was not going to be tested repeatedly in the study (Kumar, 2011:182; Neuman, 2003:179). The researcher tried to improve reliability by pilot testing the questionnaire (Neuman, 2003:181).

3.4 SUMMARY

In this chapter various aspects of the research methodology, pertaining to this study were explained. This included an explanation of the research approach and design, the data collection method and a description of the research instrument.

In the next chapter data will be analysed. The interpretations arising from the results will be linked with literature reviewed in Chapter Two of the report.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

In this chapter data derived from the study will be statistically analysed and interpreted. The South African Police is a huge and dynamic organisation with approximately 197,469 personnel, and therefore, this study seeks to explore the need for a pre-retirement programme that will cater for the needs of the employees. The programme will be based not on assumptions, but on the perspective of what people say they want.

A quantitative research method was used to present a large volume of data on the need for a pre-retirement programme in the SAPS. Two well-designed questionnaires were developed to solicit information from two separate samples, that is, both serving and retired employees of the SAPS. The presentation of findings therefore, will be classified into two sections, data obtained from serving personnel of the SAPS as well as data obtained from the retired personnel of the SAPS.

For the purpose of the discussion the researcher will refer to sample A and sample B. Sample A consists of 80 units of analysis who participated ($n=80$) with a 100% response rate of questionnaires. The sample for retired employees was 35 units of analysis with a response rate of 69%, whilst sample B consists of 24 units of analysis who participated ($n=24$) in the study. The data will be presented by means of text, figures, tables, percentages, graphs and charts. The questionnaire utilised to gather data for sample A is divided into three sections, whereas the questionnaire for sample B is divided into two sections, and therefore data will be presented in the same order as per appendices E and F.

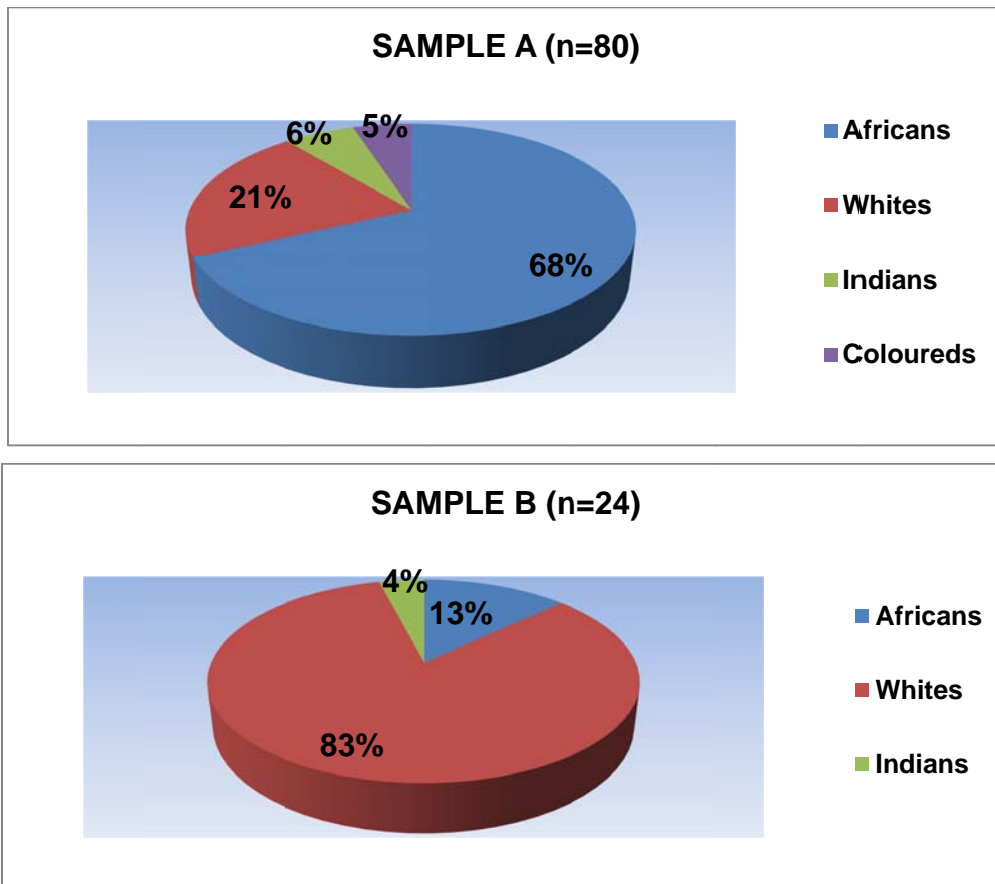
4.2. DATA PRESENTATION

4.2.1 Biographical information

This section focuses on the variables obtained from the biographical information completed by the respondents. These variables include race, gender, age, marital status, home language, job title or rank, number of years in the SAPS or number of years on retirement, as well as highest qualification.

4.2.1.1 Race

❖ **Figure 1: Pie chart of race distribution**



The above pie charts illustrate the race frequency distribution of respondents in both samples. Sample A is dominated by 68% African respondents, while sample B consists of 83% white respondents.

The interpretation of race frequency distribution on both samples is a reflection of the general population where the study was conducted. The Gauteng SAPS Provincial Office is dominated by Africans, while sample B reflects that retired members of the SAPS in Gauteng are mostly Whites. These trends may be influenced by the database of the Elderly Care Fund as they played a crucial role in assisting with data collection from the retired employees. The current trends may also be influenced by the fact that most Africans prefer to relocate back to their places of origin once they retire. That is where they are getting their support system; hence the majority of respondents in Gauteng are mainly Whites.

4.2.1.2 Gender

❖ **Table 1: Gender distribution**

| Gender | SAMPLE A | Percentage | SAMPLE B | Percentage |
|---------------|-----------------|-------------------|-----------------|-------------------|
| Male | 33 | 41.25% | 22 | 91.7% |
| Female | 47 | 58.75% | 2 | 8.3% |
| Total | 80 | 100% | 24 | 100% |

Table 1 illustrates that the majority of respondents in sample A (58.75%), are females, while sample B is dominated by 91.7% male respondents.

4.2.1.3 Age

❖ Table 2: Age distribution

| Age | SAMPLE A | Percentage | Age | SAMPLE B | Percentage |
|--------------|-----------|-------------|--------------|-----------|-------------|
| 18-25 | 7 | 8.75% | 50-55 | 2 | 8.3% |
| 26-30 | 11 | 13.75% | 56-60 | 1 | 4.2% |
| 31-35 | 11 | 13.75% | 61-65 | 3 | 12.5% |
| 36-40 | 15 | 18.75% | 66-70 | 7 | 29.2% |
| 41-45 | 16 | 20% | 71-75 | 6 | 25% |
| 46-50 | 14 | 17.5% | 76-80 | 2 | 8.3% |
| 51-55 | 4 | 5% | 86-90 | 3 | 12.5% |
| 56-60 | 2 | 2.5% | 91-95 | 0 | 0 |
| Total | 80 | 100% | Total | 24 | 100% |

Table 2 illustrates that in Sample A 20% of respondents are between 41 and 45 years of age. In sample B 29.2% of the respondents were found to be between 66 and 70 years of age.

4.2.1.4 Marital Status

❖ Table 3: Marital distribution

| Marital Status | SAMPLE A | Percentage | SAMPLE B | Percentage |
|-------------------|-----------|-------------|-----------|-------------|
| Single | 22 | 27.5% | 0 | 0 |
| Engaged | 4 | 5% | 0 | 0 |
| Married | 43 | 53.75% | 18 | 75% |
| Divorced | 2 | 2.5% | 3 | 12.5% |
| Separated | 2 | 2.5% | 0 | 0 |
| Remarried | 1 | 1.25% | 0 | 0 |
| Life Partner | 4 | 5% | 0 | 0 |
| In a relationship | 2 | 2.5% | 0 | 0 |
| Widow/Widower | 0 | 0 | 3 | 12.5% |
| Total | 80 | 100% | 24 | 100% |

Table 3 illustrates that marital status in sample A varied within all categories with 53.75% of the total sample being married and 27.5% being single. In contrast, sample B is dominated by married respondents who constitute 75% of the total sample, with 12.5% evenly distributed between the divorced and widow/widower categories.

4.2.1.5 Language

The table below identifies the home language of the respondents, although all questionnaires were in English.

❖ **Table 4: Language distribution**

| Language | SAMPLE A | Percentage | SAMPLE B | Percentage |
|--------------|-----------|-------------|-----------|-------------|
| Afrikaans | 20 | 25% | 18 | 75% |
| English | 10 | 12.5% | 3 | 12.5% |
| Sepedi | 8 | 10% | 1 | 4.2% |
| Sesotho | 10 | 12.5% | 0 | 0 |
| Setswana | 11 | 13.75% | 1 | 4.2% |
| SiSwati | 0 | 0 | 0 | 0 |
| Tshivenda | 4 | 5% | 0 | 0 |
| Ndebele | 3 | 3.75% | 0 | 0 |
| Xhosa | 2 | 2.5% | 0 | 0 |
| Zulu | 7 | 8.75% | 1 | 4.2% |
| Tsonga | 5 | 6.25% | 0 | 0 |
| Total | 80 | 100% | 24 | 100% |

Table 4 reveals that in both samples the majority of respondents were Afrikaans speaking with 25% and 75% falling into that category. Setswana was the second highest in sample A with 13.75%, while English fell into second place in sample B being 12.5%.

