

WOMEN AND THEIR ADJUSTMENT AND
LIFE SATISFACTION AT RETIREMENT

BY

IRENE D'SOUZA

A thesis submitted to the Faculty of Graduate Studies of
the University of Manitoba in partial fulfillment of the
requirements of the degree of

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Department of Family Studies
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ABSTRACT

This study was designed to examine how various factors differentially affect women retirees' life satisfaction and adjustment. Females, formerly employed by Eaton's and The Bay, were recruited for this study. A questionnaire was mailed to 250 women, 163 of whom completed the retirement survey. In order to obtain measures of current life satisfaction and adjustment, I asked each subject to assess her present life situation. The data indicated that health, income and activity level were positively correlated with life satisfaction, and education negatively correlated with this measure. Income and activity level alone were related to retirement adjustment. These findings suggest that the circumstances surrounding retirement influence both life satisfaction and adjustment at retirement.

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CHAPTER I
INTRODUCTION

Retirement, as it is understood today, applies to increasingly more people. Since retirement is a relatively new phenomenon, it has been the focus of intensive study. However, many of the studies researching the impact of retirement have concentrated exclusively on the male experience (Szinovacz, 1980). There have only been about a dozen studies on female retirees (Atchley, 1981). Although the current labour trends indicate that women constitute 40% of the country's work force (Manitoba, Dept. of Labour, 1981), relatively few studies have been done to explore the impact of their retirement.

The lack of research on women retirees is probably due to the misconceptions surrounding women and work. It was often assumed that women would not experience problems at retirement because work in the labour force was unimportant in their lives. Unlike men, for whom retirement was a traumatic transition from a productive life stage to an ambiguous one stripped of duty and identity, women were thought to have ambivalent feelings toward their work, their role in the work force was considered intermittent and temporary, and that they retired prematurely (Blau, 1975; Cumming & Henry, 1961; Donahue, Orbach & Pollak, 1960). Recently, however, a number of researchers have challenged this traditional view and have discovered that like men, women also appear to resist retirement (Jaslow, 1976; Jacobson, 1974; Streib & Schneider, 1971). Rather than studying only male retirees, researchers (Atchley, 1976; Kroeger, 1981) have argued that given the growth in size of the

female labour force, many women will retire and therefore we need to study the impact of their retirement. In Manitoba participation in the work force by females has increased at least 66% between 1966-80 (Manitoba, Dept. of Labour, 1981).

A common assertion in recent gerontological literature is that studying the issues of women in retirement will greatly enhance the understanding of women in this stage of life (Atchley, 1976; Kroeger, 1981; Szinovacz, 1982). In response to the general lack of research on women in retirement and in view of the increasing numbers of retired women, the present study will focus on women who have retired. More specifically, it will investigate how different factors such as financial status, health status and activity patterns are related to life satisfaction at retirement. The knowledge generated from this research project should assist in understanding the psychological effects of retirement on women. It is only with such knowledge that we can provide an increased understanding of how women cope with their retirement, and help to change policies in order to alleviate some of the gender-specific problems, especially economic (Szinovacz, 1982), that currently exist in connection with women's retirement.

CHAPTER II

REVIEW OF LITERATURE

History of Retirement

Although there have always been older people in the labour force, they rarely retired. As it is beyond the scope of this paper to review retirement from a world-wide perspective, the following discussion is restricted to Western societies, with the main focus on the development of retirement in Canada. Information on the elderly in pre- and post-industrial societies will assist our understanding on the development of retirement in modern societies.

As social conditions (e.g. better health care, and improved agriculture) in Europe changed during the sixteenth and seventeenth century people began to live longer. Growing old became a more common experience, and older people were designated less strenuous tasks. However there was no retirement; people worked until they died (Baum & Baum, 1980). While the propertied class were able to care for their elderly, the families with less income began to rely on outside sources for aid. The Elizabethan Poor Laws, introduced in 1603, established the tradition of state involvement in caring for the impoverished (Baum et al, 1980). Since the elderly were poor, they usually were the recipients of this form of charity. This support however was not dependent upon past employment. The state recognized the right of elderly people to live and did not penalize them if they were unable to work.

With the industrial revolution came the institution of retirement. Prior to the industrial revolution, life centered around the family farm

and the cottage industry. As the factory and office replaced the family as the main economic unit, this unit was no longer obliged to care for the extended family (Baum et al, 1980). The factory changed lifestyle patterns. Many migrated to towns, further weakening familial ties; work life and family life became separate. Although the factory was responsible for caring for the workers their main goal was to make money; to guarantee profits it needed energetic workers. As the workers aged their work was not profitable; retirement became an effective method of dealing with less productive workers who were often the elderly (Baum et al., 1980). Formal retirement began in Germany in 1888, and workers were allowed to leave the labour force at age 65 with guaranteed economic support (Baum et al., 1980).

Retirement at the societal level can be viewed as a mechanism for adjusting the supply of labour to demand (Atchley, 1976). Retirement was initiated on the premise that it would and could solve society's dilemma regarding aged workers. It was predicted that retirement would become the instrument that would maintain the intricate balance of the labour force: as older workers withdrew from the job they would be replaced by younger more energetic workers thus restoring a balance to society's economic disequilibrium. In addition, retiring masses of workers would provide a solution for rising unemployment (Graebner, 1980).

In a capitalistic society the main element of the economy is a high level of productivity geared to profit making. A prevailing market ideal during the 1920's was that once workers reached a certain age they were no longer capable of performing at full capacity, resulting in

lowered production rates which in turn decreased profit margins. The pioneers of the retirement system assumed that, to combat reduced production rates and financial losses, the older workers ought to be replaced by younger more energetic workers who would rejuvenate the economy and help to reduce the rate of unemployment. When the older worker withdrew from the labour force that person was considered retired rather than unemployed. Years in the labour force earned the right to a new form of leisure known as retirement (Graebner, 1980).

In the relatively short period of time between 1888-1928, retirement became a natural and legitimate life phase. Retired people were not abandoned; on the contrary retirement was an earned privilege (Baum et al., 1980). Older people enjoyed a privileged status and now had the time to do the things they chose.

Although retirement was originally a device for corporate and bureaucratic efficiency and control, it was marketed as a consumable commodity (Graebner, 1980). The public had initially rejected the idea of retirement partly because it was seen as a device for age discrimination. When the idea of pensions became concomitant with retirement in 1927, it gained many converts.

The principle of pensions, or income received during retirement, dates to 1791 in France. At that time disabled sailors were permitted to leave the navy with financial support. Since the French pension system covered only a minor section of the work force, it is not really the principal basis for current pension policies. When Germany introduced legislation in 1888, permitting workers to leave the labour force at age 65 with guaranteed economic support, this established the

trend for pensions (Baum et al., 1980). As early as 1906, the Canadian government and the trade unions considered introducing old age pensions (Bryden, 1974).

The history of pension policies in Canada can be divided into three main stages: 1) The Old Age Pension Act of 1927; 2a) Old Age Security (OAS), and 2b) The Old Age Assistance Acts of 1951 and; 3) The Canada Pension Plan (CPP) of 1965 (Bryden, 1974). The above policies were subject to changes from the time they were introduced because they needed to keep pace with providing Canadians with adequate incomes. Today Canada's retirement income system consists of three components, each a distinct and complementary part of the whole. They include a basic old age pension paid to all citizens age 65 and over (the public pension); this in turn is supplemented by a pension bearing some relationship to previous earnings and contributions and is known as the CPP, a mandatory earnings-related public pension plan. In addition to the above, workers may also receive an added pension sponsored by their place of employment. With the development of pensions, older people were assured of some form of economic support at retirement. These pension plans served to popularize the concept of retirement, as they provided a stable and steady income at old age. Retirement was not regarded as a misfortune, but an agreeable part of life.

Prior to World War II employers had the option of either discharging their older workers, or allowing them to remain on the job on a part-time basis. After World War II, retirement prevailed over these alternate methods of dealing with the aged. Graebner (1980) reported that all the forms of pressure exerted on the populace, such as

the campaigns initiated by insurance companies advocating retirement as an ideal way of life, served to shift attitudes toward retirement. In addition, work was no longer the central focus of life; other spheres became just as important (Baum et al., 1980). Retirement as an earned privilege became more acceptable in the 1960's; more people retired and thus supported the idea of retirement, guaranteeing its legitimacy. Retirement eventually became a fully developed ideology, embodying the way of life and the way of thinking about the experience of aging (Graebner, 1980).

Theoretical Framework

To a large degree the research on retirement from the 1930's until the early 1950's was mainly atheoretical. As researchers became more familiar with the descriptive material this led to speculative theorizing, and finally to the development of a number of theories. The two major traditional perspectives on retirement are the activity theory and the disengagement theory. Since their formulation, a number of contemporary theories have emerged; however, only the continuity theory deals specifically with older people in retirement, while the others are applications of general theories developed for sociology or social psychology. For example, Rose (1965) uses the concept of subculture to investigate the lives of older people; this idea of a subculture was developed to study ethnic groups and social class (Baum et al., 1980). Since not all the theories explicitly apply to retirement and life satisfaction, they ought to be viewed with caution. It is postulated in this study that combining different elements from some of the theories

presented will produce a fairly comprehensive frame that may be used when describing the lifestyle patterns of retired people.

Traditional Theories

Activity Theory. Havighurst and Albrecht (1953) based their activity theory on the premise that individuals need either to seek new activities or to increase old activities in order to substitute for the work role. This theory of aging contends that one's activity level is intrinsically connected to one's life satisfaction. Havighurst and Albrecht maintained that in order to obtain maximum adjustment, retirees would need to increase their leisure activities. As a consequence retirees would remain active by substituting roles and activities lost through retirement (Baum and Baum, 1980). These activities can take the form of 1) informal social interaction with friends, neighbours and relatives, 2) participation in formal voluntary organizations, or 3) individual activities such as watching T.V. or reading (Lemon, Bengtson & Peterson, 1972).

The essence of activity theory is that there is a positive relationship between the amount of activity in which persons involve themselves and life satisfaction (Havighurst, Neugarten & Tobin, 1968). With sufficient participation, retirees will not have major conflicts in using their time. Through participating in activities, retirees resist social isolation. Havighurst and Albrecht conclude that engaging in activities will fill the void produced at retirement and increase the individual's sense of worth. This approach has been labeled as the activity model of retirement, because the job role is believed to be replaced with another major activity at about the same energy level and

constitute an active retirement role.

Disengagement Theory. The controversial disengagement theory developed by Cumming and Henry (1961) has generated a great deal of research because it was exceptional in two ways. First, it focused directly on the matter of the closeness to death of the retired persons, and secondly it claimed that a death dilemma was to be found across cultures.

Cumming and Henry assert that retirement is a natural development in accordance with the laws of society. As a natural consequence of inner psychological changes retirees reduce overall activities and social involvement; this helps them prepare for the final withdrawal of all: death. According to disengagement theorists, older people's withdrawal from society as a general consequence of aging is the start of preparation for death. When the elderly person becomes aware of impending death both society and the individual must mutually withdraw from involvement with each other in order to help reduce the dependent relationship (Baum and Baum, 1980). The elderly should not be seriously committed to anyone or anything because this will lessen the emotional trauma at death. Gradual withdrawal from society is stressed as being both desirable and necessary for healthy functioning in old age. One way of approaching this theory is to view it at the societal level. When industrial countries approved of older people's withdrawal, retirement became an accepted life stage (Graebner, 1980).

Implied in these two traditional theories - activity and disengagement - is the assumption that retirees are behaviorally and psychologically different from those in the labour force, and moreover

that they need to be different. Retirees are expected to find new activities or completely withdraw from society.

Contemporary Theories

More recently theorists have recognized that the disengagement model of retirement is insufficient to explain the complexities of retirement. For one, researchers have discovered that most retirees continue to maintain established patterns of behaviour; they do not necessarily withdraw from society.

Continuity Theory. One way to solve the weakness of the disengagement model is through viewing retirement as an individual phenomenon rather than as a universal one experienced the same way by different individuals. In this regard the continuity theory was developed (Maddox and Douglass, 1974), which proposed that the elderly continue to develop and change over time. The theory maintains that upon retirement individuals do not undergo a major identity crisis; rather they continue to function as neighbour, spouse, friend and so on. The concentrated activity toward work will decrease and energy will be redistributed among other roles without a new major role emerging. The theory is flexible enough to recognize that individuals do differ even at retirement. Those who were busy before retirement, will continue to be even after retirement, and the reverse.

Role Model Theory: Another more recent theoretical approach which also views retirement from an individual viewpoint, in this case as a process, is Atchley's (1976) role model approach. Atchley proposed a three stage, eight phase model through which the retirement role is undertaken. This role is approached during the preretirement stage,

assumed during the retirement stage, and relinquished at the end of the retirement role.

The retirement stage consists of the honeymoon phase, the disenchantment phase, the reorientation phase, and the stability phase. In most cases the honeymoon phase occurs right after the retirement event. If the individual is positively oriented toward retirement and has the resources to lead a comfortable life, this stage could last for a number of years. The typical retiree soon settles into a comfortable routine.

If the individual retiree has unrealistic expectations about retirement during the honeymoon stage and is unable to fulfill them, then the individual will experience a feeling of disenchantment. In order to restructure their lives, they will need to explore different avenues and seek realistic goals. The goal of the reorientation stage is to allow the individual to establish a routine for a satisfied life in retirement. The final phase of the retirement stage is the stability phase. Retirees may never reach this phase, but if they do, it indicates that they have mastered the retirement role and have established a stable lifestyle at retirement.

Both continuity theory and the role model approach call for the need to study the retirement process as a phenomenon affecting individuals. The present study will combine both these approaches and include them as a modified activity theory to be utilized in investigating life satisfaction for women retirees.

Factors Influencing Life Satisfaction at Retirement

Recent research on retirement and life satisfaction consistently

shows that a successful transition to retirement is dependent on the circumstances surrounding retirement (Edwards & Klemmack, 1973). Numerous researchers have demonstrated that there are variations in the adjustment process. Some retirees are able to make a smooth transition into the retirement role while others have problems making this transition (Larson, 1978).

While reviewing the literature to determine the degree of the relationship among the biological, sociological and psychological factors associated with life satisfaction at retirement, a few observations concerning the existant research on the subject were noted. First, although the literature contains many reports of life satisfaction among retirees, only a few studies have attempted to study life satisfaction among retired women. Second, the various life satisfaction scales employed must be considered in the interpretation of the research findings (Larson, 1978). Third, in the gerontological literature related to life satisfaction, few, if any, of the studies have attempted to determine which variable has the greatest influence on life satisfaction (Edwards & Klemmack, 1973). Thus, it was not possible to conclude which combination of factors explain the variance in satisfaction at retirement.

Retirement is that stage in life in which a person is assigned an economically non-productive, vague and ambiguous role. To study the impact of retirement on the individual's life, researchers have consistently used the concepts of life satisfaction and adjustment to retirement. These two measures appear to assess the psychological consequences of retirement; both will be utilized as the dependent

variables in this study. The following review of the literature on the factors related to life satisfaction at retirement is limited mainly to the empirical studies which have focused on the psychological and sociological correlates of life satisfaction. Life satisfaction has been defined as the degree to which persons are presently content or pleased with their general life situation (Lemon et al., 1972). It is a global concept.

Retirement is a process that involves withdrawing from the labour market. It has been documented that employment is often the central focus of an individual's life (Atchley, 1977). When an individual retires s/he needs to adjust to the loss of a job. Adjustment to retirement can be conceptualized as a task which requires the retiree to refocus time and energy from the work place to an unemployed situation (Kroeger, 1981). A successful adjustment to retirement implies that the retiree is enjoying the freedom from her job.