4.2.1.6 Job title/Rank

❖ Figure 2: Pie chart of rank distribution

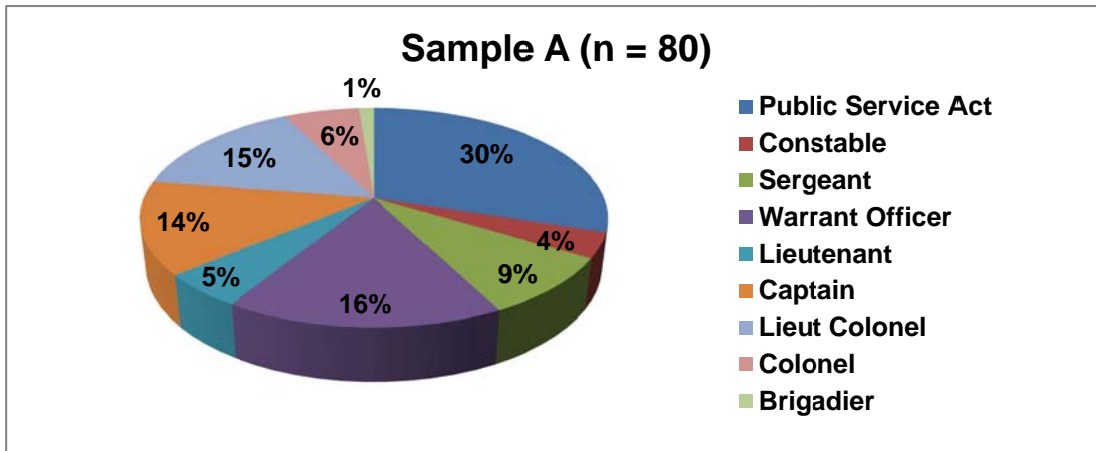


Figure 2 reflects that in sample A 70% of the respondents were found to have been appointed in terms of the South African Police Service Act 68 of 1995, while 30% were appointed in terms of the Public Service Act 103 of 1994. Sample A also reflects that the ranks of employees appointed under the Police Act showed a relatively distribution between the rank of a Constable and Lieutenant Colonel, with Warrant Officers being the highest with 16% and Generals not being represented at all.

4.2.1.7 Number of years of service in the SAPS and on retirement

❖ **Figure 3: Pie chart of number of years in the SAPS**

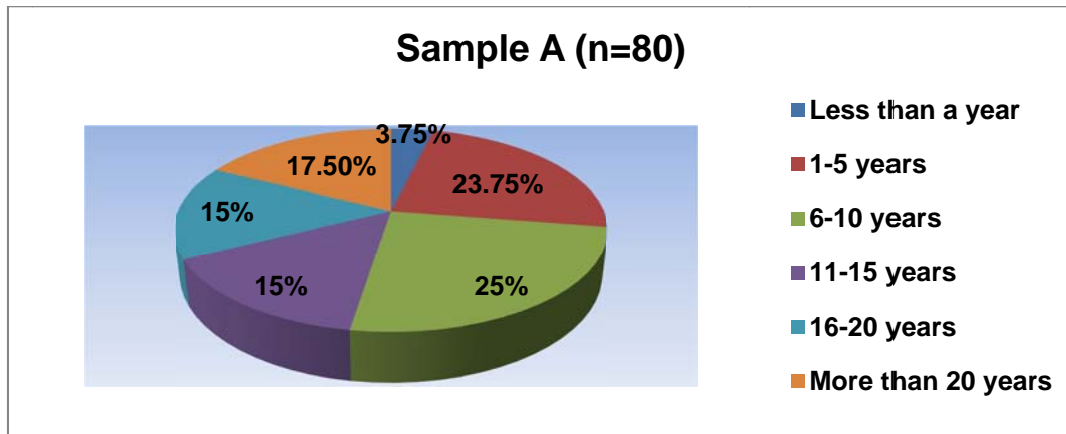
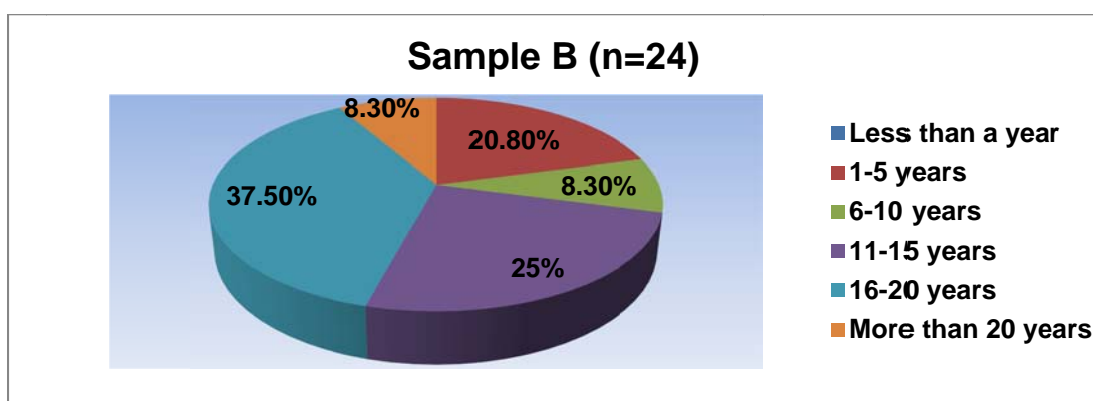


Figure 3 reflects that 25% of the respondents of Sample A have between six to ten years of service and 23.75% with one to five years of service in the SAPS. It is interesting to notice that 17.50% of the respondents have more than 20 years of service. Those are the people who have been with the SAPS for quite some time and who know and understand the culture of the organisation that may provide valuable inputs into the study.

❖ **Figure 4: Pie chart of number of years on retirement**



The findings in sample B reflect that 37.50% of respondents who are on retirement fall into the range of 16 to 20 years, followed by 25% in the range of 11 to 15 years. Two of the respondents have been on retirement for more than 20 years. These

findings concur with Bellamy (2007:33) that life expectancies are longer than ever before and that there is a strong likelihood that a person could live another 30 to 40 years after retiring.

4.2.1.8 Highest Qualification

❖ Table 5: Educational level of sample A

| Education | Frequency | Percentage |
|----------------------|-----------|-------------|
| Standard 8/Grade 10 | 2 | 2.5% |
| Standard 10/Grade 12 | 30 | 37.5% |
| Diploma | 29 | 36.25% |
| Degree | 7 | 8.75% |
| Honours | 8 | 10% |
| Master's | 0 | 0 |
| Doctorate | 0 | 0 |
| Other | 4 | 5% |
| Total | 80 | 100% |

Table 5 illustrates that 37.5% of the respondents passed their Grade 10, followed with those with diploma and degrees with 36.25% and 8.75% respectively. Ten percent of the respondents passed their honours degrees, while only 5% were found to be below Grade 10 or Standard 8 in terms of educational qualifications.

4.2.2 Section A for sample A: Knowledge of pre-retirement planning among the SAPS employees

❖ Figure 5: Pie chart of retirement age preference

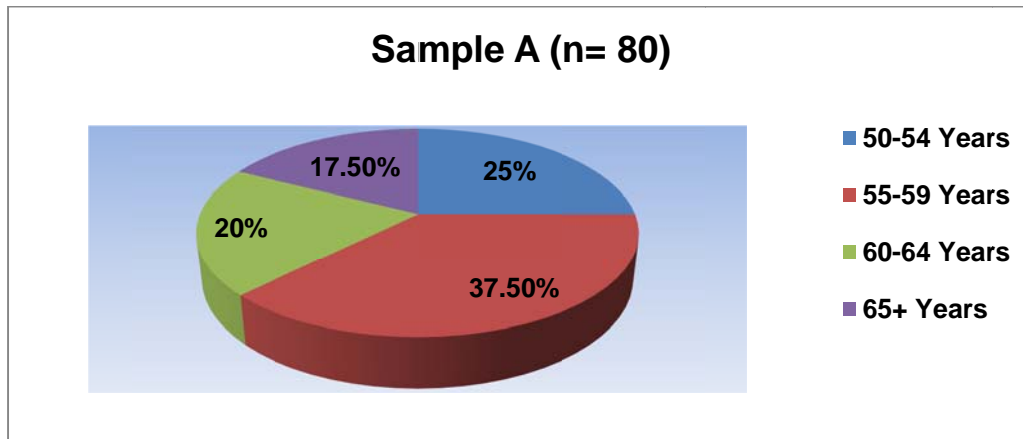


Figure 5 illustrates that 37.5% of the respondents reflected their interest in retiring between the ages of 55 to 59, followed by 25% of those who would like to retire between the ages of 50 to 54. A section of 17.5% of the total sample would prefer to retire from the age of 65 and above. The findings showed that it is common in the SAPS where it is obvious through applications for early retirement that the majority of employees would like to retire between the ages of 50 to 59. This trend correlates with the Old Mutual Retirement Survey 2010 and with the research of Mulvey (2003:26) that the choice of early retirement by employees may be caused by the desire to cash out on their pension benefits.

❖ Figure 6: Cylinders of the best compulsory retirement age preference

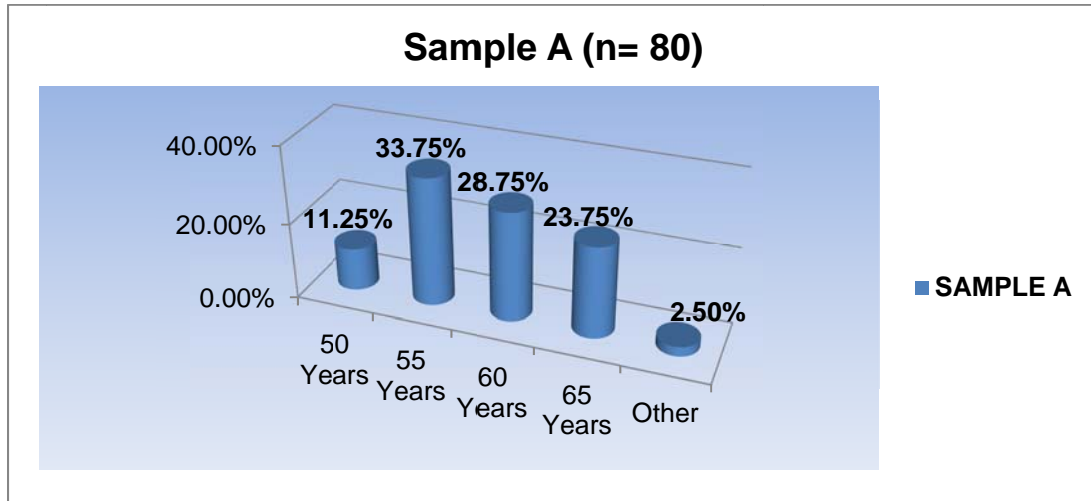


Figure 6 illustrates that 33.75% of the respondents indicated that they would like the compulsory retirement age to be 55 years and 28.75% would like compulsory retirement age to be 60 years. The findings showed similarities with those in Figure 5 on age retirement preferences, as the majority (62.5%) of respondents would prefer to retire between the ages of 50 to 59. The response of 23.75% of the respondents who would like the compulsory retirement age to be 65 years concurs with the results on retirement age preferences in Figure 5 where 17.5% of the respondents prefer to retire at 65 years of age. These results correlate with the findings in Nuss and Schroeder (2002:91) that retirement is not specifically age-related, except towards the end of the career, because people can make transitions at the ages of 50, 55, 60 and so forth, and can move in many different directions.