Conceptually, adjustment to retirement is more specific than is life satisfaction. Although studying life satisfaction at retirement is a complex process because of the intertwining of external and internal factors, the following variables were considered relevant to the study of women in retirement: income, education, health and activity. In addition an overview of other factors influencing life satisfaction at retirement will be presented.

Socioeconomic Measures

Income. It has been documented that one of the inevitable consequences of retirement is the drastic reduction in overall income (Dulude, 1981). According to Foner and Schwab (1981) many retirees will

experience at least a fifty percent reduction in income when they retire. Thus, for these retirees this reduction in income could potentially lower their previous standard of living and could ultimately affect their overall life satisfaction.

It has often been reported that those retirees with higher incomes tend to have higher life satisfaction than those with lower incomes (Adams, 1969; Barfield & Morgan, 1978; Chatfield, 1977; Jaslow, 1976). Fox (1977) assessed psychological well being among 212 housewives, retired and still working women. The retired women had lower well being and this was attributed to their lower income level. This finding is in agreement with that of Edwards and Klemmack (1973) who examined the relationship between 22 variables related to life satisfaction among 507 participants. They found that each of the indicators of socioeconomic status education and occupation were positively related to life satisfaction, income had the highest correlation with life satisfaction. As well, Foner and Schwab (1981) found that retirees who are financially stable can easily maintain their previous standard of living and are therefore more satisfied with retirement. Further, Larson (1978) reported that income was significantly related to well being with correlations ranging from $r=.1$ to $.3$.

Numerous other researchers have established that older persons who are financially secure report greater life satisfaction than those who are not financially stable (Bultena, 1969; Cox & Bhak, 1978; Kozma & Stones, 1978; Kutner, Fanshel, Togo & Langer, 1956; Medley, 1976; Smith & Brand, 1975; Spreitzer, Snyder & Larson, 1979; Thompson, Streib & Kosa, 1960).

On the other hand, two studies have found little or no association between income and life satisfaction. Liang and Fairchild (1979) and Liang, Kahana and Doherty (1980) reported that those with lower incomes appear to be satisfied with their financial status, while those with higher incomes may be dissatisfied. Both these studies suggest that the relationship between perceived financial adequacy and income may very well account for differences in life satisfaction, and not necessarily income. With the knowledge that perceived income adequacy influences life satisfaction, and the suggestion that there is a relationship between objective economic status and subjective financial well being, clearly further investigation of perceived income adequacy is indicated. As well, Palmore and Luikart (1972) reported no significant relationship between income and life satisfaction at high levels of income although such a relationship existed at lower income levels.

One of the problems associated with studying the relationship between income and life satisfaction may be related to the absolute income levels of the population studied. For instance, when Bull and Aucoin (1975) replicated Cutler's (1973) study, a main disparity between the samples was the level of income. Bull and Aucoin's sample had a mean income of \$4,908 while Cutler's sample mean income level was \$3,200. Yet they both conclude that socio-economic status was significantly related to life satisfaction. Therefore, while income level may be related to life satisfaction it is difficult to generalize these findings because of the different levels of income studied.

Education. Research on the relationship between educational level and life satisfaction in retirement is sparse. The few studies that

have investigated this relationship conclude that there is a positive association with life satisfaction and educational level (Barfield & Morgan, 1978; Edwards & Klemmack, 1973; Foner & Schwab, 1981; Palmore & Luikart, 1972). Such a relationship exists because it can be principally attributed to the correlation between education and income (Larson, 1978). It can be suggested that traditionally those with a higher education earned higher incomes and therefore do not experience as many financial problems. In addition it does appear that the more highly educated are more likely to be employed in positions that offer employer based pension plans thus further ensuring financial stability and security. It has also been proposed that the retirees who are highly educated are more inclined to remain at work longer, perhaps because they find their work interesting. The extra time in the labour market helps increase their income potential (Sheppard, 1976; Streib & Schneider, 1971).

Often retired professionals transfer their skills to other levels such as research activities, which implies that they are not entirely retired (Rowe, 1973); blue collar workers, however, appear to withdraw completely from the labour market (Streib & Schneider, 1971). Also it has been documented that university academics continue to pursue professional activities even after retirement (Roman & Taietz, 1967; Rowe, 1976). This indicates that these academics are active even during retirement, increasing their sense of well being and overall life satisfaction.

It has been found that in addition to the positive relationship between education and life satisfaction, a higher education also appears

to be related to activity level. Zborowski and Eyde (1962) suggested that the educated retirees are more likely to have a wider variety of interests which they pursue during retirement. This observed relationship between education and activities is intriguing, and warrants further investigation because it can ultimately influence overall life satisfaction.

In summary, the relationship between level of education and retirement life satisfaction is complicated by the correlation between education and income level. It can still be argued that those who are highly educated appear to express greater life satisfaction than the less educated. In light of the above findings one concludes that the higher educated retirees tend to report more flexibility in their approaches to retirement on both the subjective and objective levels.

Occupational Status. A major dimension of social stratification is occupational status (Streib, 1976). Although the retiree is no longer employed, previous occupational status appears to be linked to life satisfaction during retirement. The results from two studies (Edwards & Klemmack, 1973; Spreitzer & Snyder, 1974) show that there is a positive relationship between occupational status and life satisfaction. Those in the higher prestige occupational positions indicate greater satisfaction than those in lower status occupational positions. Consistent with these findings are the results from Schnore's (1981) study which examined professional and nonprofessional retirees. This study was unique in that it showed that the professionals of either sex were significantly more satisfied with retirement than the non-professionals. As Streib and Schneider (1971) hypothesized perhaps

this relationship exists because the upper level occupational groups appear to possess favourable attitudes towards retirement which helps foster greater life satisfaction during retirement.

Yet, evidence from other studies highlight the difficulty in generalizing the relationship between high level occupations and high life satisfaction. It has been suggested that those in the high status occupational groups are more attached to their work, and so are less positively inclined toward retirement (Bixby, 1976; Stokes & Maddox, 1967). In response to this finding Walker, Kimmel and Price (1981) explored the relationship between occupation and satisfaction and concluded that an elite group of retirees in terms of education, income and occupational status reported high satisfaction and were positively inclined toward retirement, with one stipulation, that they would have the opportunity to begin a new set of activities.

Although these findings support to some extent that occupational status influences overall adjustment, nevertheless, one should view these findings cautiously. Not only are studies of occupational status and life satisfaction few in number, they also indicate that there is a link between occupation, education, income and activity.

As a review of research using socioeconomic variables and life satisfaction illustrated, socioeconomic factors appear to be major predictors of overall life satisfaction. In recent years there has been considerable interest in the area of life satisfaction and SES measures, because the financial status of the individual is a major predictor of satisfaction. It is income that ultimately affects the adequacy of other basic elements necessary for day-to-day living; diet, clothing

and housing, are also some of the other factors that influence life satisfaction (Summary Report, 1977).

Summary. Persons in the higher socioeconomic levels, measured by income, education, and occupation, differ markedly in their retirement experiences from persons in the lower socioeconomic levels. Research has consistently demonstrated that since financial position, educational level and occupation influence attitudes and behavior these are reflected in life satisfaction during retirement. It appears that the socioeconomic variables are interrelated; thus an adequate income is positively related to occupational status which in turn is related to educational attainment.

In conclusion, persons in the higher socioeconomic levels in terms of income, education, and occupation report greater life satisfaction and appear to experience the more positive consequences associated with retirement.

Health

In recent years there has been considerable interest in the area of health and life satisfaction. Early reports indicated that health was a significant factor in predicting overall satisfaction at retirement (Jeffers, Nichols & Eisdorfer, 1961).

In 1977 O'Meara concluded that growing old increased the likelihood of failing health and that the primary area of health problems for the elderly is chronic illness. Harris and Cole (1980) suggested that because there are no medical cures for conditions like high blood pressure or arthritis, and since the elderly are highly susceptible to these conditions, the quality of their activities in life may be lowered

and so decrease their overall life satisfaction.

It should be noted that a variety of scales assessing health status were used. While no consensus has been reached regarding the optimum health measure, the two most commonly used techniques are self assessments of health/subjective health ratings (Schnore, 1981) and objective health indicators (Palmore & Luikart, 1972). Researchers frequently apply subjective health ratings, which have been established as accurate monitors of health assessment (Larson, 1978). Subjective health ratings typically ask questions concerning health: In general would you say your health is "very good...or very poor." On the other hand, objective health measures are usually provided by the physicians who rate health conditions. In a recent well controlled review of literature, Larson (1978) cautions against relying solely on a physician's rating. He states that the physician is ultimately unable to accurately estimate high blood pressure or arthritis, and since the elderly are highly susceptible to these conditions, the quality of their activities in life may be lowered and so decrease their overall life satisfaction.

Studies which have employed subjective methods for assessing health status and life satisfaction have found that people who are unhealthy are less likely to express high satisfaction. Edwards and Klemmack (1973) assessed the health status of 507 citizens of Virginia. While the number of experienced ailments was not related to life satisfaction, there was a significant relationship between perceived health status and life satisfaction. Similar findings were reported by Palmore and Kivett (1977) who conducted longitudinal analyses on changes in life

satisfaction among 378 people aged 46 to 70. They concluded that life satisfaction at the end of a four year period was significantly related to levels of self rated health. A study by Spretizer, Snyder and Larson (1979) attempted to examine the relationship of health and income on life satisfaction, while exploring the effect of age. Their findings indicated that health appeared to have a stronger impact on life satisfaction for those over 64 years. Other researchers who have used self ratings of health have found a significant relationship between health and life satisfaction (Larson, 1978; Palmore & Luikart, 1972; Spreitzer & Snyder, 1974). Thus the studies which have employed a subjective health technique to measure its influence on life satisfaction have reported a significant relationship between health and life satisfaction.

In the three studies which attempted to use objective measure of health ratings, the relationship between health and life satisfaction was significant (Jeffers et al., 1961; Maddox & Eisdorfer, 1962; Palmore & Luikart, 1972). These researchers determined health status by asking physicians to rate their patients' health status.

It does appear, therefore, that there is a positive relationship between health status and life satisfaction. This relationship exists whether health is measured subjectively (Edward & Klemmack, 1973), or objectively (Palmore & Luikart, 1972). Thus, as the studies have demonstrated, health is an important factor in overall life satisfaction, and as one of the major contributors to life satisfaction, the health factor will influence life at retirement. Since the studies assessing health status by utilizing subjective measures appear to be

more sensitive in detecting the influence of health on life satisfaction, a subjective health indicator will be used in this study.

Activity

It has been suggested that after socioeconomic status and health, participating in social relationships and activities may very well be the third most important factor related to life satisfaction in retirement (Edwards & Klemmack, 1973).

This is an area that has remained a key research issue because of the apparent relationship to two gerontological theories, the activity theory and the disengagement theory (Kozma & Stones, 1978). While the early research pertinent to this area focused on several aspects such as social withdrawal and participating in voluntary associations to test the two theories, recent research has focused on the nature and time spent in leisure activities. Various studies have suggested that activity level has a strong positive relationship to life satisfaction. This notion has been supported by Larson (1978). He pointed out that correlations range from $r=.0$ to $.3$ for LSIA (the measure he used) and activity level.

A problem confronting investigators in the area of activity and life satisfaction is noted here. Kozma and Stones (1978) report that there are many activity scales in existence, and a common factor among these scales is their total nonconformity of activity measures. For instance, Lowenthal and Boler (1965) used a three item scale, while Schonfield & Hooper (1973) gauged both current and future activity patterns; on the other hand Wolk and Telleen (1976) provided a check list of forty activity patterns; yet they all measure activity level.

It has been shown that there is a positive relationship for general measures of social activity and life satisfaction. When Edwards and Klemmack (1973) used frequency to measure activities, such as visiting friends, they found that there was indeed a positive association. Similar findings were reported by Fox (1977), Lemon, Bengston & Peterson (1972), Phibald & Adams (1977) and Smith & Lipman (1972).

Other researchers who have subjected their findings to statistical analysis have reported a similar trend between activity and life satisfaction. DeCarlo (1974) concluded from a 20 year study of twins (mean age 85.5) that there was a positive relationship between recreative involvement and successful aging.

Edwards and Klemmack (1973) observed that organizational participation and church related activity were positively associated with life satisfaction, but this trend was found only for non-urban samples. Among the urban populations the relationship between formal activity and life satisfaction does not exist (Bull & Aucoin, 1975; Lemon et al., 1972). Interestingly, Martin (1973) found no relationship between family interaction/activity and life satisfaction. Similar findings were made by Edwards & Klemmack (1973).

Despite the strong evidence in support of a relationship between activity and life satisfaction it is not certain if the activity level is causally related to life satisfaction (Kozma & Stones, 1978). It has been suggested that the activity factor tends to be correlated with health and socioeconomic factors. This implies that retirees who are considered to be in good health and who are financially stable are more likely to participate in leisure programs (Summary Report, 1977).

Indeed, in 1975 Bull and Aucoin found that activity contributed little to life satisfaction beyond that accounted for by health and socioeconomic factors. Given the evidence that supports a positive relationship between activity and life satisfaction it is interesting to note Cutler's (1973) study which also concluded that activity was not a significant factor in life satisfaction at retirement.

With these contradictory findings, it has been proposed (Kozma & Stones, 1978) that when investigating the relationship between activity and life satisfaction strict controls for health and SES factors need to be applied.

In summary, although much evidence exists to support an activity-life satisfaction relationship (Palmore & Kivett, 1977), such evidence must be viewed carefully and critically. Recent research challenges the findings of the past and further research is needed to resolve this issue. Moreover, a universal activity scale needs to be developed before we unravel the influence of activity on life satisfaction. (For suggestions concerning the construction of an appropriate activity scale see Kozma and Stones, 1978).

Androgyny

While the investigation of androgyny began in the early 1970's, few studies relating androgyny and retirement have been conducted. Androgyny is based on the concept that an individual is capable of embodying the qualities of both males and females. Thus, an androgynous individual freely engages in both masculine and feminine type behaviors across situations (Bem, 1974). According to Bem (1975) an androgynous individual is capable of being instrumental and expressive as well as

assertive and yielding. It has been established that androgynous individuals are not behaviorally constrained; rather, they are flexible and adapt more easily to different life situations than nonandrogynous individuals (Bem, 1975).

Recently androgyny was proposed as a model for psychological well being among retirees (Marecek, 1979). Marecek proposed that retirees who have androgynous role orientations will not experience great discomfort at retirement. Her proposal was made primarily as a logical extension of Bem's studies (1974), in which androgynous individuals were found to maintain a positive outlook on life, and be more willing to expand their horizons than non-androgynous individuals while experiencing difficult life situations. Bem, however, did not focus on retired persons; therefore Marecek's description is an extrapolation.

Androgynous individuals appear to possess the skills necessary for positive functioning during times of stress. Thus the loss of the work role should not affect as adversely the life style patterns of an androgynous woman as it may for the masculine or feminine typed woman because androgynous persons possess the skills that are necessary for positive outlook on life: her behavioral flexibility should allow her to participate freely in the different activities afforded by the retirement life style. In addition, she should benefit from the advantages and opportunities of her new life style, and the combination of her skills should facilitate her transition in assuming the retirement role. While the masculine typed woman would be expected to encounter difficulties in adjusting to the loss of the work role, the androgynous woman should not find it difficult because she is more

flexible. The masculine typed woman could find retirement to be a trying and difficult period, the androgynous woman is expected to behave appropriately to fit this new life style. The feminine typed woman would not be able to cope with this transition because feminine characteristics are associated with high anxiety and low self-esteem; thus these women would be limited in their abilities to deal with retirement.