❖ **Table 6: Retirement accommodation preference for sample A**

| Accommodation | Frequency | Percentage |
|-------------------------|------------------|-------------------|
| Rented house | 4 | 5% |
| Own house | 67 | 83.75% |
| Rented flat | 2 | 2.5% |
| Rented duplex | 1 | 1.25% |
| Own duplex | 0 | 0 |
| Rented room | 2 | 2.5% |
| Rented RDP house | 0 | 0 |
| Own RDP house | 0 | 0 |
| Shack | 0 | 0 |
| Mud house | 0 | 0 |
| Extended backyard house | 1 | 1.25% |
| Park home | 0 | 0 |
| Other | 3 | 3.75% |
| Total | 80 | 100% |

Table 6 illustrates that the majority of respondents (83.75%) indicated that they would prefer to stay in their own homes on retirement, while 11.5% vary between renting a house, flat, duplex and a room. There was a lack of responses by 3.75% of the respondents who did not indicate their accommodation preference on retirement. The findings that the majority of employees prefer their own accommodation concurs with Blakeley and Ribeiro (2008:746) who state that employees need to explore the type of accommodation that will suit their needs, taking into consideration the affordability, accessibility, safety and security, size, climate, and the support system in the area, as well as proximity to facilities such as shops, chemist, hospitals, library and sport.

Seventy one percent of the respondents indicated that they would prefer to stay with their spouses when retired, while 13.75% indicated their intention to stay with their children and immediate families, and 8.75% would prefer to stay alone when retired. There was no preference concerning living arrangements indicated by 3.75% of the respondents.

The majority of respondents (63.75%) indicated that they would be able to take care of themselves financially when retired, while 31.25% indicated their intention to rely on their spouses to support them financially, and only 5% would depend on their children and family members for financial support.

❖ **Table 7: Financial preparedness of the SAPS employees for retirement**

| Financial Preparedness | Frequency | Percentage |
|-------------------------------|------------------|-------------------|
| Very prepared | 11 | 13.75% |
| Reasonably prepared | 33 | 41.25% |
| Not sure | 22 | 27.5% |
| Not prepared at all | 14 | 17.5% |
| Total | 80 | 100% |

Table 7 illustrates that 55% of the respondents indicated that they were financially reasonably or very prepared for retirement, while 45% of the respondents were financially not sure or not prepared for retirement at all. These findings may be influenced by the results of Figure 2, due to a correlation between rank and salary. In Figure 2 the representation of commissioned officers from the rank of Lieutenant to that of Brigadier accounts for 41%, while the representation of lower rank employees (non-commissioned officers) from Constable to Warrant Officer is 29%.

❖ **Table 8: Satisfaction of SAPS employees concerning their preparation for retirement**

| Level of Satisfaction | Frequency | Percentage |
|-----------------------|-----------|---------------|
| Very Satisfied | 15 | 18.75 |
| Reasonably Satisfied | 28 | 35% |
| Not sure | 24 | 30% |
| Not very satisfied | 13 | 16.25% |
| Total | 80 | 100% |

Table 8 illustrates that 53.75% of the respondents indicated that they are reasonably or absolutely satisfied concerning their overall preparation for retirement, while 46.25% vary between not sure and not very satisfied about their overall satisfaction with regard to preparation for retirement. A similar trend was noticed with financial preparedness (Table 7) where 45% of respondents varied between not sure and not prepared at all in terms of their overall financial preparation.

❖ **Figure 7: Pie chart on feelings about retirement**

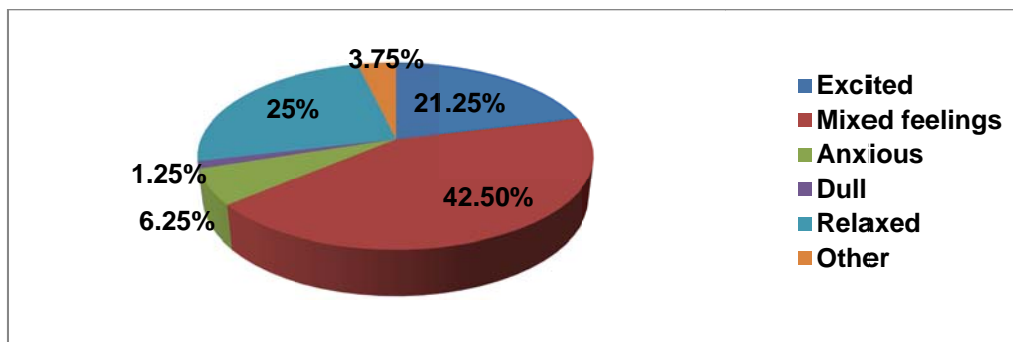


Figure 7 illustrates that 50% of the respondents described their feelings as mixed, anxious or dull when they think about retirement, while 46.25% described their feelings as relaxed and excited. A small percentage of 3.75% did not respond to this question. The respondents were asked what they thought were the main reasons for their feelings. The responses were as follows.

- “Mixed feelings – fear of unknown and change of routine.”
- “Excited because I worked hard and invested for retirement.”
- “Anxious because it is scary to think about retirement.”
- “Relaxed knowing that I am financial sufficient.”
- “Mixed feelings as I am not sure what the future hold for me.”
- “Excited - time to spend on hobbies.”
- “Mixed feelings - never think about retirement preparations.”
- “Mixed feelings as I am not sure how am I going to keep myself busy.”
- “Mixed feelings as I wonder whether I will cope financially after retirement.”
- “Relaxed- more time to spend with loved ones.”
- “Mixed feelings because it will be difficult to adjust after a career of 40 years.”
- “Excited as I will tour South Africa and neighbouring countries, do things I never had a chance to do.”
- “Excited because of proper planning, not only on finances, but on life skills as well.”
- “Relaxed because I will be enjoying life on retirement.”

These comments are in line with the views of Ross and Drentea (1998:318) who stipulate that there are two possible ways of viewing retirement. Some people view it as liberating, whereas others view it as alienating.

❖ **Figure 8: Pie chart of attendance of a pre-retirement programme**

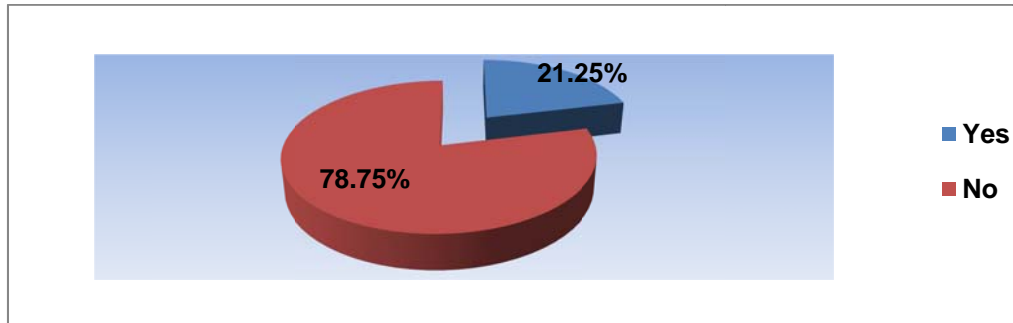


Figure 8 illustrates that the majority of respondents (78.75%) indicated that they had never been exposed to a pre-retirement programme, while 21.25% agreed that they had been exposed to a pre-retirement programme.

❖ **Table 9: Content of pre-retirement programme(s) attended by respondents**

| Programme content | Frequency | Percentage |
|--------------------------------------|-----------|------------|
| Health or medical aspects | 8 | 47% |
| Financial aspects | 14 | 82% |
| Psycho-social aspects | 4 | 23.52% |
| Government retirement benefits | 7 | 41% |
| Various types of living arrangements | 2 | 11.76% |
| Other (specify) | 0 | 0 |

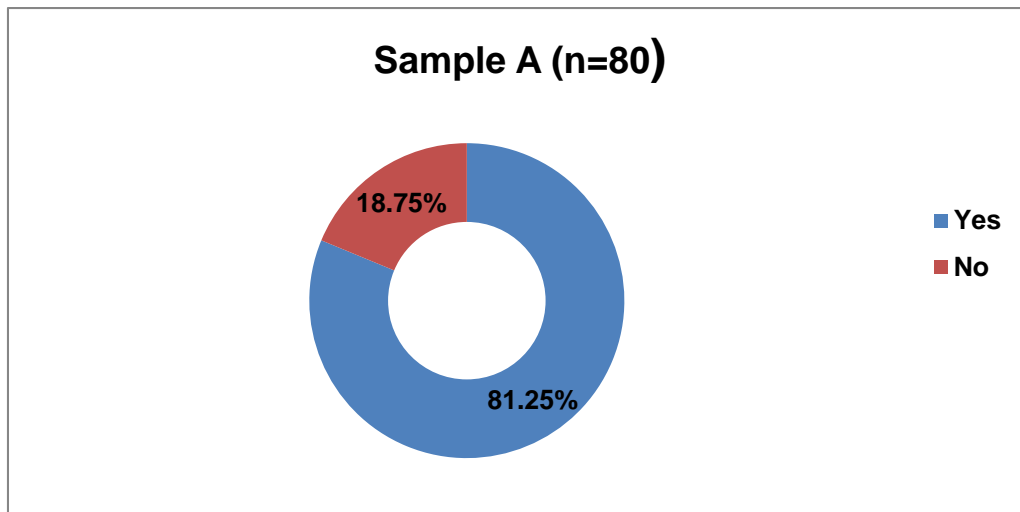
Table 9 illustrates the content of a pre-retirement programme attended by 21.25% of the respondents as indicated in Figure 8. Respondents were allowed to choose more than one option. Table 9 reflects that 82% of the respondents were exposed to financial aspects, 47% to health or medical aspects, while 41% indicated that they were exposed to government retirement benefits. Only 23.52% of the respondents were exposed to the psycho-social aspects of retirement, while 11.76% confirmed

their exposure to various types of living arrangements. These findings correlate with the statement of Calo (2005:309) who argued that traditional retirement planning has been one-dimensional as it only focuses on financial issues. Calo (2005:310) further argued that the appropriate approach to pre-retirement planning may be likened to a three-legged stool that includes information and preparation on key influential areas such as financial, health as well as psycho-social requirements for successful transition from work to an adaptation to retirement. The respondents were asked to comment on the content of the pre-retirement programme they had attended. Some of their answers were as follows:

- “To know how to prepare for retirement and to be financially independent.”
- “It is very important for employees to have a pension fund that will cater for them during retirement.”
- “Financial aspects on retirement are very crucial.”

This is a cause for concern since it seems that only financial aspects with regard to preparation for retirement are regarded as crucial. Other aspects such as psycho-social, health and or medical as well as living arrangements are not receiving the necessary attention. These comments are in line with Nusbaum (2003:429) who argues that the retirement process is not primarily an economic process, but it is also a social, psychological and medical episode.

❖ **Figure 9: Doughnut of a recommendation for the development of a pre-retirement programme for the SAPS**



The respondents who indicated that they would definitely recommend the development of a pre-retirement programme for the SAPS gave the following reasons for their responses:

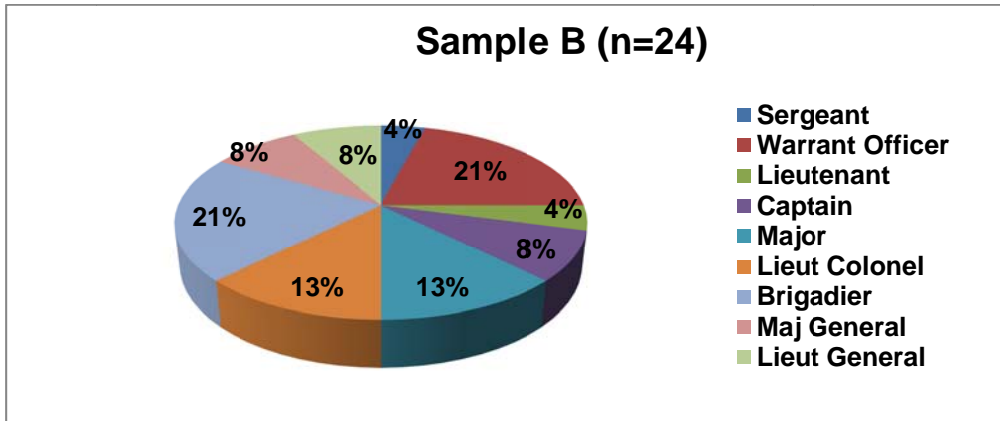
- “So that I can know what to expect for retirement.”
- “To prepare members as most of them suffer emotionally and physically when retired.”
- “For financial proper planning and to avoid seeking jobs after retirement.”
- “For members to be prepared for retirement emotionally and financially.”
- “The programme will help to prepare employees psychologically for retirement.”
- “To know the financial implication of retirement.”
- “To prepare for retirement and plan appropriately well in advance.”
- “To prepare members as they struggle financially after retirement.”
- “To prepare members on how to adapt to retirement as most of them struggle to cope.”
- “The programme can add value to the SAPS members.”
- “In order to retire in comfort.”

Figure 9 reflects that the majority of respondents (81.25%) indicated that they would definitely recommend the development of a pre-retirement programme for the SAPS, while 18.75% indicated that they would not recommend the development of a pre-retirement programme. These outcomes reflect the mandate of the people that there is a need to address retirement through the development of a customised pre-retirement programme for the SAPS. These outcomes correlate with the opinion of Calo (2005:306) that awareness of the developmental and social challenges that midlife and older adults face is crucial to an understanding pre- and post- retirement decisions.

The results reflect the employees' need to gain more insight into and foresight on preparation for retirement, which supports Calo (2005:306-307) who argues that the challenge for organisations is to determine how best to facilitate the retirement transition in the life of an individual because more midlife employees who are working for organisations are also approaching retirement, and that a better understanding of the psycho-social needs of midlife employees from both an individual and organizational perspective is needed.

4.2.3 Section A for sample B: Feelings about retirement

❖ Figure 10: Pie chart of rank distribution before retirement



In Figure 10 the significant participation of former senior officers from Sample B reflects that 37% of the sample is from the rank of Brigadier to that of Lieutenant General, of whom the majority are Brigadiers with 21% of the total sample, and 38% (nine respondents) being relatively distributed among the ranks of Lieutenant to Lieutenant Colonel. Six respondents who comprise 25% of the total sample were found to be at the level of Sergeant and Warrant Officers. The employees appointed under the Public Service Act 103 of 1994 are not represented in this category of retired employees. This could be due to the fact that the Public Service Act employees were only appointed by the SAPS after 1994, and so it may be very few of them who were already on retirement.

❖ **Figure 11: Doughnut of current employment**

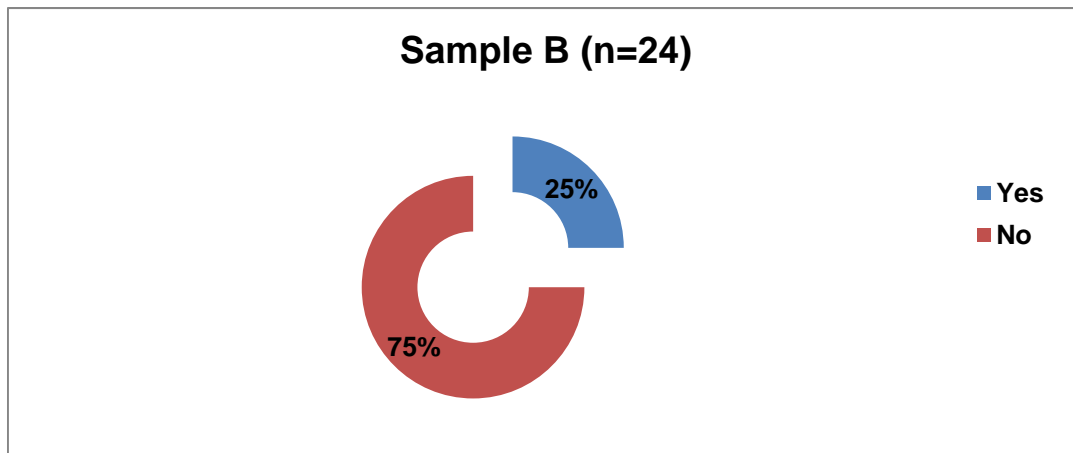


Figure 11 illustrates that the majority of respondents (75%) indicated that they are not currently engaged in employment, while 25% indicated that they are currently employed. These outcomes contradict the views of Calo (2005:305) that there is a trend of an increase in work among retired men. These results may be an indication that the retired SAPS employees are content with their financial circumstances. The employment mentioned ranges from being a director of a company, a counselor, insurance consultants and being drivers. In Nuss and Schroeder (2002:88) the literature suggests that retirees return to work for many reasons. Some of them miss the structure and social interactions that the job provides, and others find their financial resources to be inadequate. Similarly, in a study of the meaning of work amongst a large sample of employed men by Morse and Weiss (1995), as cited in Calo (2005:305), mentioned that even if there were no economic necessity for them to work, most men would work anyway as it serves non-economic functions as well.

❖ **Figure 12: Pie chart of type of retirement**

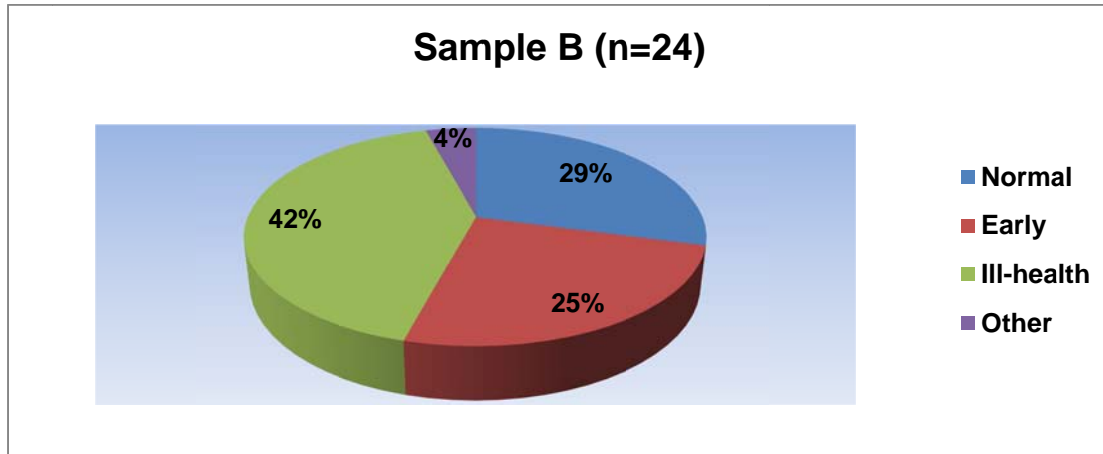


Figure 12 indicates that 42% of respondents retired due to ill-health, 29% retired at age 60 and 25% indicated that they went on early retirement. The high rate of retirement due to ill-health correlates with the view of Goldberg and Beitz (2006:50) that certain factors such as inactivity, poor diet, stress and environmental conditions can speed up the aging processes.

❖ **Table 10: Level of satisfaction with retirement**

| Level of satisfaction | Frequency | Percentage |
|-----------------------|-----------|------------|
| Very satisfied | 11 | 46% |
| Satisfied | 9 | 37% |
| Dissatisfied | 3 | 12% |
| Very dissatisfied | 1 | 5% |
| Total | 24 | 100 |

The respondents were asked to comment about their level of satisfaction and some of their responses are as follows:

- “Being positively involved in various aspects of life.”
- “I am busy and I have fun.”

- “Good health and physical training.”
- “Sound financial planning and good health.”
- “I have finally found peace of mind. I am busy dealing with my post-traumatic stress disorder and I am serving God with all my life.”
- “Before I retired I had a financial adviser, but afterwards I had to cope on my own.”
- “I am still productive despite my retirement.”
- “Workman’s compensation fund did not compensate me.”
- “I worked so many years for the SAPS and they never even sent someone to see how I am doing and whether I am still alive.”
- “Ek is alleen, my pension is genoeg.”

Table 10 illustrates that the overwhelming majority that is 83% of the respondents are satisfied or very satisfied with their life post employment, while 17% are dissatisfied or very dissatisfied. These findings clearly reflect that the retired SAPS employees are content and happy with their lives post employment. The findings above correlate with the view of Nuss and Schroeder (2002:88) who maintain that whether people are able to adjust satisfactorily depends to a large extent on the attitudes and behaviour patterns developed during their working years, and that to make a good adjustment, people must be willing to re-organise their lives and change their self-perspective.