Further Variables Related to Life Satisfaction

Marital Status. Spretizer and Snyder (1974) demonstrated that married people typically scored the highest in measures of life satisfaction and divorced and widowed respondents scored the lowest. It can be suggested that married people score higher on life satisfaction because they can interact and socialize with each other. Similarly, the divorced, widowed and separated subjects are inclined to have lower life satisfaction because the absence of a significant other person results in problems of loneliness in retirement years. Although other studies (Barfield & Morgan, 1978; Larson, 1978; Moore, 1951; Phibald & Adams, 1972) have focused specifically upon the relationship between marital status and life satisfaction, the results are complicated. It appears that never married retirees also score high on satisfaction. Since very little is known about the quality of marital relationships at retirement, it is difficult to conclude that merely being married increases life satisfaction. For instance, when Edwards and Klemmack (1973) controlled for SES, the statistically significant relationship between marital status and life satisfaction was eliminated. High SES for older women especially is dependent on their being married.

Evidence has been presented demonstrating that marital status affects life satisfaction; it appears that marriage is beneficial to retirees (Foner et al., 1981). However, research in the area of marital status and life satisfaction is limited, and since never married retirees appear to have high life satisfaction further investigation in this area is warranted.

Age. In interpreting the effect of age and retirement, researchers encounter many problems. The characteristic of age is included in the literature review because it appears that advancing age is related to a decline in life satisfaction (Larson, 1978).

To examine the relationship between age and life satisfaction researchers can utilize three different designs: the cross-sectional, the longitudinal and crosssequential. It has been suggested by Kozma and Stones (1978) that the longitudinal and cross-sequential designs would provide more usable data because they both control for cohort effects. However, a major problem in evaluating the relationship between age and life satisfaction is that given the population, these studies cannot control for cohort effects. Most of the research can focus on a homogenous group of subjects at a given point in time (Morris & Sherwood, 1975; Wolk & Telleen, 1976). Thus, although the investigations on age and life satisfaction will be reported, the studies do not really provide information on the age/life satisfaction relationship.

Given that the issues surrounding age and life satisfaction are complex and many faceted, the research often yields conflicting results. Early attempts to correlate age and life satisfaction showed that

especially for older women, the loss of social friends was related to decreased life satisfaction (Zborowski & Eyde, 1962). Palmore (1968) obtained a sex difference in his study on age and life satisfaction; while women reported a reduction in life satisfaction as they aged, men did not report a corresponding decline.

Although advancing age appears to be related to a decline in life satisfaction, this association disappears when controls are introduced. Factors such as decreased health or widowhood have a stronger influence on life satisfaction than age (Edwards & Klemmack, 1973). As well, others have argued that age need not be a cause for a decline in life satisfaction but rather activity (Graney, 1975) or mood (Cameron, 1975).

As a result of the studies on age and life satisfaction, it appears that, while increased age may result in a decline in life satisfaction, variables other than age may also influence life satisfaction.

Preretirement Attitudes. While there are only a few studies specifically concerning pre-retirement attitudes and life satisfaction, in recent years there has been considerable interest in this area. On the whole, the studies conclude that favourable preretirement attitudes can play an important role in enhancing satisfaction at retirement (Cox & Bhak, 1978). Atchley (1977) indicates that those who had favourable preretirement attitudes appeared to have greater life satisfaction during retirement. He hypothesized that their greater life satisfaction was partly due to their planning for retirement. Furthermore, Glamser (1976) in discussing attitudes toward retirement, reported that workers who had realistic expectations toward retirement in terms of activities and finances were more positively oriented toward retirement. From

these studies it can be assumed that if one is aware of what to expect at retirement, and is positively oriented toward retirement, he/she may be satisfied during retirement (Thompson, Streib & Kosa, 1960).

However from the indication of the literature it appears that a number of factors can and do influence preretirement attitudes. It seems that guaranteed economic stability during the retirement years will enhance preretirement attitudes (Foner et al., 1981; Thompson, 1958). It is not surprising to find that the person's attitude toward retirement is dependent upon the financial situation, because money is important in determining lifestyle at retirement. Walker, Kimmel and Price (1981) found that those with a higher education were more likely than others to plan for an early retirement. Goudy, Powers, Keith and Reger (1980) analyzed changes in attitudes toward retirement based on data from a study of 1,152 males. They found that, although there was greater acceptance of retirement at the societal level, this trend did not exist at the individual level. Some of the respondents had indicated an older retirement age as the best age to retire. Furthermore, Barfield and Morgan (1978) reported that in addition to having an adequate income and access to a variety of leisure programs, preretirement attitudes were also influenced by the availability of preretirement counselling programs. It appears that planning for retirement can increase favourable attitudes.

In summarizing the studies, it appears that life satisfaction during retirement can be influenced by preretirement attitudes. The general trend indicates that negative attitudes towards retirement can

impose problems and lower life satisfaction during retirement (Szinovacz, 1982).

Voluntary/Involuntary Retirement. To some extent the research in this area is complex because the reasons for involuntary retirement are often predetermined by factors such as health and age. On the other hand, those who retire early or on a voluntary basis do so because they wish to pursue leisure activities, or because they wish to escape from a trying job situation (Foner & Schwab, 1981). However, as Atchley (1976) has suggested, it appears that those who retire on a voluntary basis often fare better in retirement than those who were forced to withdraw from the labour force. Undoubtedly the individuals who choose to retire are more prepared for retirement and are therefore happier during retirement. On the other hand being forced to retire due to extenuating circumstances can potentially lower life satisfaction during retirement, because the decision to retire was not one of their own. It has been documented in the literature that many of the people who retire involuntarily do so because of poor health or because they were laid off (Atchley, 1977; Summary Report, 1977).

Involuntary retirement can have adverse effects because the retirees are not adequately prepared for life in retirement. The research indicates that since the involuntary retiree did not expect to be retired, there is a greater likelihood that their transition to retirement will be more traumatic (Price, Walker & Kimmel, 1979). As a result, the involuntarily retired person will report lower life satisfaction than one who voluntarily retired.

Preretirement Counselling Programs. As far as the investigator could determine, the studies that examined the relationship between preretirement counselling and overall life satisfaction are complex because other factors influence this variable. It is unclear whether it is the program that ultimately influences life satisfaction, or whether it is the person's attitude that influences life satisfaction. It can be proposed that since the potential retiree is already positively oriented toward retirement, and is comfortable with the idea of retirement, he/she is more inclined to plan for his/her retirement by attending formal programs. Given the lack of research and the inconsistency of the findings there is a need for research in this area.

Friedman and Orbach (1974) and O'Meara (1977) concluded that participating in counselling programs before retirement is a definite asset because these programs give the potential retiree an opportunity to anticipate what retirement may entail. In addition, these programs allow for some form of preparation, and therefore gives the time needed to plan for retirement. When Szinovacz (1982) studied the importance of preretirement programs among women, she found that women who participated in retirement preparation programs reported greater life satisfaction. O'Meara (1977) reported that most of the counselling programs often provide information on a variety of subjects ranging from financial planning to the use of leisure time. While there appears to be a vital need for such programming because they can prepare the retiree for retirement, Foner and Schwab (1981) reported that there is a lack of such programming. General research examining the need for such programming has yet to appear.

Women's Retirement

Even though a large proportion of retirees are women, the nature of their retirement has largely been ignored (Fox, 1977). Previous studies have extensively researched adjustment to retirement, and life satisfaction at retirement, but in most cases, data were collected only from males. Thus, although a large body of literature exists concerning life satisfaction at retirement, such research must be approached carefully and critically because much of it deals exclusively with retirement among males.

The investigations that have included data from women, with a few exceptions, have a number of problems. For instance, Blau (1975) concluded that women did not experience problems at retirement because their lives were not centred around paid work. Since researchers often believed that other roles superceded the employment role for women, it was assumed that their transition to retirement would therefore be less traumatic than males (Donahue, Orbach & Pollack, 1960; Eshleman, cited in Szinovacz, 1982). According to these researchers then, women would not lose their identity because they were retired, unlike men whose identity was presumed to be derived from their work. Furthermore, researchers often concluded that women did not lose any status at retirement because a woman was viewed as deriving her social status from her husband (Parsons, 1954). Thus, once a woman retired, she still maintained the same social status because she had her husband's status. Despite the fact that many women are single and many women are the only workers in the family (Haug, 1973), there has been scant attention paid to the effects of women's participation in the labour force. Finally,

it was assumed that work in the labour force was unimportant for women; and since women were thought to have ambivalent feelings toward their employment, it was assumed that their retirement did not constitute a major life transition (Szinovacz, 1982). For the three reasons cited it was therefore concluded that women were not only willing to retire, but also they experienced few problems, if any, in retirement (Blau, 1975; Donahue et al., 1960).

However, several investigators have failed to corroborate the above reported beliefs. For example, Jacobson (1974) reported that female industrial workers were more reluctant to retire than were males, and Atchley (1976) found that retired females took longer than males to adjust to retirement. Thus researchers have since challenged the traditional assumptions that women are willing to retire, and have discovered that women are as likely as men to resist retirement (Cameron, 1978; Fuchs, 1971; Jacobson, 1974; Levy, 1981; Prothero, 1981; Schnore, 1981).

On the other hand, Connidis (1982) argues that the multiple careers of women affect their retirement adjustment. She has suggested that since married women are involved in multiple careers - employment in the labour force, homemaking and familial responsibilities - their transition to retirement should be smoother because it will mean having one less role with which to deal.

In summary, with the knowledge that women were committed to work outside the home (Laurence, 1961) it was assumed that labour force work was not merely a secondary role for all women. Thus the hypothesis that retirement affects women's adjustment has evolved. Indeed, some

researchers (Atchley, 1976; Fox, 1977) have found that women may encounter more problems at retirement than their male counterparts. Recently, a number of empirical studies have started to take into consideration the effect of retirement on women. As Szinovacz (1982) stated, a gradual recognition of the importance of retirement among women has taken place. A considerable number of studies have concentrated on exploring issues concerning women in retirement. However, most of the studies dealing specifically with women's retirement are based on small samples and deal with women in select occupational groups; in other words it is difficult to generalize these findings to include all retired women.

It is believed that women may experience unique problems at retirement. O'Rand and Henretta (1982) concluded that the demographic trends affect women in two ways: first, women live longer than men and, secondly, older single people seem to be disproportionately represented in the lower income brackets. With women living longer, they need to invest their money to last them a longer period of time, but since they do not have much to begin with it causes problems. Since retired women tend to be single or widowed, they are poorer because, statistically, single people are poorer than married people. In light of the evidence on how income influences life satisfaction at retirement (Cutler, 1973; Edwards & Klemmack, 1973), it would appear that women are more susceptible to financial loss at retirement, potentially reducing their overall satisfaction.

In addition to the above demographic trends that appear to influence women's income at retirement, other factors exist to explain

the greater incidence of poverty among women. It appears that women are poorer because of their work histories (O'Rand & Henretta, 1982). Certain features of women's work patterns are partially responsible for their lower incomes at retirement. For instance, women have more interruptions in their work patterns than men (O'Rand & Henretta, 1982). These work interruptions affect retirement income because the benefits derived from employer based pensions and CPP/QPP are primarily dependent on the amount that is invested in the plan. Thus, employment interruptions can lower the retirement income.

While women do have discontinuous work place patterns that lower their income, other characteristics of women in the labour force merit some attention because they also influence income levels at retirement. It has been established that women are concentrated in highly selective work areas (O'Rand & Henretta, 1982). It seems that women are present in only certain industries and occupations that have high turnover and low wages. Since women are underrepresented in professional and related services (Dulude, 1978), their income from pensions is very low. Therefore, due to the nature of women's work patterns, their expected retirement income is much lower than that of male retirees.

While discontinuous work patterns and lower occupational status characterize women's work histories, these factors only affect their income status at retirement; it cannot be concluded that women do not enjoy their work, or that work is an unimportant factor in their lives. The assumption that retirement is unimportant for women disregards the fact that many women choose to be employed. Although it is true that women's work patterns are more discontinuous than men's, women leave the

labour force due to child rearing/bearing reasons. Once they have accomplished this goal they return to the labour force. Thus it can be proposed that time spent in the labour force need not be associated with work commitment. Although women spend fewer years in the labour market, it can be argued that this may in fact increase the value of their 'work' (Szinovacz, 1982). It has been suggested that women are strongly committed to their work, and therefore may experience problems at retirement (Fox, 1977; Jaslow, 1976; Strieb & Schneider, 1971). Furthermore, Szinovacz (1980) concluded that retired women do not readily resume full time homemaker activities after retirement.

Indeed current research indicates that a number of other factors appear to have a stronger influence on women's life satisfaction at retirement than homemaker activities. Women who have social contacts and meaningful leisure activities (Atchley, 1982; Depner & Ingersoll, 1982; Keith, 1982; Riddick, 1982) and those who continue work related activities (Jewson, 1982; Newman, Sherman & Higgins, 1982; Price-Bonham & Johnson, 1982), and those who have opportunities to meet new people and feel useful (Szinovacz, 1982) report a high life satisfaction.

As women leave the labour force, this change in their life can affect their overall life satisfaction at retirement. Due to the increased number of women in the labour force (Manitoba Dept. of Labour, 1981) it can be argued that this fact alone makes female retirement a socially significant research study area. The review of the relevant literature indicates that many external factors appear to influence life satisfaction at retirement. Since much of the research on retirement and life satisfaction has dealt exclusively with male retirees, it was

assumed that the variables that affect their life satisfaction would also apply to female retirees. Some of these variables are: 1) socioeconomic status, 2) work commitment, and 3) participation in activities.

Summary

The growing body of current literature has demonstrated that the traditional concept that retirement affects only males in this society is perhaps too limited and does not take into account the importance of paid work and other roles in the lives of women. As pointed out by Szinovacz (1982) women do not readily take on the role of homemaker when they retire. But since most women have never given up the homemaker role, even to enter the labour force, they are once again with only one work role instead of two. Thus it can be safely assumed that other relevant factors can enhance or deter a retired woman's life satisfaction. A review of the relevant literature indicated that social-psychological and demographic variables generally influence life satisfaction at retirement.

Societal changes such as the feminist movement and the higher number of women in the labour force have resulted in women being committed to their paid work and appearing to enjoy this work. The evidence presented shows that women do retire from employment in the labour force and that various factors could potentially affect women retirees' life satisfaction and adjustment to retirement. It can be argued that studying women retirees' is of scientific value. Judging from the literature, this represents a significant and yet under-

researched area. A need for more elaborated research concerning the ways in which various factors contribute to retired women's life satisfaction and adjustment is strongly suggested. The literature has shown that general assumptions regarding the importance of work in the labour force among women has resulted in a lack of understanding about women retirees. Indeed, Fox (1977) has suggested that women retirees are not a homogenous group; rather, different factors appear to influence both their life satisfaction at retirement and their adjustment to retirement. Combined with the theoretical bases for the study of life satisfaction at retirement, the literature provides support for the hypothesis that a combination of factors influence life satisfaction and adjustment to retirement among women who have been employed in the labour force.

Statement of the Problem

The present study was primarily designed to examine how the various factors differentially affect women retirees' life satisfaction and adjustment. It was believed that a variety of factors such as income, health and activity contribute to life satisfaction and adjustment among retirees. The central interest of this study was to demonstrate that the circumstances surrounding retirement differentially influence psychological states in retirement. In addition, the investigator proposed the androgyny hypothesis, that women who were judged to be androgynous would report greater overall life satisfaction in retirement compared to those with a masculine, feminine and undifferentiated gender role orientation.