❖ Figure13: Bar chart of feelings with regard to retirement

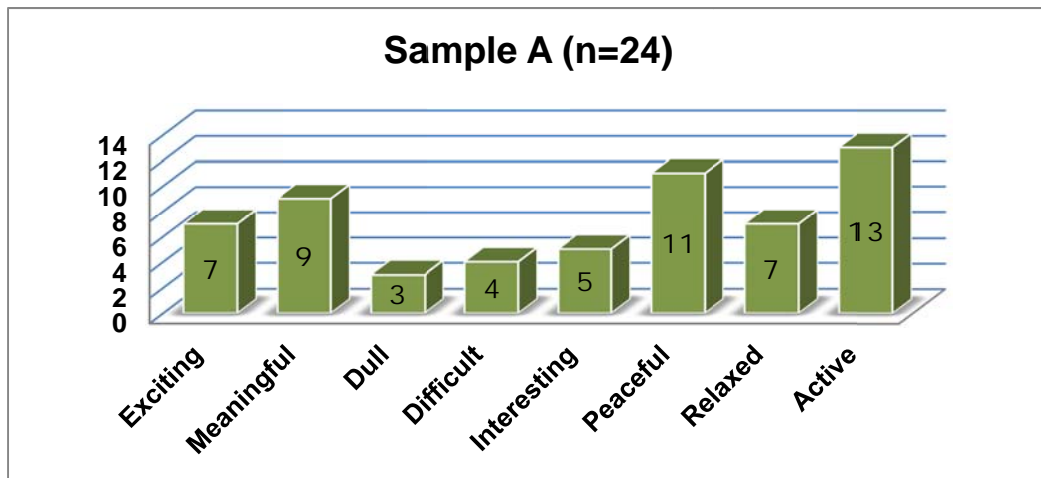


Figure 13 reflects that people's feelings varied between being active (54%), peaceful (45%), meaningful (37.5%), relaxed and excitement (29%), while 29.1% revealed difficult and dull feelings with regard to retirement. These results are similar to those that are reflected in Table 9 where the overwhelming majority of retired employees (83%) indicated that they were satisfied with their life after retirement, while 17% indicated that they were dissatisfied with their lives. It is interesting to notice that the majority of retired employees of the SAPS seemed to enjoy their retirement.

❖ **Figure 14: Pie chart of a recommendation for a pre-retirement programme for the SAPS**

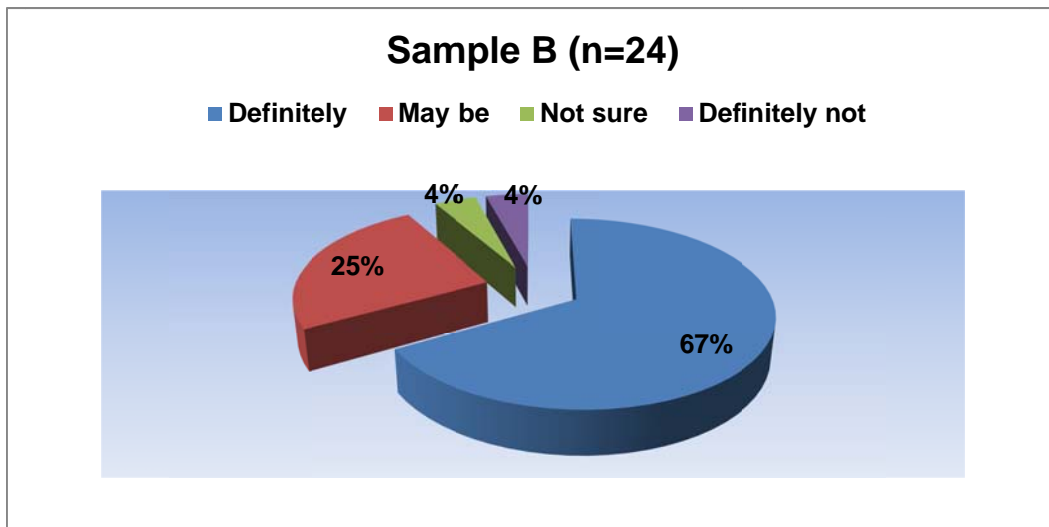


Figure 14 reflects that 67% of the respondents indicated that they would definitely recommend the development of a pre-retirement programme for the SAPS, while 25% indicated that they might recommend the development of a pre-retirement programme. Only 8% of the total sample was relatively distributed between those who were not sure and those who indicated that they would definitely not recommend a pre-retirement programme for the SAPS. These findings are similar to those of sample A (Figure 9) where 81.25% of the respondents indicated that they would recommend the development of a pre-retirement programme for the SAPS. Both of these outcomes reflect a mandate of the employees and the retired personnel that there is a need for the development of a pre-retirement programme for the SAPS.

❖ **Table 11: Interest of the SAPS in preparing employees for retirement**

| Rate of interest | Frequency | Percentage |
|------------------|-----------|-------------|
| Poor | 17 | 71% |
| Good | 4 | 17% |
| Very Good | 1 | 4% |
| Excellent | 2 | 8% |
| Total | 24 | 100% |

Table 11 illustrates that the majority of respondents (71%) rated the organisation poorly in terms of preparing employees for retirement, while 29% seemed to be content with how employees are prepared for retirement. These results indicate that there is a need to prepare the SAPS employees for retirement. The findings reiterate the view of Calo (2005:302) that organisations are expected to develop programmes and strategies that address the aging workforce who are eligible or will soon be eligible to retire.

❖ **Table 12: The process of payment of retirement benefits in the SAPS**

| Rate of payments | Frequency | Percentage |
|------------------|-----------|------------|
| Poor | 6 | 25% |
| Good | 12 | 50% |
| Very Good | 5 | 21% |
| Excellent | 1 | 4% |
| Total | 24 | 100 |

Table 12 illustrates that 75% of the respondents rated the process of payment of retirement benefits in the SAPS as excellent, very good or good, with 25% of the respondents being dissatisfied. These findings reflect the fact that although the majority of respondents are happy with the SAPS, there is still room for improvement.

❖ **Table 13: The knowledge and understanding of pre-retirement planning by the SAPS employees**

| Knowledge and understanding of pre-retirement planning among the SAPS employees | Frequency | Percentage |
|---|-----------|------------|
| Poor | 18 | 75% |
| Good | 4 | 17% |
| Very Good | 2 | 8% |
| Excellent | 0 | 0 |
| Total | 24 | 100 |

Table 13 illustrates that the majority of respondents (75%) indicated that the knowledge and understanding of the SAPS members about pre-retirement planning is poor, while 17% of the retired members rated the knowledge and understanding of pre-retirement planning as good. The fact that 75% of retirees indicated that the knowledge and understanding of the SAPS members about pre-retirement planning is poor correlates with Figure 8 of Sample A that reveals that the majority of respondents (78.75%) indicated that they had never been exposed to a pre-retirement programme. This alone indicates the urgency of developing a programme that will focus on preparing the SAPS employees for retirement.

❖ **Table 14: Pre-retirement planning by retirees of the SAPS**

| Pre-retirement planning by the retirees | Frequency | Percentage |
|---|-----------|------------|
| Poor | 10 | 42% |
| Good | 10 | 42% |
| Very Good | 2 | 8% |
| Excellent | 2 | 8% |
| Total | 24 | 100 |

Table 14 illustrates that 58% of the respondents are content and happy about their own planning before retirement, while 42% of the respondents have expressed their dissatisfaction. There is a positive correlation between these outcomes and the findings of the study that was conducted by Anderson and Weber (1993), as quoted in Calo (2005:309) who found that satisfaction with retirement was enhanced when an individual took an active role in planning for retirement. Similarly, Rosenkoetter and Garris (2001:705) also noted that retirement planning was associated with positive attitudes toward retirement. It seems the individual employees of the SAPS took the initiative in preparing themselves for retirement, hence these positive outcomes.

❖ **Table 15: The SAPS role in pre-retirement planning**

| The SAPS role in exposing employees to pre-retirement planning | Frequency | Percentage |
|---|------------------|-------------------|
| Poor | 20 | 83% |
| Good | 2 | 8.5% |
| Very Good | 2 | 8.5% |
| Excellent | 0 | 0 |
| Total | 24 | 100% |

Table 15 reflects that the overwhelming majority of respondents (83%) rated the SAPS as being poor in giving employees an exposure to pre-retirement planning, while only 17% rated the SAPS between good and very good. These results clearly showed that employees were not exposed to pre-retirement planning before their retirement. The results could have been better if the opinion of Anderson and Weber (1993:400) had been taken into consideration; if planning for an event is viewed as an appropriate step in promising a favourable outcome in any situation, then it can be assumed that planning for retirement is necessary.

❖ **Table16: Preparation for retirement of retirees by the SAPS**

| Responses | Frequency | Percentage |
|-------------------|------------------|-------------------|
| Strongly agree | 1 | 4% |
| Agree | 4 | 17% |
| Disagree | 12 | 50% |
| Strongly Disagree | 7 | 29% |
| Total | 24 | 100% |

Table 16 shows that the majority of respondents (79%) expressed their unhappiness about how the SAPS prepared them for retirement, while 21% indicated the opposite. These results clearly indicate that employees exited the organisation without being prepared for retirement. The exit of the SAPS employees without preparation for retirement is contrary to the ideal situation of Rosenkoetter and Garris (2001:7050) that participation in a pre-retirement programme can be one's means of assessing an individual's attitudes toward retirement as well as retirement preparation, because the programme can help ease the transition.

❖ **Table 17: The exposure of the SAPS retirees to pre-retirement programmes**

| Responses | Frequency | Percentage |
|-------------------|-----------|-------------|
| Strongly agree | 1 | 4% |
| Agree | 3 | 12% |
| Disagree | 5 | 21% |
| Strongly Disagree | 15 | 63% |
| Total | 24 | 100% |

Table 17 reveals that the majority of respondents (84%) indicated that they were not exposed to pre-retirement programmes while still employed as serving members. Only 16% indicated that in one way or another they were exposed to pre-retirement programmes. If Table 9 is taken into consideration and integrated with the view of Dennis (2007:60) that with proper preparation and planning, retirement could be a wonderful new beginning, the number of retirees (17%) who are dissatisfied or very dissatisfied with their life post employment, could have been lower.

❖ **Table 18: The current financial status of the SAPS retirees**

| Responses | Frequency | Percentage |
|-------------------|-----------|-------------|
| Strongly agree | 4 | 17% |
| Agree | 11 | 46% |
| Disagree | 8 | 33% |
| Strongly Disagree | 1 | 4% |
| Total | 24 | 100% |

Table 18 illustrates that 63% of the respondents indicated that they are content with their current financial status, while 37% expressed their unhappiness.