Hypotheses

The following hypotheses were developed for the present study:

1. Retired women with higher incomes will show greater life satisfaction than women with lower incomes.
2. Retired women with higher education will show greater life satisfaction than those with lower levels of education.
3. Women who report themselves to be in good health are more likely to express a high level of satisfaction with life after retiring than are women who perceive themselves to be unhealthy.
4. Among retired women high activity levels will be positively associated with greater life satisfaction.
5. Among retired women, those classified as androgynous will report greater life satisfaction after retirement than either their masculine, feminine or undifferentiated female counterparts.
6. Retired women with higher incomes will show better adjustment to retirement than those with lower incomes.
7. Retired women who are better educated will have higher retirement adjustment scores than those with little education.
8. Women who report themselves to be in good health are more likely to be better adjusted to retirement than are women who are unhealthy.
9. Among retired women high activity levels will be positively associated with better adjustment to retirement.
10. Androgynous women will be better adjusted to retirement than either masculine, feminine or undifferentiated women.

Definition of Terms

In order to avoid confusion surrounding the conceptual definitions

of the terms found in the retirement literature, the following operational definitions are provided.

Retirement. Although definitions of retirement vary, it is often defined as the reduction of or withdrawal from participation in the labour force in the later stages of life (Foner & Schwab, 1981).

For the purpose of this study a retired person no longer works for pay in those activities that were once held to constitute her occupation.

Life-Satisfaction. Happiness has emerged as the psychological construct that best represents an individual's perception of his or her life situation (Kozma & Stones, 1980). Life satisfaction is synonymous with happiness. The Memorial University of Newfoundland Scale of Happiness was utilized to assess the subjects' current life satisfaction.

Adjustment to Retirement. The ability of the person to sustain the loss of employment and to reorganize time and energy is conceptualized as adjustment. In 1981 Kroeger developed an adjustment to retirement scale. The score on this scale reflects the subjects' attitude toward the tasks of retirement, namely to adjust to a new time orientation, and to replace employment activities and relationships with substitute ones.

Androgyny. Androgyny is the state of having both characteristics - male and female. An androgynous person, therefore, is characterized as having the valued characteristics of both masculine and feminine traits. For this study an androgynous woman was one who fell within the given range of androgyny as determined by the Bem Sex Role Inventory. Androgynous women both retain the prized feminine traits they possess

and, as well, incorporate in their schema beneficial cross gender typed attributes and behaviours.

CHAPTER III

METHOD

Description of Sample

The sample of retired women in this investigation was obtained from the following sources: 1) former employees of Eaton's. 2) former employees of the Hudson Bay Company. The initial sample consisted of 250 women residing in the city of Winnipeg. The investigator had requested 150 names from Eaton's, and 100 names from The Bay. Both stores agreed to the request and gave the first 250 names.

A total of 180 women returned the questionnaire; since seven women did not complete the questionnaire, and ten women were still employed part-time, a total of 17 were deleted from the sample. A total of 163 women were included in the final analyses.

The women ranged in age from 54-71 years, with a mean age of 65 years. The group consisted of persons with a variety of occupations, such as administrators, clerks, hairdressers, interior designers, supervisors, a nurse and a pharmacist (See Appendix A for the list of occupations and their frequencies).

Due to the nature of the research, that is, to study only retired women rather than to compare women to men, a non-random sample was believed to be acceptable for this study. In addition, it was convenient to choose a purposive sample because the major employers had maintained a list of their former employees and the investigator had access to these lists. The two criteria necessary for subject selection were that the subjects had to be female and that they were retired.

Instruments

MUNSH

In order to measure psychological well being among the elderly, Kozma and Stones (1980) developed a measure of happiness, the Memorial University of Newfoundland Scale of Happiness (MUNSH). The MUNSH involves using self-appraisal as a measure of internal state on a series of questions (See Appendix B1).

The construction of the MUNSH was divided into three phases. In phase 1 the authors randomly sampled elderly subjects on a number of items of life satisfaction/well being from the Philadelphia Geriatric Center Morale Scale (Lawton, 1972), the 11 item Life Satisfaction Index (LSI-Z) (Neugarten Havighurst & Tobin, 1961) and the 10 item Affect Balance Scale (ABS) (Bradburn, 1969). In addition Kozma and Stones included 30 new ABS type items. They also obtained two types of avowed happiness ratings, avowed happiness at the moment (AVH), and avowed happiness over the past month (AVH30). Avowed happiness ratings were obtained by the use of a 7 item scale ranging from very happy to great unhappiness. As the two avowed happiness ratings were significantly correlated ($r=.71$ to $r=.74$) they combined the measures into one general index referred to as AVHT.

The initial form of the MUNSH contained only those items that were significantly correlated with AVHT ($r=.28$, $p<.005$). Twenty-seven items met this criterion; however it was necessary to delete three items in order to maintain a balance between items scored in the positive direction and items scored in the negative direction, the basic distinction between positive and negative subscales of the ABS.

The final form of the MUNSH contained five positive affect type items (PA), five negative affect type items (NA), seven general positive experience items (PE), and seven general negative experience type items (NE).

The MUNSH is simple in design and has been found to be internally consistent, reliable and valid (Kozma & Stones, 1980). This instrument was specifically developed for the purpose of studying the elderly population. A stepwise multiple regression analysis of the MUNSH, ABS, LSI-Z and PGC scores to predict AVHT have validated the instrument, since the results indicated that using the MUNSH alone produced as accurate a prediction as using all four predictors. The tests of significance showed that the MUNSH was significantly better at predicting happiness than the other scales. The investigators also reported a coefficient above .80 when they tested for internal consistency.

The MUNSH is easy to complete; 22 of the 24 items are scored according to trichotomous categories: yes/no/don't know for each item. According to the scoring procedure, the subjects receive a score of (2) for every 'yes' response, a score of (1) for every 'don't know' item and a score of (0) for every 'no' response. For this sample if the respondent failed to answer an item, they were given a score of (1) don't know. This scale yields the subject's level of happiness.

The MUNSH was chosen over other measures because 1) it was developed in Canada, so it was suitable for studying a Canadian population; 2) the MUNSH provided a carefully validated and cross-validated measure of psychological well being, and happiness has

emerged as the construct that represents the measure of life satisfaction; 3) in comparison with other scales the MUNSH appeared to be a better predictor of life satisfaction, and was the only scale that had an internal consistency coefficient (Kozma & Stones, 1980); and finally, 4) the MUNSH is easy to administer as a questionnaire as it only requires yes/no/don't know responses, and required about 5-10 minutes to complete.

Kroeger's Adjustment Scale

In 1981 Kroeger developed a scale to detect how people adjust to retirement. This scale was developed to tap the area specifically related to a model of retirement adjustment. The items deal with the manner in which individuals refocus their time and energy after leaving employment (See Appendix B2). The 14 items are scored according to trichotomous categories: agree/disagree/uncertain. The respondent is asked to indicate the extent to which each item applies to them.

The Kroeger scale is simple in design and since it is a relatively new scale, work still continues on validating the scale. According to Kroeger, the adjustment scale has a known reliability of 0.84 as measured by Cronbach's alpha. Although it is a relatively new scale Kroeger has indicated that the scale has so far appeared to discriminate effectively retirees who have difficulty in adjusting to retirement from those who do not. The score ranges from 0-28. Retirees with high scores appear to adjust more successfully to retirement than those with a low score. This scale is easy to answer, and deals specifically with retirement, rather than general morale. This instrument was developed for the purpose of testing how retirees felt about being retired.

The Activity Scale

The Manitoba Longitudinal Study on Aging 'Activity Scale' was utilized to determine the respondent's activity level (See Appendix B3). The respondent is required to answer either "yes" or "no", to a list of 20 items which gauged social participation in various spheres: recreation, family contacts, sports, volunteer and church organizations and so on. The scale score has a potential range of 0-20, with each 'yes' item receiving a score of (1), and a 'no' item receiving a score of (0). Respondents with high activity scores are considered more active than respondents with low activity scores.

Validity and reliability of this scale were not obtainable.

Bem Sex Role Inventory

The Bem Sex Role Inventory (BSRI) (Bem, 1974) was employed to categorize each person as feminine, masculine, undifferentiated and androgynous (See Appendix B4). Each of the 30 items in the BSRI is accompanied by a 7 point scale ranging from 1 (never or almost never true) to 7 (always or almost always true). The respondents are required to indicate how well each of the personality traits describes themselves.

A feminine score is the mean self-rating for the 10 feminine items, a masculine score is the mean self-rating for the 10 masculine items. The 10 filler or neutral items are not computed when determining the subject's gender type.

According to the median split scoring method, the femininity and the masculinity scores for all the subjects participating are listed from the highest to the lowest, with the median score acting as the cut-

off point (Bem, 1981). This method yields four groups: 1) Masculine, those above the median on masculinity and below on femininity; 2) Feminine, those above the median on femininity and below on masculinity; 3) Androgynous, those above the median on both masculine and feminine scales; and 4) Undifferentiated, those below the median on both masculine and feminine scales.

Reliability was shown to be high when analyses were performed to test for internal consistency and test-retest ability. The two sub-scales evidenced high reliability (.84-.85) in the two samples tested. In order to conduct a test-retest reliability the BSRI was administered again to 56 subjects of the first sample. A product moment correlation of all three scores resulted in high reliability (Masculinity, $r=.91$; Femininity, $r=.84$; Androgyny, $r=.88$) In addition, Bem (1982) indicated that the original and short BSRI are highly correlated, with the short BSRI appearing to be more internally consistent.

The growing body of research studies that have employed the BSRI have validated this instrument. In addition, Bem's own studies have consistently shown that androgynous individuals exhibit more flexibility in their behaviours and are not restricted to act according to cultural definitions of sex typed behaviours.

The short version of the BSRI was chosen because it was easier to complete and convenient to score.

Data Collection Procedure

The investigator approached the personnel managers of Eaton's and The Bay, described the study and requested their cooperation. Both

companies were asked to provide the names and addresses of their retired female employees. They provided the researcher with 250 names and addresses. The most recent 150 retirees from Eaton's and the most recent 100 retirees from The Bay were involved in this study.

Each retiree was then mailed a questionnaire. A cover letter was sent in each package describing the nature of the study and assuring confidentiality. The respondents were asked to return the completed questionnaire in the postage paid, self-addressed return envelope.

Following the initial mailing of the questionnaire, each subject in the sample received a post card, which again described the importance of the study, and asked for her cooperation. If the respondent needed clarification on the nature of the study or on any questions, she could contact either the researcher or the personnel managers of the company at telephone numbers listed on the post card.

The respondents were told that this was an investigation specifically designed to study retired women. Since this was a mailed survey and since the respondent had no contact with the researcher, it is not known how long it took for each subject to complete the questionnaire.

Data Analysis

Scoring The Scales

MUNSH. The MUNSH yields a happiness score. The positive score ranges from 0-10 and is the sum of the 5 positive affect items; the negative affect score ranges from 0-10 and is the sum of the 5 negative affect items. The positive experience score ranges from 0-14 and is the sum of the 7 positive experience items; the negative experience score

ranges from 0-14 and is the sum of the 7 negative experience items. Once these scores are obtained, the subject's MUNSH total is calculated using Kozma and Stones' (1980) technique: $PA-NA+PE-NE=$ Total MUNSH.

For this sample the range in the MUNSH total was from -9 to 24. A person with a high positive score reported greater happiness than one with a high negative score. The term MUNSH score will be used to refer to the subject's life satisfaction level.

Kroeger's Adjustment Scale. Kroeger's Adjustment Scale yields a possible score ranging from 0 to 28. High scores reflect a better adjustment to retirement and low scores indicate that the respondent has problems in retirement. The range in adjustment scores for the retired sample was from 0 to 28.

Activity Scale. The activity level was calculated by adding the respondents' 'yes' items on the activity scale. If the respondent did not check off an item, it was scored as a (0). The range in the activity level was from 6 to 18.

BSRI. The BSRI yields a femininity and masculinity score. The femininity score ranges from 1 to 7 and is the mean of the 10 feminine items; the masculinity score ranges from 1 to 7 and is the mean of the 10 masculine items. Once these scores are calculated, subjects can be classified as feminine, masculine, androgynous, or undifferentiated using the median split technique of categorization (Bem, 1981).

The BSRI is a self correcting scale. If the subject did not answer a question, the scoring mechanism makes an allowance for this.

Statistical Analyses

Appropriate statistical tests were chosen to test the hypotheses of

this study. Both parametric and non parametric tests were used.

Parametric tests were applied whenever the data were treated as continuous. The sample size was large enough to warrant this and it was assumed that the data would be normally distributed. The Pearson Product moment correlation (r) was used to test the strength and directions of the relationships between health and both life satisfaction and adjustment. A correlation coefficient was computed to evaluate the relationships between both income and educational status with life satisfaction and adjustment; and the same test was used to express the degree to which activity level was related to life satisfaction and adjustment. In addition a correlation coefficient was computed for the MUNSH and the Kroeger scale.

In further analyses, simple multiple regressions were performed to assess the independent importance of each variable on life satisfaction and adjustment.

Non-parametric statistics were applied to categorical data. A chi square test was conducted on the Bem classification and the MUNSH and the adjustment scale; however, since the number of subjects in each cell was sparse, a Scheffe test was conducted.

In each case where the observed level of significance was less than .05, the hypothesis was rejected.

Summary

The sample consisted of women previously employed in two department stores. The two dependent variables were life satisfaction as determined by the MUNSH Scale; and adjustment as determined by the Kroeger adjustment scale. This study was unique in the sense that both

life satisfaction and adjustment were studied. The independent variables in the study were: income, health, activity and gender type and their influence on the dependent variables: life satisfaction and adjustment to retirement

CHAPTER IV

RESULTS

The results of this study are reported in three major sections. First, the data pertaining to the demographic characteristics of the sample are shown in Tables 1 to 7. Second, the correlations between the specific hypotheses and a) life satisfaction and b) adjustment to retirement, are presented. Finally, further analysis of the different variables that affect life satisfaction and retirement adjustment are presented. Relationships were considered to be significant at the .05 probability level.

Descriptive DataEmployment Facts

The final sample consisted of 163 women. One hundred and twenty-five, or 79%, had been employed full time at the time of their retirement from the two department stores. Their occupations were grocery clerks, supervisors, administrators, sales clerks, interior designers, nurse, and pharmacist. Eight-eight percent of the women had worked at their jobs for 20 years or more, with the range between 3 and 49 years at the company, and a mean of 28.7 years. Only 12% of the women had worked for their company less than 20 years.

Demographic Data

Education. On the average the respondents were well educated. Their level of education ranged from 6 years to 16 years, the mean being 10.6 with a S.D. of 1.6 (See Appendix Table A2 for the distribution).

Age. The distribution of the women is presented in Table 1. The respondents ranged in age from 54 to 71 years at the time of the study.

The mean age was 65 years: sixty-five percent of the sample was 65 years and older.

TABLE 1
DISTRIBUTION OF RETIREES BY AGE GROUP

AGE GROUP	NUMBER OF RETIREES (N = 161)	PERCENT (100)
54-59	19	5
60-64	38	30
65-69	102	64
70-74	2	1

Marital Status. The marital status of the retirees is presented in Table 2. It should be noted that fewer than half (47%) were married compared to more than half (53%) in all other categories combined.