These findings are similar to those that are reflected in Table 9, where the majority of retired employees (83%) indicated that they are satisfied with their life after retirement. The findings correlate with the research of Goldberg and Beitz (2006:43) that better financial retirement savings and income were positively correlated with positive life adjustment.

❖ **Table 19: The current health status of the SAPS retirees**

| Responses | Frequency | Percentage |
|-------------------|------------------|-------------------|
| Strongly agree | 9 | 37.5% |
| Agree | 9 | 37.5% |
| Disagree | 5 | 21% |
| Strongly Disagree | 1 | 4% |
| Total | 24 | 100% |

Table 19 shows that 75% of the respondents indicated that they are content with their current health status, while 25% expressed their unhappiness. These findings underline the view of Goldberg and Beitz (2006:42) that despite the negative physical changes associate with health problems and the altered appearance of aging, most elders can be well adjusted to their age patterns of life. On the other hand, Nuss and Schroeder (2002:88) emphasise that retirees who failed to plan to exit the workplace well in advance in terms of economic, health and psycho-social issues, will always have a challenge in adjusting and adapting in retirement.

❖ **Table 20: How SAPS retirees adapt to retirement**

| Responses | Frequency | Percentage |
|-------------------|-----------|-------------|
| Strongly agree | 8 | 33% |
| Agree | 11 | 46% |
| Disagree | 3 | 13% |
| Strongly Disagree | 2 | 8% |
| Total | 24 | 100% |

Table 20 reflects that the majority of respondents (79%) indicated that they are satisfied with their adaptation and or adjustment with their life after retirement, while 21% indicated that they are not adapting or adjusting well to the transition of being retired employees. These findings correlate with the view of Nuss and Schroeder (2002:88) that in most cases retirees are typically satisfied individuals who retain a sense of usefulness and pride in themselves and their accomplishments.

❖ **Table 21: The impact of retirement on the SAPS retirees' relationship with spouses or partners**

| Responses | Frequency | Percentage |
|-------------------|-----------|-------------|
| Strongly agree | 11 | 46% |
| Agree | 4 | 17% |
| Disagree | 6 | 25% |
| Strongly Disagree | 3 | 12% |
| Total | 24 | 100% |

Table 21 reflects that 63% of the respondents indicated that they are satisfied and happy with their relationships after retirement, while 37% indicated that they had some challenges with their relationships after retirement. According to Dennis (2007:61), employees need to be prepared for this transition in order to grasp the

likely impact it may have on their lives due to changing of roles as well as the increased amount of time the couple will probably be spending together.

❖ **Table 22: The understanding of psycho-social factors that may affect retirees of the SAPS**

| Responses | Frequency | Percentage |
|-------------------|------------------|-------------------|
| Strongly agree | 8 | 33% |
| Agree | 12 | 50% |
| Disagree | 3 | 13% |
| Strongly Disagree | 1 | 4% |
| Total | 24 | 100% |

Table 22 illustrates that 83% of the respondents indicated that they understood the psycho-social factors that might affect them during retirement. The 17% who indicated otherwise are in line with the concern of Rosenkoetter and Garris (2001:706) that pre-retirement planning that includes the psycho-social component and counselling to teach people how to cope with problems remains seriously lacking.

4.2.4 Section B for sample A: Preparedness of the SAPS employees for retirement

❖ Figure 15: Clustered bar chart of the most important aspects for retirement preparations

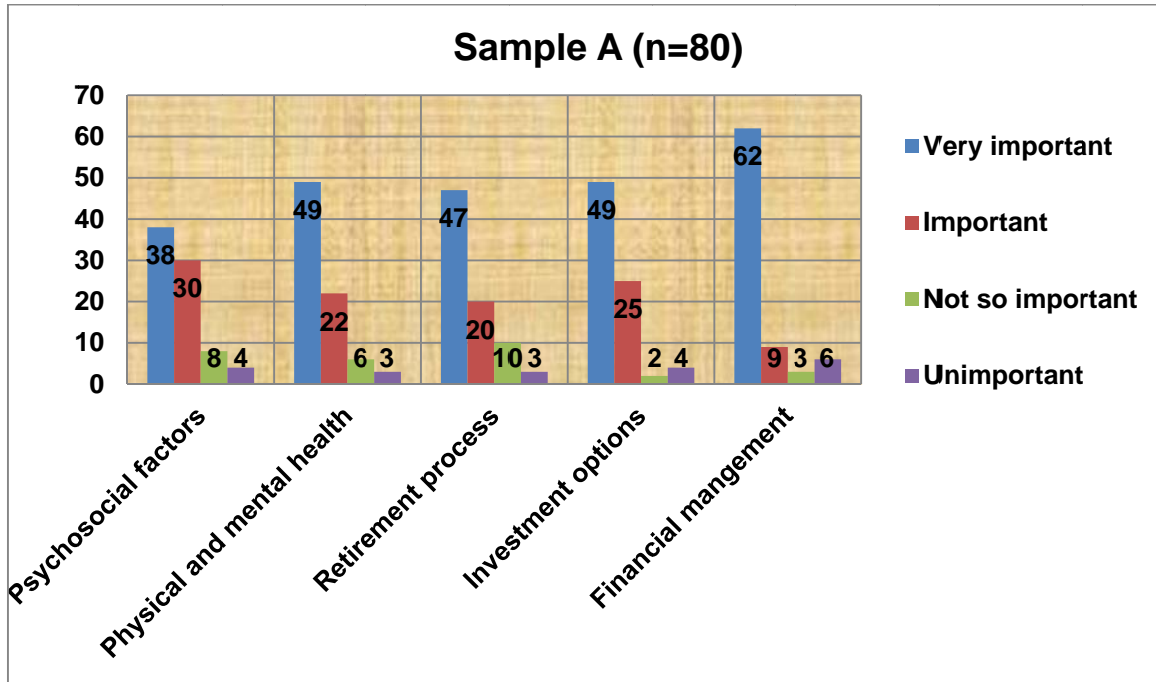


Figure 15 illustrates that 88.75% of respondents declared that financial management is important/very important. The chart also reflects the predominance of both investment options and physical and mental health themes, with a response rate of 92.5% and 88.75% respectively. Figure 15 also reflects a relative distribution of respectively 85% and 83.75% of responses between psycho-social factors and the retirement process. These findings are in line with the view of Calo (2005:310) that, while a sense of financial security is a necessary condition for retirement, it is rarely seen as sufficient and therefore, a pre-retirement programme must address the other relevant issues that many individuals who are planning to retire must confront and satisfactorily resolve. Calo (2005:310) further argues that, given the importance of social role changes that occur in retirement, retirement planning should be extended beyond financial planning to increase social involvement.

❖ Figure 16: Stacked column of participation in leisure activities during retirement

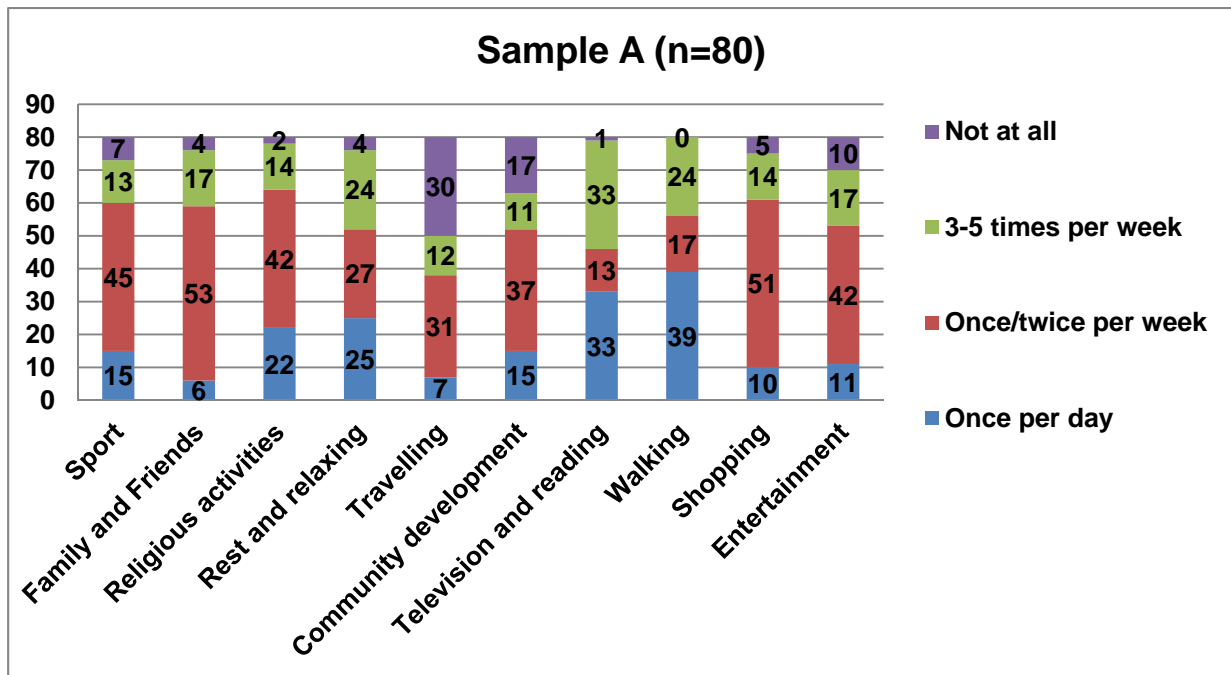


Figure 16 reflects that 66% of the respondents declared that they would like to visit families and friends at least once or twice per week, while 64% of respondents indicated that they would like to do shopping. Figure 16 also showed prominent results on leisure activities such as sport (50%), religion 52%, and also entertainment with a response of 50% from respondents. Figure 16 also reflects an interest in the participation of community development once or twice per week by 46% of respondents. The findings correlate with the opinions of Rosenkoetter and Garris (2001:704) that retirement is a time for new recreational pursuits and travel and an opportunity to develop new mental and physical routines. It is therefore not surprising that in the study conducted by Bevil, O'Connor and Mattoon (1993) as cited by Rosenkoetter and Garris (2001:704), retirees who were more satisfied with their life after retirement reported the greatest number of activities participated in after retirement.

❖ **Table 23: Sufficiency of the SAPS pension scheme**

| Responses | Frequency | Percentage |
|--------------------------|-----------|-------------|
| Strongly agree | 13 | 16% |
| Agree | 26 | 32% |
| Disagree | 30 | 38% |
| Strongly disagree | 11 | 14% |
| Total | 80 | 100% |

Table 23 demonstrate that 48% of the respondents declared that the SAPS pension scheme will be sufficient to support them during the journey of their retirement, while 52% of respondents indicated that it will definitely not be enough to maintain them in retirement. The findings correlate with the view of Jackson (2010b:3) that company pension is a solid savings vehicle; however, it is not enough to maintain the lifestyle of a retiree.

❖ **Table 24: Decreasing of employee expenses after retirement**

| Responses | Frequency | Percentage |
|--------------------------|-----------|-------------|
| Strongly agree | 22 | 27% |
| Agree | 32 | 40% |
| Disagree | 18 | 23% |
| Strongly disagree | 8 | 10% |
| Total | 80 | 100% |

Table 24 illustrates that 67% of the respondents specified that their expenses will decrease after retirement, while 33% indicated that they do not believe that their expenditure will change after retirement. The findings are consistent with the view of Jackson (2010b:3) that in reality, expenses will decrease after retirement. He argues that although some expenses may decline or stop altogether, other expenses such as health care costs are likely to rise.

❖ **Table 25: Accommodation as financial assistance during retirement**

| Responses | Frequency | Percentage |
|--------------------------|-----------|-------------|
| Strongly agree | 6 | 7% |
| Agree | 31 | 39% |
| Disagree | 26 | 33% |
| Strongly disagree | 17 | 21% |
| Total | 80 | 100% |

Table 25 illustrates that 46% of the respondents indicated that their property may assist them to finance their retirement, while 54% indicated that they do not believe that their property can assist to finance their retirement. The outcomes are in line with Jackson (2010b:4) that it is a myth that a house could finance a retiree's retirement, unless the retiree is getting a rental income from a second home to supplement his or her retirement.

❖ **Table 26: Young employees to think about retirement and saving**

| Responses | Frequency | Percentage |
|--------------------------|-----------|-------------|
| Strongly agree | 11 | 14% |
| Agree | 9 | 11% |
| Disagree | 27 | 34% |
| Strongly disagree | 33 | 41% |
| Total | 80 | 100% |

Table 26 illustrates that 25% of the respondents asserted that an employee can be regarded as too young to think about retirement and saving, while the majority (75%) indicated that an employee cannot be regarded as too young to think about retirement and saving. The findings correlate with the view of Jackson (2010b:4) that

most young people make the mistake of thinking that retirement is so far in the future that they can put off thinking about savings for retirement until later in life. This author further argues that the delay in saving for retirement even for just a few years can have a huge impact on a person's final retirement fund.

❖ **Table 27: Older employees to start saving for retirement**

| Responses | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly agree | 4 | 5% |
| Agree | 9 | 11% |
| Disagree | 23 | 29% |
| Strongly disagree | 44 | 55% |
| Total | 80 | 100% |

Table 27 reflects that 16% of the respondents indicated that an employee can be regarded as too old to start saving for retirement, while the majority of 84% indicated that an employee cannot be regarded as too old to start saving for retirement. These outcomes correlate with the opinion of Jackson (2010b:4) that it is better to start saving at a later stage, than not to save at all. He maintains that a few years of seriously dedicated saving can make a massive difference in a retirees' final pension.

❖ **Table 28: Payment of children's tuition fees before saving for retirement**

| Responses | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly agree | 15 | 19% |
| Agree | 18 | 22% |
| Disagree | 27 | 34% |
| Strongly disagree | 20 | 25% |
| Total | 80 | 100% |

Table 28 illustrates that 41% of the respondents specified that an employee needs to pay children's tuition fees before they start saving for retirement, while the majority of 59% indicated that an employee does not need to delay saving for retirement because of children's tuition fees. These results are in line with the opinion of Jackson (2010b:4) that failing to save for retirement in order to fund one's children's tuition fees at university may be a noble cause, but unless the retiree will rely on his or her children for support during retirement.

4.2.5 Section B for sample B: General information on how the retirees cope and the content of the SAPS pre-retirement programme

Table 29: Type of accommodation for the retired SAPS employees

| Accommodation | Frequency | Percentage |
|-------------------------|-----------|-------------|
| Rented house | 1 | 4% |
| Own house | 21 | 88% |
| Rented flat | 0 | 0 |
| Own flat | 1 | 4% |
| Rented duplex | 0 | 0 |
| Own duplex | 0 | 0 |
| Rented room | 0 | 0 |
| Rented RDP house | 0 | 0 |
| Own RDP house | 0 | 0 |
| Shack | 0 | 0 |
| Mud house | 0 | 0 |
| Old age home | 1 | 4% |
| Retirement village | 0 | 0 |
| Extended backyard house | 0 | 0 |
| Park home | 0 | 0 |
| Other | 0 | 0 |
| Total | 24 | 100% |

Table 29 illustrates that the majority of respondents (88%) indicated that they own their own houses, while the accommodation of 12% varied among renting a house, owning a flat and living in an old age home. The results correlate with the opinion of Blakeley and Ribeiro (2008:746) that employees should plan for accommodation well in advance in order to enhance their well-being. Accommodation is one of the

essential elements to be considered on retirement and therefore it is encouraging to notice that the majority of employees have their own accommodation.

In terms of who are the retirees currently living with, the majority of respondents (84%) indicated that they are currently staying with their spouses or partners, while 12% indicated that they are living alone. The results further indicated that 92% of the respondents are currently sharing the accommodation with an average of four family members. The place where the study was conducted, as well as race and culture (mostly white Afrikaans speaking male respondents) contributed largely to this trend. By contrast, in the culture for black people one would expect a totally different scenario, with five to eight or more family members sharing accommodation.

❖ **Figure 17: Pie chart of the status of the SAPS retirees' accommodation**

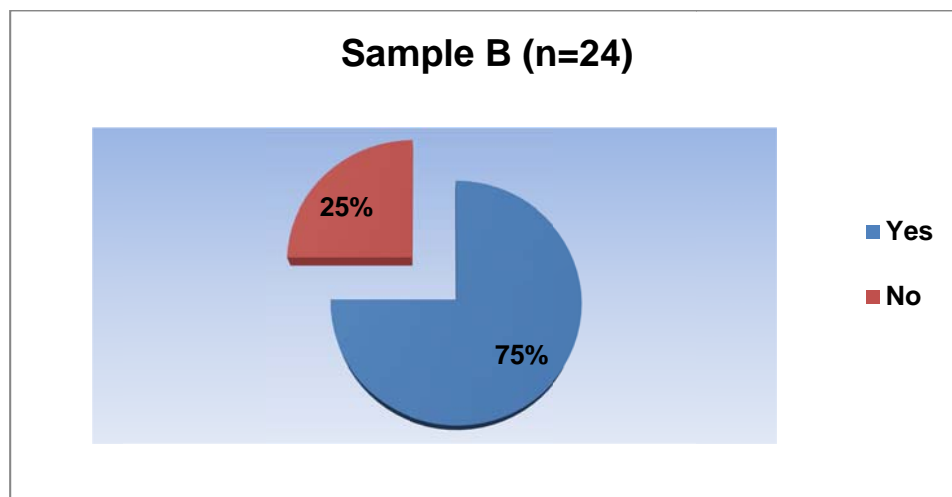


Figure 17 reflects that 18 respondents who comprised 75% of the total sample indicated that their houses are currently paid up, while six respondents which comprised 25% of the total sample indicated that they are still paying the bond. Two respondents of the six are in a bracket of R5000-00 and above payment per month, while the payment of the four respondents ranges between R1000-00 to R4999-00 per month.

The retirees were further asked whether they owned motor vehicle(s) or not and the status in terms of payment and it transpired that 21 respondents who represented 87% of the total sample owned motor vehicles, and only three respondents (13%) were without motor vehicles. Of the 21 respondents (87%) who owned vehicles, 17 respondents (81%) indicated that their vehicles were paid up, while only four respondents are still paying.

The retirees were also asked how much their pension is per month and the majority of respondents (58%) indicated that their pension is in a bracket of R12 000-00 and above per month, while 30% of respondents claimed that their monthly pension ranges between R10 000-00 to R11 999-00. Once more, the results indicate that the majority of retired employees of the SAPS are comfortable about their retirement. These results may be largely influenced by the number of middle to senior managers (75%) who participated in this study, while 25% were found to be non-commissioned officers at the level of Sergeant or Warrant Officer as indicated in Figure 10.

❖ **Figure 18: Clustered cylinders of participation in leisure activities of the SAPS retirees**

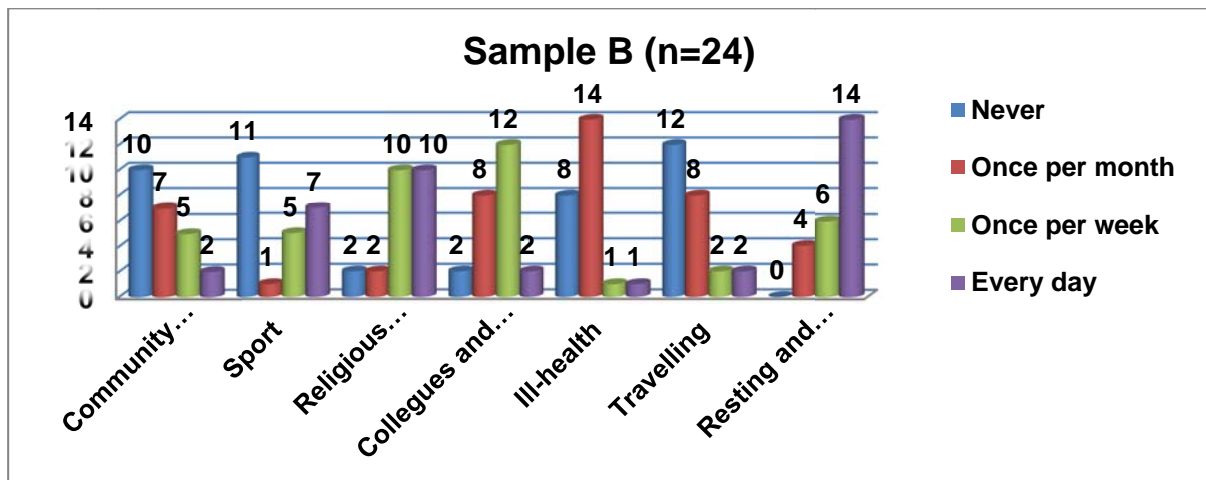


Figure 18 illustrates that the majority of respondents enjoy resting and relaxing, hence 58% of the respondents indicated that they rest and relax every day during their retirement.