TABLE 2
DISTRIBUTION OF RETIREES BY MARITAL STATUS

STATUS	NUMBER OF RETIREES (N = 159)	PERCENT (100)
NEVER MARRIED	37	23.27
WIDOWED	36	22.64
SEPARATED/DIVORCED	11	6.92
MARRIED	75	47.17

Retirement Characteristics

Age at Retirement. The distribution of retirees' age at retirement

is shown in Table 3. The women retired as young as 50 years and as old as 71 years. The mean retirement age was 62.9, with a S.D. of 3.8. forty percent of the women had retired at age 65.

TABLE 3
DISTRIBUTION OF RETIREES AGE OF RETIREMENT

AGE GROUP	NUMBER OF RETIREES (N = 155)	PERCENT (100)
50-54	3	2
55-59	23	15
60-64	55	35
65-69	73	47
70-74	1	1

Recency of Retirement. The year the women stopped working is the labour force is presented in Table 4. Over two-thirds had retired within the two years prior to the study (1981-1983), with the retirement of the remaining one-third having occurred during the four previous years (between 1976 and 1980).

TABLE 4
DISTRIBUTION OF YEAR OF RETIREMENT

YEAR STOPPED WORK	NUMBER OF RETIREES (N = 156)	PERCENT (100)
1983	17	11
1982	56	35
1981	32	21
1980	29	19
1979	16	10
1976-8	6	4

Reasons for Retirement. Former employees of the two department stores were asked why they had retired. The reasons given for their retirement are presented in Table 5. When "compulsory retirement", "laid off", "poor health", and "familial responsibilities" as reasons are combined, a total of 61%, or well over half, appear to not have had

much choice in the matter. Considerably fewer than half the women may have retired voluntarily.

TABLE 5
DISTRIBUTION OF REASONS RETIRED

REASON RETIRED	NUMBER OF RETIREES (N = 163)	PERCENT (100)
COMPULSORY RETIREMENT	67	41
RELAX AND TAKE IT EASY	31	19
LAI D OFF	21	13
TIME WITH FAMILY	9	6
POOR HEALTH	10	6
PURSUE HOBBIES	7	4
SPOUSE RETIRED	13	8
FAMILIAL RESPONSIBILITIES	2	1

Ideal Age For Retirement. In response to a question about the ideal age for retirement answers ranged between 50 and 70 years, with a mean of 61.8. Forty-nine percent of the women thought that age 60 was the best age of retirement. Seventy-five percent believed that retirement should be compulsory.

Recalled Enjoyment of Paid Work. The distribution of enjoyment of pre-retirement employment is presented in Table 6. Most of the retirees (89%) recalled having enjoyed their paid labour, although of these 50%

qualified their enjoyment ("generally").

TABLE 6
DISTRIBUTION OF WORK ENJOYMENT

WORK ENJOYMENT	NUMBER OF RETIREES (N = 162)	PERCENT (100)
STRONGLY ENJOYED	63	38.8
GENERALLY ENJOYED	82	50.6
SOMETIMES ENJOYED	16	10.0
GENERALLY DISLIKED	1	0.6

Attitude Toward Retirement. Even though the respondents reported having enjoyed their work in the labour force, most of the women recalled that before retirement they had believed that it would be a good thing; and after their retirement an overwhelming number still thought it was a good thing. The frequency of this distribution is presented in Table 7. Only the uncertainty of the effect of retirement decreased after the actual event.

TABLE 7
DISTRIBUTION OF ATTITUDE TOWARD RETIREMENT

VIEW RETIREMENT	BEFORE RETIREMENT (N = 162)	AFTER RETIREMENT (N = 162)
GOOD	113	140
BAD	5	4
UNCERTAIN	44	18

Preferred Income and Perceived Adequacy of Income After Retirement and Income. When the respondents were asked to indicate the income they preferred in order to live comfortably in retirement, the figure ranged from \$350 to \$2,000 per month. Sixty-five percent of the respondents indicated that they had an adequate income. The reported mean retirement household income for the group was \$8,500 per year. (See Appendix A4)

Life Satisfaction, Retirement Adjustment and Androgyny

The mean score on the MUNSH was 16.9, with S.D. of 7.5. The range in scores was (-9) to (24). The mean score on the Kroeger adjustment scale was 21.2, with a S.D. of 5.42 and a range from 0-28. The correlation between the MUNSH and the Kroeger scale was positive ($r=.39$) and significant ($p=.0001$). The feminine and masculine medians for this sample were 5.8 and 4.6.

In order to be classified as feminine, an individual's femininity score should be higher than the feminine median of 4.6. A total of 29 met the criteria for the feminine role. In order to score as masculine the retiree's masculinity score should be above the masculine median, and the feminine score should be below the feminine median. A total of 26 scored as masculine. Androgynous individuals were those whose femininity score exceed the medians for both the feminine and masculine scores. In this study 42 individuals were classified as androgynous. The remaining 35 retirees scored below the femininity and masculinity medians and thus were classified as undifferentiated.

Hypotheses on Life Satisfaction

Hypothesis 1

Retired women with higher incomes will show greater life satisfaction than women with a lower income.

A zero order correlation between income level (with categories from 1 to 11, with 1 being the lowest income) and life satisfaction showed a positive relationship. The results were significant for income and the MUNSH ($r=.24$, $p=.0039$). Since the results did indicate that those with higher incomes report greater life satisfaction this hypothesis was accepted.

Hypothesis 2

Retired women with higher levels of education will show greater life satisfaction than those with lower levels of education.

The correlation coefficient between education and life satisfaction showed no significant relationship. When a simple regression was conducted, education had a significant bearing on life satisfaction, ($t=-2.38$, $p=.019$). However, this hypothesis as stated was rejected as it was significant in a negative direction. The direction of the relationship was opposite to the anticipated direction (i.e., greater life satisfaction was associated with lower education); thus the original hypothesis was not confirmed. Still, level of education is a significant factor in life satisfaction after retirement.

Hypothesis 3

Women who report themselves to be in good health are more likely to express a high level of satisfaction with life after retiring than are women who perceive themselves to be unhealthy.

The women were asked to rate their health status according to a subjective scale with a score of 1 signifying very good health and a score of 5 signifying very poor health. A correlation coefficient between health level and life satisfaction revealed a significant relationship between health and life satisfaction, ($r=-0.313$, $p=.001$). Healthy women were more satisfied with life. This hypothesis was therefore accepted.

Hypothesis 4

Among retired women high activity levels will be positively associated with greater life satisfaction.

A correlation coefficient was employed to compare activity levels and life satisfaction. The results were significant ($r=.007$, $p=.212$). The hypothesis was accepted.

Hypothesis 5

Among retired women, those classified as androgynous will report greater life satisfaction after retirement than either their masculine, feminine and undifferentiated female counterparts.

A LSD-SCHEFFE test between the BSRI and life satisfaction was calculated. The t tests indicated that ($t=1.26$, $p=.29$), showing no statistically significant differences. This hypothesis was therefore rejected.

Hypotheses on Adjustment to Retirement

Hypothesis 6

Retired women who have higher incomes will show better adjustment to retirement than those with lower incomes.

The correlation coefficient was used to test whether income level affected adjustment to retirement. The results were significant ($r=.274$, $p=.001$). The results indicated that those in the higher income brackets were better adjusted in retirement than those in the lower income brackets.

Hypothesis 7

Retired women who are better educated will have retirement higher adjustment scores.

For this variable when a correlation was performed, no significant relationship was found ($r=.059$, $p=.45$). Since there was no significant relationship between education level and adjustment, this hypothesis was rejected.

Hypothesis 8

Women who report themselves to be in good health are more likely to be better adjusted to retirement than are women who are unhealthy.

When correlations were performed to see if differences in adjustment occurred due to health status, the results were not significant ($r=.019$, $p=.80$). This hypothesis was rejected.

Hypothesis 9

Among retired women high activity levels will be positively associated with better adjustment to retirement.

A correlation coefficient between activity level and adjustment to retirement revealed a significant difference ($r=.156$, $p=.05$). The hypothesis was therefore accepted.

Hypothesis 10

Androgynous women will be better adjusted to retirement than either masculine, feminine or undifferentiated women.

A LSD-SCHEFFE test between the BSRI and adjustment to retirement was calculated. The t test indicated that this relationship was not significant ($t=.97$, $p=.41$).

Further Exploratory Analyses

Further analyses were performed to test for significant relationships between life satisfaction and adjustment to retirement as dependent variables and marital status and reason for retirement. In addition other factors such as age, retirement attitudes and preretirement counselling programs were also studied to determine if there were any relationships to life satisfaction and adjustment to retirement.

Marital Status

The chi-square, a non parametric statistical test, was conducted to determine if there was a relationship between marital status, and life satisfaction and adjustment to retirement. A probability level of .05 was considered to be significant.

The results of the chi square analysis of marital status by MUNSH were $\chi^2 = 86.28$; $DF = 78$, $p = 0.24$. The results of the chi square analysis of marital status by Kroeger $\chi^2 = 82.173$, $DF = 66$, $p = 0.08$. Therefore, the results indicated that no significant relationship occurred between marital status and life satisfaction and adjustment to retirement.

Reason For Retirement

The results of the chi square analysis of reason retired by MUNSH $\chi^2 = 72.265$, $DF = 104$, $p = .099$. The results of the chi square analysis of reason retired by Kroeger $\chi^2 = 88.54$, $DF = 92$, $p = .058$. The relationships are not statistically significant.

Age

A simple regression was conducted to check on the variables of age. Age was not significant for life satisfaction, $p = 0.80$, nor was it significant for adjustment, $p = 0.44$.

Retirement Attitudes

Seventy percent of the women recalled that they believed retirement was good before retiring, and 86% believed it was a good thing after retirement.

Preretirement Counselling Programs

Thirteen percent of the respondents were involved in a preretirement counselling program.

Summary

The results indicated that income, health and activity were positively related to life satisfaction. However, education was negatively related, essentially those with a higher education were less

satisfied than those with a lower education. Income and activity were significantly related to retirement adjustment but health was not. Androgyny was not related to either life satisfaction or retirement adjustment.

CHAPTER V

DISCUSSION

The primary purpose of the present study was to examine how various factors differentially affect women retiree's life satisfaction and adjustment. It was assumed, that the role of labour force participant forms an important aspect in a woman's life, and once she retires she misses paid work, and thus needs to adjust to her retirement. Instead of assuming, as some gerontologists have, that women simply take on fulltime their housewife role and therefore have no problem with time, activity, or energy reallocation, I instead anticipated that several factors such as income, health and activity level would play an important role in varying the life satisfaction and adjustment patterns of retiree's. In addition, it was also expected that androgynous women would be better adjusted to retirement and would report greater life satisfaction. At this point I shall assess the finding in terms of their contributions to knowledge about retirement generally, knowledge to research methods and to women's issues.

Knowledge About Retirement

Theoretical Implications

The findings of this study lend support for the modified activity theory proposed as a framework in Chapter 2. The data did not provide any evidence to support the disengagement theory. The retired women in this study had not withdrawn from society; in fact, they were fairly active and 60% felt that retirement was one of the best times of one's life. Eighty-nine percent indicated that they really enjoyed the things they were able to do because they were retired.

The modified activity theory includes elements from traditional activity theory, the role approach, and continuity theory. In this study, since activity level was significantly related to both life satisfaction and adjustment to retirement, the importance of activities during retirement was clearly demonstrated. It certainly appears that it is those who pursue hobbies and who are involved in various activities who are more able to fill the void produced by retirement. Being involved in activities during retirement compensates for the loss of a structured daily routine of employment, reduces social isolation and perhaps even increases the individual's sense of well being. The activity factor is definitely related to both high life satisfaction and better adjustment to retirement.

The continuity theory predicts that the concentrated activity involved in labour force work will decrease among retirees and energy will be redistributed among other roles. The retired women in the sample were happy with their roles other than their employment role, and as a group reported good retirement adjustment.

According to the role approach many recent retirees fall in the honeymoon phase of the retirement model. The women studied, as relatively recent retirees for the most part, would be in this stage. Essentially these women were positively oriented toward retirement, were happy to be retired and were enjoying the new life style, as expected from the role approach. Findings in Agreement With Previous Research

Income Levels and Life Satisfaction. In this study it was expected that income, because of its influence on lifestyle, would be related to

both life satisfaction and adjustment. In fact, the women who had high incomes showed greater life satisfaction and were more adjusted than were women with lower incomes. Since these results are consistent with the findings in previous studies of life satisfaction described earlier in the literature (Adams, 1969; Jaslow, 1976; Spreitzer, Snyder & Larson, 1979), these findings help support the viewpoint that family income is indeed influential in enhancing life satisfaction at retirement.

When one examines the role of income on life it is easy to see why this relationship exists. Size of income has strong influence on lifestyle opportunities and resources including the ability to maintain good health and engage in a variety of alternative activities after employment ceases. Income plays a central role because money is one of the means by which the retiree is able to realize major objectives. If the retiree has an adequate income and is able to maintain previous lifestyle habits such as travelling, being involved in activities, maintaining her own home - in other words, if the retiree's lifestyle is not drastically changed as a consequence of a lowered income, other things being equal her adjustment will be minimal, and furthermore, she will experience high life satisfaction. As in other research on retirement (Fox, 1977; Foner & Schwab, 1981), amount of income is one of the predictors of life satisfaction in this investigation.

Health and Life Satisfaction. The women in the present study, reported the perception of their current health. The individual's perception of whether she is healthy is a factor in adjustment to retirement and life satisfaction as it determines whether she is able to

function adequately. This is consistent with previous research on life satisfaction. Even if a retiree is physically disabled but does not view her disabilities in a negative manner and perceives herself to be healthy, she will show high life satisfaction (Kozma & Stones, 1980). As expected the results indicated that those who are in good health have a higher life satisfaction than those who are unhealthy.

Since persons who perceive themselves as healthy do not restrict their own participation in social roles and activities, their life satisfaction will likely not be low. The healthy person can care for herself in terms of living in her own home, cooking her own meals, visiting friends and neighbours, participating in social activities and being independent, thus increasing her sense of worth and ultimately her life satisfaction.

Activity Level and Life Satisfaction. Many studies have suggested that activity levels affect both life satisfaction and adjustment. It has been reported by numerous researchers that high activity levels and patterns are related to life satisfaction (e.g. Edward & Klemmack, 1973). On both life satisfaction and adjustment in this study, almost two out of three of the women did not perceive any physical limitations that could potentially hinder their activity level. Activities are important in retirement in that they often have the same meaning for the retiree as the job did (Atchley, 1977). In other words activities become meaningful to the individual because they become, in effect, a source of both self-esteem and self-worth. In addition, it gives the retiree opportunity to structure discretionary time . Participating in activities gives the individual the chance to meet friends, grow

intellectually by reading books and watching T.V. and to lessen the likelihood of loneliness and isolation in the retirement years. Low activity levels limit individuals in that they do not interact and socialize with others, producing social isolation and loneliness. If the retiree has nothing meaningful to do the feeling or sense of boredom will increase, decreasing life satisfaction.

Findings Which Contradict or Go Beyond Previous Research

Education and Life Satisfaction. The education attained by former department store employees influenced satisfaction with life after their retirement. The results, however, are the opposite of those from investigations which find higher educated individuals rather than the lower educated individuals report greater satisfaction with life. The reasons for the unexpected findings that the women who had completed a higher number of years of schooling showed less satisfaction could be due to greater work commitment, or a stronger sense of usefulness attached to employment. In addition, it may also be related to the fact that most of these women were employed in female job ghettos. Therefore, it is reasonable to speculate that since department store jobs to which less well educated women are assigned are often routine and boring, the less educated women who were employed at these jobs were happy and relieved to be free of these tedious and mundane routines.