Due to health-related problems, 58% of respondents consult with medical practitioners at least once per month.

It is interesting to notice that 50% of respondents indicated their unwillingness to travel around the country, visiting places they never had a chance to visit during their period of employment, as well as their non-participation in sport (46%) and community development (42%). Figure 18 also shows that 50% of respondents indicated their intention to visit colleagues and relatives on a weekly basis, while 84% of the respondents declared their commitment to participate in religious activities on a daily and monthly basis. The 58% of respondents indicating their enjoyment to rest and relax may be interpreted in line with the study of Rosenkoetter and Garris (2001:718) where there was a significant increase in sedentary activities such as watching television.

❖ **Figure 19: Clustered cylinders of the most important aspects for inclusion in the SAPS pre-retirement programme**

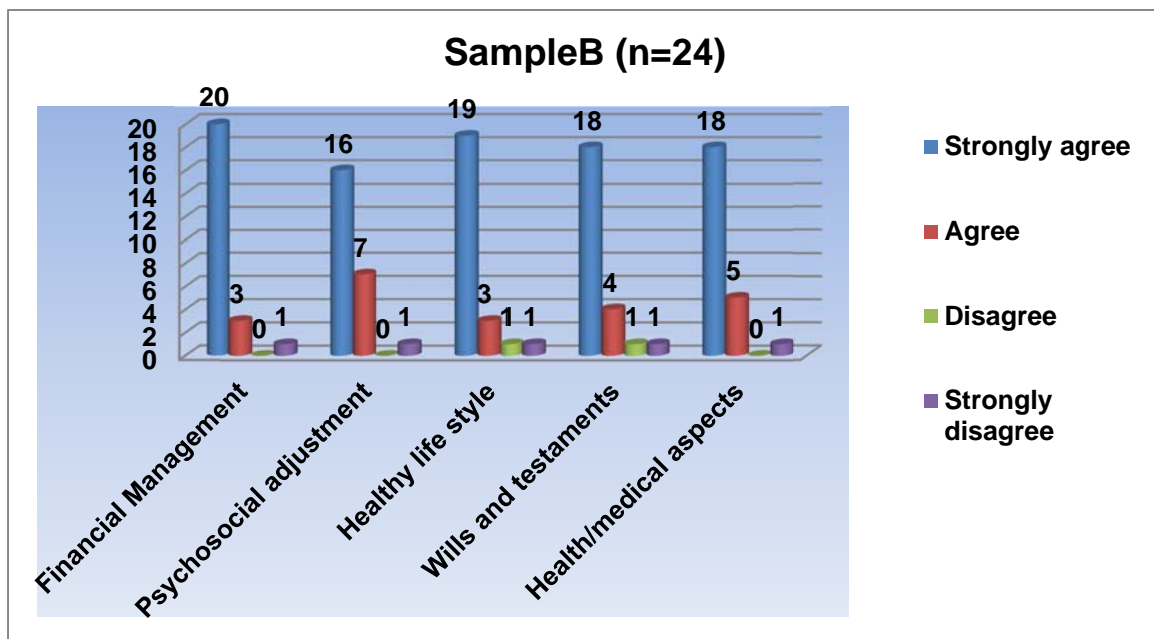


Figure 19 illustrates that the overwhelming majority of 96% of the respondents declared that financial management should form part of the programme. This is in

line with the findings of Figure 15 of Sample A, where 88.75% of the respondents stressed the inclusion of financial management.

Psycho-social adjustment were also identified by 96% of the respondents as a priority for inclusion in a pre-retirement programme, while 85% of the respondents from Sample A, indicated the same need (see Figure 15). Health/medical aspects should form part of the programme, according to 96% of the respondents. With regards to a healthy life style and wills and testaments, 92% of the respondents highlighted the importance of the inclusion and these aspects respectively. The priorities highlighted by the results are in line with the work of Fonza-Thomason (2008:68) who suggests that at some point in people's lives, usually in their mature years, they get ready for that state of being known as a retiree. It has many emotions attached to it including fear, uncertainty and preoccupation, and therefore, preparation of employees for this transition is crucial. The respondents were asked what they would do differently, given another opportunity to plan. Some of their responses are as follows:

"Plan ahead at least three years before retirement. Proceed with alternative career/activities after retirement."

"To retire at 60 years to avoid being taxed 0.3% and to get 100% medical aid."

"Long-term proper financial planning."

"Research and plan two years before retirement."

"Although I approached life very responsibly, I would have made an even bigger effort to start saving much earlier and very important, make sure the insurance policies I took were really worth the lifelong installments."

"I would have stayed employed as long as possible because early retirement causes a huge loss of income."

"Satisfied with my retirement, won't change a thing."

"Happy with current situation."

"Ek sal solank as moontlik blywerk."

These responses reiterated what Dennis (2007:60) stipulates that retirement is beyond the scope of financial security only, as it is a life stage and experience that has qualitative aspects that are difficult to quantify. Nusbaum (2003:429) also argues that the retirement process is not primarily an economic aspect, but is also a social, psychological and medical episode.

4.3 SUMMARY

In Chapter Four the results of both quantitative and to a lesser degree, qualitative data were presented and discussed. The two samples (serving and retired employees) were utilised to collect data. This study seeks to conduct a needs assessment for a pre-retirement programme for the SAPS. It transpired that the retired employees of the SAPS had never been prepared emotionally or financially to exit the organisation and that the serving employees are currently not exposed to a pre-retirement programme.

The next and final chapter will reflect on the conclusions drawn based on the main findings of the study. The chapter will conclude with recommendations for the SAPS.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The goal of this study was to conduct a needs assessment for a pre-retirement programme in the SAPS. An empirical study of a quantitative nature was undertaken and the rationale was to engage serving and retired employees in sharing their needs for a pre-retirement programme in the SAPS. Data was gathered using questionnaires as discussed in Chapter Three.

The final chapter provides a summary of the research process. In this chapter the conclusions based on the main findings of the study will be presented. The chapter will conclude with a short discussion on the value of the study and will present recommendations based on the conclusions.

5.2 CONCLUSIONS

Based on the findings of the study, the following conclusions are made after careful consideration.

Serving members of the SAPS consisted of Afrikaans speaking females between the ages of 41 and 45 years. Retired employees of the SAPS consisted of Afrikaans speaking White males between the ages of 66 and 70 years.

Although expenses will decrease after retirement, employees cannot be regarded as too young or too old to start saving for retirement because their property may not assist in financing their retirement. Neither can employees delay saving for retirement because of children's tuition fees.

Knowledge and understanding of the SAPS members about pre-retirement planning is poor due to the inadequate exposure to pre-retirement planning by the SAPS. Retired employees are content and happy about their own planning for retirement in spite of the lack of exposure to preparation for retirement by the SAPS.

Employees would like to visit families and friends at least once or twice per week, or do shopping when they retire. Retired employees prefer to rest and relax or visit colleagues and relatives on a weekly basis. Commitment to participate in religious activities both on a daily and monthly basis plays a major role in the lives of retired employees.

Employees would like to retire owning their own houses. The retired employees accomplished this target.

Although the retired employees were satisfied with their life after retirement (adjustment, financial, health, relationships, psycho-social), and experienced feelings of peace, meaning, comfort and excitement, they rated the organisation as being poor in terms of preparing employees for retirement.

The retired employees are content with the process of payment of benefits by the SAPS after retirement but indicate that there is room for improvement and that the SAPS pension scheme will not be enough to maintain employees on retirement. Thus, employees need to supplement their pensions.

Serving and retired employees have not been exposed to a pre-retirement programme in preparation for retirement, and recommend the development of a well rounded pre-retirement programme that covers not only financial aspects and investment options, but also psycho-social issues and medical concerns as well as physical and mental health. The serving employees also indicate the need to know more about wills and testaments as well as preparation for their eventual retirement.

The response rate of 100% with regard to serving members is quite substantial and therefore, the findings of the study can be generalised to the entire population of the SAPS. The outcomes of the research also indicate that employees who are better prepared for retirement are more self-sufficient and happier in their retirement than the unprepared retirees.

5.3 RECOMMENDATIONS

The following recommendations are made:

The SAPS should strive to improve the rate of payment of retirement benefits after retirement.

A structured pre-retirement programme aimed at enhancing the wellbeing of the SAPS employees during and post-employment, be developed. The content of the programme should address the following issues:

- Organisational processes on retirement;
- Preparation for retirement;
- Psycho-social adjustment;
- Medical concerns with emphasis on physical and mental health within a healthy lifestyle;
- Financial management, saving and investment options;
- Compilation of wills and testaments; and
- Planning with regard to accommodation and leisure activities.

5.4 RECOMMENDATIONS FOR FURTHER RESEARCH

It is recommended that a follow-up survey be conducted after a pre-retirement programme has been implemented for a period of five years. The follow-up survey will help to measure the success or inadequacies of the programme.

5.5 SUMMARY

The researcher seeks to explore the need for, and to determine the contents of a pre-retirement programme from the employees in the SAPS. For exploratory purposes, survey research with two questionnaires as data collection instruments was used. The following objectives outlined in Chapter One were achieved.

❖ To describe the necessity of a pre-retirement programme in the workplace

Chapter Two presented an in-depth literature review on national and international trends on retirement, organisational processes on retirement with specific reference to the SAPS, types and phases of retirement and concluded by describing factors that may affect retirees in their post-employment.

❖ To identify the challenges experienced by the retired employees of the SAPS through an empirical study

Chapter Four analysed the data derived from the empirical study on challenges experienced by retired employees. The research study was ethically guided to ensure that it was conducted in a just manner (see Chapter One). Data collected from respondents was analysed and integrated with relevant literature for confirmation (see Chapter Four).

- ❖ **To describe the need for, and determine the contents** of a pre-retirement programme in the SAPS

Chapter Four provided data on the need for a pre-retirement programme in the SAPS from the perspective of serving as well as retired employees. The respondents also determined what contents need to be addressed in a pre-retirement programme. These would serve as a relevant point of reference should the SAPS management decide to endorse a decision to develop a pre-retirement programme.

- ❖ **To make recommendations to management regarding a pre-retirement programme in the SAPS**

This objective was accomplished in Chapter Five through a discussion of conclusions and recommendations on the development of a pre-retirement programme in the SAPS.

It can therefore be concluded that the goal and objectives described in Chapter One have been successfully achieved through this study.

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