It is not surprising that well educated women are less satisfied in retirement when one sees that higher educated women appear to have negative attitudes toward retirement (Price-Bonham & Johnson, 1982). If educated women are more committed to their paid work, they therefore may miss working in the labour force and thus report low satisfaction.

Furthermore, Roman and Taretz (1967) found that academics continue to pursue professional activities even after retirement. It can be speculated that the highly educated women in this study, more likely to have had challenging jobs, reported a lower satisfaction because they are unable to pursue work committed activities in retirement. According to Streib and Schneider (1971) longitudinal study of highly educated persons, many retired women reported feeling useless in retirement. A high degree of education possibly has some bearing on feelings of usefulness and as a consequence non-work can decrease life satisfaction in retirement.

However, these results are tentative because although a significant negative relationship was found when a simple regression was conducted a significant relationship was not found when correlations were performed. Although these results may help support the idea that education is negatively related to life satisfaction, further research in this area needs to be done.

Age. To examine the relationship between age and retirement, the women indicated their date of birth. Although previous studies have encountered difficulties in determining whether the relationship of age and life satisfaction exists because of cohort influences (Kozma & Stones, 1978), it was felt that since the women in this study were from the same generation, their attitudes and feelings toward retirement would be similar and therefore was included in the study.

In this study age was not related to either life satisfaction or adjustment. Possible reasons for the lack of such a relationship may be a problem with the type of measurements used. Also the women in the

study were relatively young, 54 to 71 years. If age does affect life satisfaction, it could possibly occur at older ages. A need for a more discriminating measure of age and life satisfaction is suggested by the data of the present study, e.g. more cohort controls. Two approaches to this problem are possible. One can either use longitudinal or cross-sequential designs. Kozma & Stones (1980) report that when subjects differ with respect to age and cohort influences then other variables such as health and socioeconomic status need to be controlled.

Marital Status. There was no relationship between marital status, life satisfaction and adjustment. Although previous studies have concluded that married people report greater life satisfaction (Spreitzer & Snyder, 1974) this finding was not supported by the results in the present study. It is difficult to explain why no relationship was found. Perhaps it simply reflected a far from complete understanding of the effects of marital status on life satisfaction and adjustment. Indeed it has been reported that never married retirees also have high life satisfaction. It is possible that because most of the women are comfortable with their life, marital status did not affect satisfaction one way or the other. If this is the case, then marital status alone does not seem to have a profound effect on life satisfaction but perhaps is related to other significant variables such as income which ultimately affects life satisfaction (Edwards & Klemmack, 1973). It is therefore reasonable to speculate that, although marital status was not related to either life satisfaction or adjustment, stricter controls of income and health need to be in place.

Preretirement Attitudes. To determine the women's preretirement attitudes, they were asked to give their opinion on retirement itself before retiring and after retiring. Although some of the literature suggested that preretirement attitudes could either enhance or deter life satisfaction at retirement, e.g. (Thompson et al., 1960), the results from this study were not consistent with the above findings. In the present study, 70% of the women recalled that they believed retirement was a good thing before retirement, and 86% believe it was a good thing after retirement. These results are therefore more consistent with the findings of Atchley (1977) that favourable preretirement attitudes may help the retiree be more aware of what to expect at retirement. In the present study, the lack of a significant relationship between pre and post retirement attitudes could be explained simply by the overwhelming favourable attitude toward retirement before retirement, as recalled after the fact. Perhaps these women did look forward to retirement and thus enjoyed being in this stage of life.

Adjustment to Retirement and Life Satisfaction. The concept of retirement adjustment is a relatively new one. Initially I did not predict differences between the concepts of life satisfaction and adjustment to retirement because much of the literature had used the two terms interchangeably. This study has demonstrated that these are probably two separate concepts. Although they are related ($r = .39$, $p = .001$), they do not appear to be examining the same aspects of retirement.

Although income level and activities were related to retirement

adjustment, health status and education were not. Difficulties are encountered in comparing these results with the current literature in health and education as they related to retirement because there have been very few studies dealing with the general adjustment process. Furthermore, the measure of retirement adjustment used in this study, the Kroeger Scale, has not yet been widely used in research on retirement. Despite methodological problems in the scale, to be discussed in a later section of this chapter, the findings of this study is new which indicates that life satisfaction and adjustment to retirement are not associated with the same life circumstances of retired women even though they are related to each other. Adjustment to retirement is probably only a small and specific part of the more global life satisfaction after retirement. Life satisfaction is more of a measure of internal state or happiness at a given point in time, while adjustment to retirement is gauging how well the individual has adjusted to the loss of employment in the work force. Therefore future studies must treat these two concepts as separate ones.

Methodological Considerations

In the course of testing the hypotheses and examining the finding, several measurement dilemmas presented themselves and some insights were gained into ways of studying retirement. These will be discussed in connection with the retirement adjustment scales and the measure of androgyny.

Problems With The Retirement Adjustment Scales. Kroeger (1981) has suggested that in order to successfully adjust to retirement, one needs to accomplish three tasks 1) adjust to a new time orientation, 2)

replace work activities and, 3) replace work relationships. This adjustment scale measures attitudes toward retirement and thus may not be an adequate measure of adjustment per se. Rather, it may be more appropriately defined as an attitude toward retirement scale; which may not necessarily entail a degree of understanding or of measuring adjustment to retirement taking life circumstances into consideration. If attitude toward retirement is what actually is being measured, then the Kroeger Scale may indeed have an advantage over life satisfaction scales for some purposes.

In this study the women's scores on the adjustment scale were clustered at the upper end of the scale creating a potential statistical problem. The relatively high scores found in this sample of women in measuring adjustment indicates that most of the women have favourable attitudes toward retirement. This could be another problem because Kroeger (1981) has reported that for no apparent reason women will score higher than men on the adjustment scale. Since there are no inner checks in the scale to control for this potential artifact, this scale needs further validation.

Measuring Androgyny. As a first study to examine the relationship between sex-role and life satisfaction and adjustment, these findings are difficult to interpret. The short version of the BSRI was used to determine sex-role types. The most striking finding of this study is that sex role orientation is not correlated with either life satisfaction or adjustment.

Perhaps the BSRI is an inappropriate measure for an elderly population. Certainly, studies in the area of sex-roles have criticized

Bem for her method of scale construction as she has used stereotypic masculine and feminine traits to produce the androgyny score (Kenworthy, 1979; Pyke, 1980).

It is argued that androgyny as a concept is contradictory in that it encompasses masculine and feminine stereotypes. Further problems regarding the BSRI deal with the validity of the scale. It has been suggested that the traits that compose the BSRI are a more appropriate measure for work roles (Locksley & Colten, 1979). Thus, what the scale appears to be measuring may not necessarily be what it proposes to measure. Furthermore, questions have been raised about the meaning that the items of the scale may have for the women taking the test. Some women in this study did not understand the instructions on how to score the scale and many of them simply marked an 'X' instead of a number.

As well, one could hypothesize that androgyny is not related to well being/life satisfaction. Bem introduced the idea of androgyny as a model for psychological well-being. While it may indeed be a model for well being, it may not necessarily be related to either life satisfaction or adjustment to retirement. As the present study was exploratory, specific conclusions cannot be drawn from the results. Rather, the results must be viewed as preliminary findings, open to further research. The results indicated that no significant relationship occurred between marital status and life satisfaction and adjustment to retirement.

Women's Issues

The findings of this investigation have wider ramifications than those discussed in relationship to theory, earlier findings from

research on retirement effect, and methodological problems. There are implications which stem from a consideration of who the subjects are.

A Profile of the Retirees

The respondents in the study are women between the ages of 50 and 71 at the time of retirement, who had retired from department store employment at which they had worked for an average of 29 years. Fewer than half were married, one out of five had been employed part-time, the average income of the entire group was \$8,500 per annum, and over half had been affected by the compulsory retirement policy of their companies or laid off. Even so, two out of three indicated they had adequate income, three out of four believed retirement should be compulsory, and as a group they were well adjusted to retirement and reported high life satisfaction.

Viewing the women from the societal context, rather than as an isolated purposive sample in a research study, further questions emerge from the findings. As indicated in Chapter 2, pensions have been an issue throughout most of this century. More recently they have come to be perceived as a woman's issue, just as health, housing, violence, and other old age concerns have. This is because of the increasing proportions of women in the older population, but it is also the result of a rising awareness on the part of women themselves of the cumulative effects on women with aging of their unequal status and financial disadvantage in the society. Despite the fact that the sample was not a random one, the women in this study are in many ways representative of women in the entire labour force, disregarding age. As was noted in Chapter 2 (pp 35-36), women in the labour force are concentrated in

the sector of the economy with the lowest pay (the service sector has the lowest pay, with over 50% of women employed in service occupations), into which fall retail sales or department store employment. They work in jobs which are sex segregated, sometimes called female ghettos. They are overrepresented in part-time jobs, and subsequently are not eligible for private pensions. Women who are married at the time of retirement can count on the financial assets of their husbands; those who are not, pay the price for lower wages and job insecurity throughout their employment career. Those who will shortly thereafter become widowed are among the poorest in our society. The poverty line for a family of two in Winnipeg is \$8,427 which is about the average household income of employed women. However, upon retirement in a two earner couple, the average income drops by 42% (Dulude, 1981).

Implications for Research on Older Women

Relative Importance of Income as a Factor in Happiness. One of the shortcomings of this study is that it fails to do more than others have regarding determining the relative importance of various factors affecting women's happiness in retirement.

In particular, the importance of income in relationship to health and activities needs to be empirically determined rather than merely logically deduced.

Perceived Vs. Actual Income. The retired women in this study were given the opportunity to state what they perceived to be adequate income. The rationale for this question was the proposition of Liang and his associates (1980), who claimed that there were interrelations between perceived financial adequacy and income. In other words, if the

retirees needs and wants also change in retirement, a lower income may be as adequate as the higher income was while they were employed. The results in the current study indicated that 65% of the women believed that they had an adequate income. Interestingly enough, the range of perceived adequate income ranged widely from a low of \$350 to a high of \$2,000 with a mean income of \$886 a month. The trend of these responses reinforces the idea that it is extremely difficult to determine the financial needs of older persons because their needs and desires are so varied. Thus, although \$350 is more than sufficient for one retiree, it may represent poverty for the retiree who perceives \$2,000 to be an adequate sum of money. In addition, these results also indicate that it is difficult to predict or assume what constitutes an adequate income. This means that if a retiree believes her income is adequate and is satisfactory for her lifestyle she will still report a high life satisfaction even though her absolute income may not be high according to current standards. So it can be argued from the results in this study that although 'adequate income levels' vary from individual to individual, it can be assumed that as long as the person is able to maintain her own lifestyle her life satisfaction will be high. As well, she will be better adjusted than the woman who perceives that she does not have an adequate income.

This finding raises questions about the "false consciousness" of this cohort of women who have grown up in a climate where they were not made aware of the consequences of either sexism or ageism in society. It also provokes thoughts about the likelihood of the persistence of this kind of psychological reconciliation to low retirement income

among future cohorts of old women. Even though there is little indication of collective behavior on the part of this cohort of older women to organize and pressure for greater income security in their own interest, researchers might want to begin to determine incipient changes in the next generation of women to reach retirement age. They may become more political.

Multiple Careers and Dependent Status. The controversies in the literature over the part played by women's dual careers (homemaker and paid employee) and women's marital status in easing the transition to retirement has not been resolved in this study. Marital status in itself did not appear to be a factor in adjustment or life satisfaction among the retirees, and it was not possible to undertake more complicated analyses to determine how it might enter into other kinds of associations, such as income and life satisfaction. The point is well taken by Connidis (1982) that women are involved in a number of roles, and being retired gives them the freedom to engage in their other roles thus lessening the strain of role overload and perhaps accounting for their good adjustment to retirement on the average. This does not mean that they merely slip back into being a full time homemaker, but they may instead have greater freedom to engage in other discretionary time activities, at least during the honeymoon phase of retirement. In this regard longitudinal studies of married and unmarried women moving into later phases of retirement would be valuable.

It has also been proposed that women do not lose any social status at retirement because a woman derives her social status from her husband (Parsons, 1954). This study indicated that at least 23% of the women

were never married. Obviously they derived their status from their own employment; therefore researchers have to pay attention to women's retirement not only because there are many never married women employees, but also women have to be treated as individual employees who enjoyed their work, regardless of whether or not they derive their social status from their spouse. The assumption that women do derive their status from their spouses in retirement is highly questionable given that less than half of the women in this sample were married at the time of retirement. Further comparisons between married and non-married women in retirement are signaled by these findings.

Implications for Policy Affecting Older Women

Retirement Counselling. Only 13% of the women had participated in a preretirement counselling program. Although there was no significant relationship between having taken a counselling program and an increase in life satisfaction, previous research has demonstrated that this is an important issue. In her research, O'Meara (1977) observed that those who participated in precounselling programs were more satisfied. Furthermore, Szinovacz (1982) speculated that these programs increased the retiree's awareness about the retirement stage and therefore increased life satisfaction. The lack of such a relationship in the present study thus could be viewed as a result of the small percentage of women having taken such a course. As Foner and Schwab (1981) observed, since there is a lack of such programming, this therefore, represents a difficult problem for researchers studying this relationship. It is only through the expansion and availability of such programmes that we can help to solve this issue.

It is recommended that retirement counselling programs should be made available to all retirees, especially female retirees. With such programs, women could be made aware of all the benefits of retirement. I believe these programs should focus in on the area of financial counselling. Since retirees need to get used to a drastic drop in their income level, financial planning would be an asset.

Compulsory Retirement. Despite the fact that 41% of the women retired because they had reached the compulsory retirement age, interestingly, there was no relationship between voluntariness of retirement and life satisfaction and adjustment. Although the literature has suggested that such a relationship exists because a voluntary retiree is more prepared for retirement, it can be argued that once these women reached the retirement age they perhaps became prepared for eventual retirement. Although only 12% of the women were laid off, this did not adversely effect their life satisfaction or adjustment. However, the possibility of generalization from this study is limited by the fact that it was done with a selected group of women who therefore may plan for retirement earlier than other people. A crucial pattern was observed that may help explain why these women who worked for department stores were more aware of retirement. The fact that 80% of the women knew that there was a mandatory retirement age at their place of employment suggests that these women expected to be retired even though they were retired because of their age.

Although 77% of the women believed that there should be compulsory retirement, it is difficult to assume that compulsory retirement will be beneficial to all people. Given the fact that the higher educated women

had lower life satisfaction, this indicates that not everyone wants to be retired at age 65. Also, these women were retired recently, and may not have as many financial problems as single women with inadequate incomes. I believe that employees should have the choice to keep on working if they wish to do so, especially since many of these women indicated that they enjoyed their work. Compulsory retirement could have a negative effect, especially in the area of income.

Pension Reform. Since it is often assumed that women do not work in the labour force, the retirement system has not really provided adequate incomes for women. Women are not as often covered by employer-sponsored pension plans, this could account for the discrepancy between retired male and female incomes. Women, who do receive employer-sponsored pensions have generally earned less than men and therefore receive smaller pension benefits. A number of proposals ought to be implemented to better the life of retired women. For one, employer-sponsored plans should be required to provide their female employees with adequate pension coverage, and provide benefits with inflation protection, and should seriously consider covering their part-time employees.

Summary

This study focused specifically on retired women. A number of important results were noted. It was found that the concepts of life satisfaction and retirement adjustment are different entities, and therefore future studies must treat them as such. A number of issues on retired women were raised especially the proposal that women must be covered by employer-sponsored pension benefits.

CHAPTER VI

SUMMARY

The present study was designed to study the impact of retirement upon women employed in department stores. The study was based on the belief that women are affected by retirement and, in general both their life satisfaction and adjustment would be related to the circumstances surrounding retirement. The four factors deemed most important in creating variations in these two effects were income, education, health and activity level. As a consequence these hypotheses were developed for the study: 1) women with high income levels will show greater life satisfaction and will be better adjusted than women with lower incomes; 2) retired women who are better educated will have higher life satisfaction and will be more adjusted than less educated women; 3) women who are healthy will report high life satisfaction and will also be more adjusted than unhealthy women, and; 4) among retired women high activity levels will be positively correlated with both life satisfaction and will be more adjusted to retirement.

The initial sample consisted of 250 retired employees of Eaton's and The Bay. Due to questionnaires not being returned, incomplete questionnaires, and some women still employed women, this study is based on the responses of 163 women. Each woman had received a mailed questionnaire. It was emphasized that since this was an anonymous survey, the respondents should respond as individuals, rather than say what was expected of them as a group. In broad terms the questionnaire was designed to provide the following information: life satisfaction, adjustment to retirement, activity level, health status, household

income and sex role type.

Correlation coefficients were computed to test the hypotheses concerning the relationships between income, health, activity and both life satisfaction and adjustment. Generally, the findings did support the hypothesis that certain factors are related to the retirement of women. Furthermore, the findings showed that income, health and activity level were significantly related to life satisfaction ($p < .05$).

Although a similar pattern emerged for income, activity and adjustment ($p < .05$), unexpectedly neither health nor education was related to adjustment to retirement. These findings led to an examination of the mode of operationalizing the concept of 'adjustment' and furthermore to a reevaluation of the Kroeger Scale. It was suspected that the the Kroeger Scale appeared to measure attitudes toward retirement. Thus, it was argued that perhaps the Kroeger Scale was a more accurate measure of attitudes toward retirement rather than adjustment to retirement. Furthermore, it appears to be a more specific concept than happiness or life satisfaction.

It is interesting to note that sex role orientation did not relate to either life satisfaction or adjustment. However, although those classified as androgynous individuals did not emerge as significantly more satisfied or more adjusted than the other individuals, these findings are tentative because this was an exploratory study. Therefore it was difficult to conclude that there is no relationship between androgyny in retirement and life satisfaction and adjustment. It was suspected that the BSRI was an inadequate instrument for testing sex

role orientation or type among the elderly because the BSRI was designed for college students.

An attempt was also made to test for relationships between marital status, reason for retirement, age, attitude toward retirement, preretirement counselling and life satisfaction and adjustment. A chi square test on marital status and reason for retirement and their relationship to life satisfaction and adjustment showed no significant relationship. It was also observed that age was not related to either life satisfaction or adjustment. Eighty-six percent of the women believed that retirement was a good thing. Only 13% of the women were involved in a preretirement counselling program.

In conclusion, the major findings of this investigation were that factors such as health, income and activity affect life satisfaction and adjustment. The results of this study give support to the idea that retirement is an event in a woman's life and that several factors can affect both her life satisfaction and her transition to this stage of her life. In addition, the study demonstrated that women enjoyed working, demonstrating in part that women are important contributors to the labour force. Finally, several issues of importance for women were discussed in connection with the study findings.

Limitations and Recommendations

It should be recognized that the results obtained from this study cannot be generalized to other populations because they were based upon the responses of a relatively non-representative sample of urban women. All the subjects were drawn from two major department stores. The investigator was given the names of the first 250 women and therefore

many of the women were relatively recent retirees. Recent retirees are usually in the honeymoon phase of retirement (Atchley, 1977) and therefore may be more satisfied and better adjusted than long-term retirees. Furthermore, the level of education was quite high when one considers the age group in the survey. The mean educational level was 10.6 years, with 95% of the women falling within the age range of 60 to 69 years. The educational factor might have affected the overall results of the study because educated subjects are usually research conscious; this is indicated by the response rate of 180 returns from 250 persons contacted.

Some of the inconsistencies in the findings in this study may be the result of the sampling technique used, and may also be due to the traditional problem encountered when using self-survey, i.e. incomplete questionnaires, and not knowing whether the respondent answered the questions herself or if someone answered them for her. Although allowances such as a phone number of the researcher was given to each retiree in case there were problems understanding the questionnaire, it may not have been a sufficiently adequate precautionary measure.

Information regarding the subject's personal income was not available in this study; rather the household income was ascertained. Therefore, it is not unreasonable to assume that a large proportion of the women reported high income levels because of their husband's added income. A study based on responses of personal income and from a more representative sample is needed in order to provide a clearer picture of the income-life satisfaction/adjustment factor. Also, it would be interesting to conduct a study based on pre-retirement incomes and

post-retirement incomes to determine if there is a decline in income among retirees and if it does lower life satisfaction.

The education variable is a complicated one because it is related to occupational level and in some instances to activity level (Zborowski & Eyde, 1962). The present study did not separate the effects of education on activity and occupation, and further studies in this area should try to analyze these factors by separating these confounding influences.

The study only measured the frequency of activity patterns, and no attempt was made to explore in detail the type of activity that was most influential in increasing life satisfaction and adjustment. Obtaining this type of information may add some valuable insights into which activities are significant for an elderly population.

The methodological limitations of the study evolved around the measurement of adjustment to retirement and the BSRI. In previous research the terms adjustment and life satisfaction are used interchangeably. In order to distinguish between these two concepts, both were studied separately. It may be one of the more important findings of this study that although the adjustment scale is related to life satisfaction the two concepts are obviously not identical measures for adjustment. However, Kroeger's (1981) finding that women respond to an expectation but not men requires investigation. Also, many of the statements appear to measure attitudes toward retirement rather than actual adjustment, so the scale itself requires further validation.

Although the BSRI has been used extensively in previous studies and appears to be both reliable and valid, this scale may be inappropriate

for an elderly population. One criticism of the BSRI is that it is somewhat confusing, and the respondent who is not given verbal instructions may have problems understanding what is required of her. In the present study many respondents did not complete the scale and some who did simply checked off the trait boxes that they probably felt described themselves; because some of these women did not use the number system this indicates that there are inherent problems with the BSRI and an elderly population. A study based on the idea of androgyny and life satisfaction and adjustment would be valuable to understand further the psychological contributions to retirement.

Implications for Further Research

Women form an important segment of the employment population, the great number both of working women and elderly women alone warrants further investigation of their retirement. The evidence from the present study demonstrated that several factors contribute to the life satisfaction and retirement adjustment among retired women. The actual effect of which variables contributes most to life satisfaction and retirement adjustment is still not very clear. In order to obtain such information further examination and more sophisticated analyses in this area is needed. Such investigations and analyses must take into consideration the marital status of women, their multiple roles and income from pensions, especially given the numbers of single older women. Retired women are not a homogenous group; to assess the effects of their retirement, it is recommended that future studies should compare recently retired women with those who have been retired for a longer period. Based on the findings of this study it appears that

activity patterns may enhance both life satisfaction and retirement adjustment. Further studies need to examine which activities contribute most to life satisfaction and adjustment, and whether it is general activity level or specific activities that enhance life during retirement. Certainly it seems that social policy in regard to activity programs for retired women is warranted. In addition, preretirement counselling programs specifically designed for women need to be established since only 13% of the women in this study had had preretirement counselling.

If further research confirms the findings of this study, that women's employment has consequences for their retirement, then government agencies should be aware of this fact and provide more information about these consequences for women. Certainly the contribution of the education factor to life satisfaction is intriguing and further research needs to be done in this area. The possibility of a heightened awareness on the part of older women of the cumulative effects of sexism in their employment should also be considered.

Finally, since women retirees as a group have rarely been studied, it is recommended that studying women in retirement will be valuable both scientifically and socially. It would certainly seem from this study that even today's older women retire after many years of employment in the labour force; we can predict that this pattern will only become more prevalent as today's younger women reach retirement age.

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APPENDIX A
DESCRIPTIVE INFORMATION

A1. Number and Percentage of Retirees by Previous Employment Status

Employment Status	Number	Percentage
Full time	125	78.6
Part time	34	21.3

A2. Number and Percentage of Retirees by Last Level of Education Completed

Education	Number	Percentage
Junior High (1-9)	33	20.6
Senior High (10-12)	113	70.5
Technical/University	14	7.0

A3

Occupation by Number and Percentage

Occupation	Number	Percentage
Accounting Clerks & Bookkeepers	14	9.0
Cashiers Food Mart	10	6.2
Collectors & Adjusters	6	3.0
Food & Beverage Preparation	8	5.0
Food & Beverage Serving Occupation	4	2.4
Furriers	4	2.4
General Office Clerks	27	17.0
Hairdresser	1	.62
Interior Designers	2	1.2
Nurse	1	.62
Pharmacists	1	.62
Sales Clerk Commodities	39	24.2
Secretaries	9	5.5
Supervisors Sales & Occupations	34	20.0
Telephone Operators	1	.62

A4

Household Income

Income	Number	Percentage
UNDER 2,500	9	6.20
2,500 - 2,999	1	0.69
3,000 - 3,999	2	1.37
4,000 - 4,999	0	0.00
5,000 - 5,999	5	3.44
6,000 - 6,999	11	7.58
7,000 - 7,999	17	11.72
8,000 - 8,999	11	7.58
9,000 - 10,999	19	13.10
11,000 - 14,999	29	20.00
15,000 + OVER	41	28.27

APPENDIX B
QUESTIONNAIRE AND INSTRUCTIONS TO SUBJECTS

APPENDIX B1

PLEASE BE SURE TO ANSWER EVERY QUESTION ON THE NEXT TWO LISTS

33. I WOULD LIKE TO ASK YOU SOME QUESTIONS ABOUT HOW THINGS HAVE BEEN GOING. PLEASE ANSWER "YES" IF A STATEMENT IS TRUE FOR YOU AND "NO" IF IT DOES NOT APPLY TO YOU.

IN THE PAST FEW MONTHS HAVE YOU BEEN FEELING:

	<u>YES</u>	<u>NO</u>	<u>DON'T KNOW</u>
A. ON TOP OF THE WORLD?	___	___	___
B. IN HIGH SPIRITS?	___	___	___
C. PARTICULARLY CONTENT WITH YOUR LIFE?	___	___	___
D. LUCKY?	___	___	___
E. BORED?	___	___	___
F. VERY LONELY OR REMOTE FROM OTHER PEOPLE?	___	___	___
G. DEPRESSED OR VERY UNHAPPY?	___	___	___
H. FLUSTERED BECAUSE YOU DON'T KNOW WHAT WAS EXPECTED OF YOU?	___	___	___
I. BITTER ABOUT THE WAY YOUR LIFE HAS TURNED OUT?	___	___	___
J. GENERALLY SATISFIED WITH THE WAY YOUR LIFE HAS TURNED OUT?	___	___	___

34. THE NEXT 14 QUESTIONS HAVE TO DO WITH MORE GENERAL LIFE EXPERIENCES.

	<u>YES</u>	<u>NO</u>	<u>DON'T KNOW</u>
A. THIS IS THE DREARIEST TIME OF MY LIFE.	___	___	___
B. I AM JUST AS HAPPY AS WHEN I WAS YOUNGER.	___	___	___
C. MOST OF THE THINGS I DO ARE BORING OR MONOTONOUS.	___	___	___
D. THE THINGS I DO ARE AS INTERESTING TO ME AS THEY EVER WERE.	___	___	___
E. AS I LOOK BACK ON MY LIFE, I AM FAIRLY WELL SATISFIED.	___	___	___
F. THINGS ARE GETTING WORSE AS I GET OLDER.	___	___	___
G. DO YOU FEEL LONELY?	___	___	___
H. LITTLE THINGS BOTHER ME MORE THIS YEAR.	___	___	___
I. I SOMETIMES FEEL THAT LIFE ISN'T WORTH LIVING.	___	___	___
J. I AM AS HAPPY NOW AS I WAS WHEN I WAS YOUNGER.	___	___	___
K. LIFE IS HARD FOR ME MOST OF THE TIME.	___	___	___
L. MY HEALTH IS THE SAME OR BETTER THAN MOST PEOPLE'S MY AGE.	___	___	___
M. IF YOU COULD LIVE WHERE YOU WANTED, WHERE WOULD YOU LIVE? _____			
	<u>SATISFIED</u>	<u>NOT SATISFIED</u>	
N. HOW SATISFIED ARE YOU WITH YOUR LIFE TODAY?	___	___	

HERE IS A LIST OF SOME DIFFERENT THINGS THAT PEOPLE HAVE SAID ABOUT RETIREMENT. FOR EACH ONE INDICATE THE EXTENT TO WHICH YOU THINK EACH STATEMENT APPLIES TO YOU. JUST CHECK OFF EITHER AGREE ___ DISAGREE ___ OR UNCERTAIN ___.

AGREE DISAGREE UNCERTAIN

- A. I AM HAPPIER NOW THAN WHEN I WAS WORKING. ___ ___ ___
- B. EVEN IF MY INCOME WERE THE SAME, I WOULD STILL RATHER BE WORKING THAN RETIRED. ___ ___ ___
- C. AS FAR AS I AM CONCERNED, RETIREMENT IS ONE OF THE BEST TIMES OF ONE'S LIFE. ___ ___ ___
- D. I DON'T KNOW WHAT TO DO WITH MY TIME NOW. ___ ___ ___
- E. AT LAST I AM GETTING THE REST I DESERVE. ___ ___ ___
- F. I REALLY MISS THE FRIENDS I HAD AT WORK. ___ ___ ___
- G. I REALLY ENJOY THE THINGS I CAN DO NOW THAT I AM RETIRED. ___ ___ ___

AGREE DISAGREE UNCERTAIN

- | | | | | |
|----|--|-------|-------|-------|
| H. | I FEEL LIKE A
"NOTHING" WITHOUT
MY JOB. | _____ | _____ | _____ |
| I. | IT'S A RELIEF TO BE
FREE OF THE PRESSURES
OF THE JOB. | _____ | _____ | _____ |
| J. | PEOPLE DON'T LOOK UP
TO YOU AS MUCH IF YOU
AREN'T WORKING. | _____ | _____ | _____ |
| K. | I LIKE DOING THINGS
WHEN AND HOW I WANT
TO DO THEM. | _____ | _____ | _____ |
| L. | I MISS THE FEELING
THAT I WAS ACCOMPLISH-
ING SOMETHING AT MY
JOB. | _____ | _____ | _____ |
| M. | I FEEL AS THOUGH I HAVE
LOST PART OF MY IDENTI-
TY NOW THAT I DON'T
HAVE A JOB. | _____ | _____ | _____ |
| N. | I ENJOY THE FREEDOM TO
PURSUE THINGS AS I
WANT TO. | _____ | _____ | _____ |

HERE IS A LIST OF THE TYPES OF ACTIVITIES MANY PEOPLE DO. HAVE YOU PARTICIPATED IN THIS ACTIVITY WITHIN THE PAST MONTH? (PLEASE CHECK)

	<u>YES</u>	<u>NO</u>
VISIT FAMILY OR RELATIVES	___	___
VISIT FRIENDS OR NEIGHBOURS	___	___
TELEPHONE CONVERSATION WITH FRIENDS/RELATIVES	___	___
RADIO OR T.V.	___	___
WALK, SHOP OR DRIVE	___	___
LIGHT HOUSEWORK OR GARDENING	___	___
HEAVY HOUSEWORK OR YARDWORK	___	___
COLLECTING HOBBIES INCLUDING PET CARE	___	___
HANDIWORK HOBBIES INCLUDING CARVING, SEWING	___	___
SPORTS OR GAMES (BRIDGE, SHUFFLEBOARD, BOWLING)	___	___
CHURCH RELATED ACTIVITIES	___	___
MUSIC, ART, THEATRE	___	___
READING OR WRITING	___	___
ORGANIZED OR INFORMAL MULTI-AGE RECREATION GROUPS (INCLUDING EDUCATIONAL ACTIVITIES)	___	___
FORMAL OR INFORMAL SOCIAL GROUPS FOR THE AGED	___	___
SERVICE FRATERNAL OR LEGION ORGANIZATIONS	___	___
FORMAL OR INFORMAL COMMUNITY VOLUNTEER WORK	___	___
POLITICALLY RELATED ACTIVITIES (OTHER THAN VOTING)	___	___
MASS ACTIVITIES (BINGO, COMMUNITY CLUB)	___	___
TRAVEL (TRIPS, SEASONAL CAMPING)	___	___



THE UNIVERSITY OF MANITOBA

FACULTY OF HUMAN ECOLOGY
Department of Family Studies

Winnipeg, Manitoba
Canada R3T 2N2

(204) 474-9225

We from the Family Studies Department of the University of Manitoba are conducting a survey based on a sample of retired women in Winnipeg.


The purpose of this study is to develop a better understanding of how women adjust to their own retirement. To do this we contacted several employers in Winnipeg who have forwarded this questionnaire to you as a former employee.

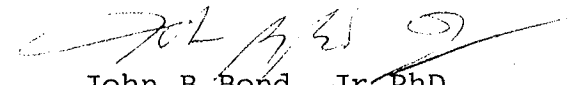
This is the only questionnaire you will receive. Please take the time to complete the questionnaire. Your participation is of great importance as it will add to our knowledge of retirement among women.

All answers from individuals are absolutely confidential and will be used only in combination with those of the other women in our study to describe the group. Only the corporate names of the stores may be identified in the study. While it is important that as many questions as possible be answered it is not a requirement. We would prefer to receive a partially completed questionnaire than to receive no response at all. Again let us emphasize that no question asks for your name, ensuring anonymity. Only your former employer will know to whom the questionnaire was sent and no one but yourself will know whether you returned the questionnaire.

Please return the questionnaire at your earliest convenience. Your response is very important. The study results cannot be truly representative of retired women in Winnipeg without your response. Thankyou very much for your help. You may obtain a summary of the results by contacting either of us. In addition a copy of the thesis will be housed in the university library. If you have any questions concerning the project do not hesitate to call either of us.

Sincerely


Irene D. Souza
Department of Family Studies
Phone # 474-8344


John B. Bond, Jr. PhD
Associate Professor
Department of Family Studies
Phone # 474-9342

P.S. PLEASE RETURN THE QUESTIONNAIRE IN THE ENCLOSED POSTAGE PAID ENVELOPE.



Portage Avenue at Memorial, Winnipeg, Manitoba, R3C 0E7

June 30, 1983.

To: Our Bay Retired Employees

The Department of Family Studies, of the University of Manitoba, has requested our participation in a survey of women who have retired in last five years. The Bay feels that the compilation of this information could help us in easing the transition for women from the work force to their retirement years.

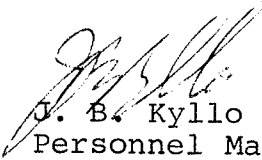
We want to emphasize that participation in this survey is VOLUNTARY - you do not have to answer the questions if you have problems with them. You may wish to answer some, and not others. The University, however, would appreciate your answering as many questions as possible.

Also, we wish you to know that this survey is ANONYMOUS. Do NOT write your name on the questionnaire or on the return envelope. The value of the survey lies in the TOTAL response to the various questions, not on the individual response.

The Bay will be requesting a copy of the results of this study. You, too, may obtain a copy by requesting same from either Irene D'Souza or Professor John B. Bond.

Thank you.

Yours sincerely,


J. B. Kylo
Personnel Manager
Central Region

Hudson's Bay Company

INSTRUCTIONS

MOST OF THE QUESTIONS HERE CAN BE ANSWERED WITH A CHECK MARK (✓) BESIDE THE ANSWER WHICH BEST SUITS YOU. OCCASIONALLY YOU WILL BE ASKED TO WRITE AN ANSWER OR SOME NUMBERS

1. WHAT IS YOUR DATE OF BIRTH? MONTH _____, YEAR _____
2. THE RECORDS SHOW THAT YOU ARE NO LONGER WORKING AT THE COMPANY. AT WHAT AGE DID YOU PERMANENTLY STOP WORKING FOR PAY AND/OR PROFIT? _____
3. WHEN YOU STOPPED WORKING AND RETIRED, HOW DID YOU MAKE THE CHANGE?
WORKED FULL TIME UNTIL THE LAST DAY _____
WORKED PART TIME THE LAST WHILE _____
4. WHEN DID YOU STOP WORKING AT YOUR COMPANY? _____
5. WHEN YOU STOPPED WORKING WAS IT BECAUSE: (CHECK ONE)
YOU HAD REACHED THE COMPULSORY RETIREMENT AGE _____
YOU JUST WANTED TO RELAX AND TAKE IT EASY _____
YOU WERE LAID OFF _____
YOU WANTED TO SPEND MORE TIME WITH YOUR FAMILY _____
YOU WERE IN TOO POOR HEALTH TO CONTINUE WORKING _____

YOU WANTED MORE TIME TO PURSUE YOUR
HOBBIES & INTERESTS _____

YOUR SPOUSE HAD ALREADY RETIRED _____

YOU HAD TO BECAUSE OF FAMILIAL RESPON-
SIBILITIES & DEMANDS _____

6. DID YOUR PLACE OF EMPLOYMENT HAVE A MANDATORY
RETIREMENT AGE?

YES _____

NO _____

DON'T KNOW _____

IF YES, WHAT AGE _____

7A. IF THERE WERE TO BE A COMPULSORY RETIREMENT AGE,
WHAT DO YOU BELIEVE TO BE THE BEST AGE TO
RETIRE? _____

7B. DO YOU BELIEVE THAT THERE SHOULD BE A COMPULSORY
RETIREMENT AGE? _____

THE NEXT FEW QUESTIONS ASK ABOUT YOUR WORK LIFE BEFORE
YOU RETIRED.

8. WHAT WAS YOUR SPECIFIC JOB TITLE? (USE THE TITLE OF
YOUR LAST JOB BEFORE YOU RETIRED). _____

9. BRIEFLY DESCRIBE YOUR WORK DUTIES, (FOR EXAMPLE
SELLING SHOES, MANAGING A DEPARTMENT) _____

10. ABOUT HOW MANY YEARS DID YOU WORK FOR YOUR LAST
EMPLOYER? _____

11. HOW DID YOU FEEL ABOUT YOUR WORK?

- STRONGLY ENJOYED IT _____
- GENERALLY ENJOYED IT _____
- SOMETIMES ENJOYED IT, SOMETIMES NOT _____
- GENERALLY DISLIKED IT _____
- STRONGLY DISLIKED IT _____

12. DID YOU TAKE PART IN A SPECIFIC PROGRAM DESIGNED TO HELP YOU PREPARE FOR RETIREMENT?

- YES _____
- NO (IF NO, GO TO #15) _____
- NO, BUT READ AND PREPARED ON MY OWN _____

13. IF YES WHAT WERE THE CONTENTS OF THE PROGRAM?

(CHECK AS MANY AS APPLY)

- DISCUSSION OF EMPLOYER PENSION BENEFITS _____
- DISCUSSION OF GOVERNMENT RETIREMENT BENEFITS _____
- DISCUSSION OF HEALTH OR MEDICAL ASPECTS OF RETIREMENT _____
- DISCUSSION OF VARIOUS TYPES OF LIVING ARRANGEMENTS _____
- OTHER, PLEASE SPECIFY _____

14. WHO PROVIDED THE PRERETIREMENT PROGRAM?

- GOVERNMENT SPONSORED _____
- EMPLOYER SPONSORED _____
- COMMUNITY CLUB _____
- OTHER, PLEASE SPECIFY _____

15. WHAT IS YOUR CURRENT MARITAL STATUS?

NEVER MARRIED _____

WIDOWED _____ HOW MANY YEARS? _____

SEPARATED _____ HOW MANY YEARS? _____

DIVORCED _____ HOW MANY YEARS? _____

MARRIED _____ HOW MANY YEARS
TO YOUR CURRENT
SPOUSE? _____

HOW OLD IS YOUR
SPOUSE? _____

16. HOW MANY YEARS DID YOU ATTEND SCHOOL? (CIRCLE THE
HIGHEST NUMBER COMPLETED)

ELEMENTARY 1 2 3 4 5 6

JUNIOR/SENIOR HIGH SCHOOL 7 8 9 10 11 12 13

COLLEGE 1 2 3 4 5 OR MORE

17. IN GENERAL WOULD YOU SAY YOUR HEALTH IS:

VERY GOOD _____

GOOD _____

FAIR _____

POOR _____

VERY POOR _____

18. HERE IS A LIST OF SOME DIFFERENT THINGS THAT PEOPLE HAVE SAID ABOUT RETIREMENT. FOR EACH ONE INDICATE THE EXTENT TO WHICH YOU THINK EACH STATEMENT APPLIES TO YOU. JUST CHECK OFF EITHER AGREE ___ DISAGREE ___ OR UNCERTAIN ___.

AGREE DISAGREE UNCERTAIN

- | | | | | |
|----|---|-----|-----|-----|
| A. | I AM HAPPIER NOW THAN
WHEN I WAS WORKING. | ___ | ___ | ___ |
| B. | EVEN IF MY INCOME WERE
THE SAME, I WOULD STILL
RATHER BE WORKING THAN
RETIRED. | ___ | ___ | ___ |
| C. | AS FAR AS I AM CON-
CERNED, RETIREMENT IS
ONE OF THE BEST TIMES
OF ONE'S LIFE. | ___ | ___ | ___ |
| D. | I DON'T KNOW WHAT TO
DO WITH MY TIME NOW. | ___ | ___ | ___ |
| E. | AT LAST I AM GETTING
THE REST I DESERVE. | ___ | ___ | ___ |
| F. | I REALLY MISS THE
FRIENDS I HAD AT
WORK. | ___ | ___ | ___ |
| G. | I REALLY ENJOY THE
THINGS I CAN DO NOW
THAT I AM RETIRED. | ___ | ___ | ___ |

AGREE DISAGREE UNCERTAIN

- | | | | | |
|----|--|-------|-------|-------|
| H. | I FEEL LIKE A
"NOTHING" WITHOUT
MY JOB. | _____ | _____ | _____ |
| I. | IT'S A RELIEF TO BE
FREE OF THE PRESSURES
OF THE JOB. | _____ | _____ | _____ |
| J. | PEOPLE DON'T LOOK UP
TO YOU AS MUCH IF YOU
AREN'T WORKING. | _____ | _____ | _____ |
| K. | I LIKE DOING THINGS
WHEN AND HOW I WANT
TO DO THEM. | _____ | _____ | _____ |
| L. | I MISS THE FEELING
THAT I WAS ACCOMPLISH-
ING SOMETHING AT MY
JOB. | _____ | _____ | _____ |
| M. | I FEEL AS THOUGH I HAVE
LOST PART OF MY IDENTI-
TY NOW THAT I DON'T
HAVE A JOB. | _____ | _____ | _____ |
| N. | I ENJOY THE FREEDOM TO
PURSUE THINGS AS I
WANT TO. | _____ | _____ | _____ |

THE FOLLOWING ARE SOME QUESTIONS ON YOUR RETIREMENT BENEFITS.

19. Do you (NOT YOUR SPOUSE) CURRENTLY RECEIVE RETIREMENT BENEFITS BASED ON YOUR PREVIOUS EARNINGS FROM THE CANADA PENSION PLAN?

Yes (IF YES, GO TO #21) _____

No _____

IF NO WILL YOU BE ELIGIBLE FOR RETIREMENT BENEFITS FROM THE CANADA PENSION PLAN SOMETIME IN THE FUTURE?

Yes _____

No _____

DON'T KNOW _____

20. Do you (NOT YOUR SPOUSE) CURRENTLY RECEIVE RETIREMENT BENEFITS FROM A PENSION OTHER THAN CANADA PENSION PLAN AND OLD AGE SECURITY?

Yes _____ IF YES, HOW MANY _____

No _____

IF NO WILL YOU BE ELIGIBLE FOR RETIREMENT BENEFITS FROM ONE OF THESE PENSIONS SOMETIME IN THE FUTURE?

Yes _____

No _____

DON'T KNOW _____

21. NOT COUNTING OLD AGE SECURITY AND CANADA PENSION PLAN, FROM HOW MANY PENSIONS WILL YOU RECEIVE BENEFITS? _____

22. DO YOU CONSIDER YOUR PRESENT FAMILY OR HOUSEHOLD INCOME ENOUGH TO MEET YOUR LIVING EXPENSES?

Yes _____

No _____

23. HOW MUCH MONEY A MONTH DO YOU THINK A RETIRED INDIVIDUAL NEEDS IN ORDER TO GET BY? _____

24. TO INVESTIGATE THE RELATIONSHIP BETWEEN POSTRETIREMENT INCOME AND LIFE DURING RETIREMENT, WE NEED TO KNOW YOUR APPROXIMATE FAMILY INCOME. WHAT IS THE APPROXIMATE COMBINED INCOME OF YOUR HOUSEHOLD? JUST INDICATE IN WHICH CATEGORY THE AMOUNT WOULD FALL.

UNDER 2,500 _____	6,000---6,999 _____
2,500---2,999 _____	7,000---7,999 _____
3,000---3,999 _____	8,000---8,999 _____
4,000---4,999 _____	9,000---10,999 _____
5,000---5,999 _____	11,000---14,999 _____
15,000 AND OVER _____	

25. SOME PEOPLE SAY THAT RETIREMENT IS GOOD FOR A PERSON, SOME SAY IT IS BAD. IN GENERAL HOW DID YOU VIEW RETIREMENT BEFORE YOU RETIRED?

GOOD _____

BAD _____

UNCERTAIN _____

26. WHAT DO YOU THINK ABOUT RETIREMENT NOW THAT YOU HAVE
RETIRED?

GOOD _____

BAD _____

UNCERTAIN _____

27. DO YOU HAVE ANY CHILDREN?

No _____

YES _____ IF YES, HOW MANY? _____

28. IF YOU HAVE ANY CHILDREN HOW MANY OF THEM LIVE WITHIN
EASY VISITING DISTANCE OF YOU? _____

29. DO YOU HAVE CONTACT WITH YOUR RELATIVES?

YES _____

No _____

30. IN WHAT TYPE OF DWELLING DO YOU CURRENTLY LIVE?

OWN HOME _____

APARTMENT _____

LIVING WITH CHILDREN _____

SENIOR CITIZENS APARTMENT/HOUSING/LODGE _____

ROOMING HOUSE _____

OTHER, PLEASE SPECIFY _____

HOW MANY YEARS HAVE YOU LIVED AT THIS CURRENT
ADDRESS? _____

31. HERE IS A LIST OF THE TYPES OF ACTIVITIES MANY PEOPLE DO. HAVE YOU PARTICIPATED IN THIS ACTIVITY WITHIN THE PAST MONTH? (PLEASE CHECK)

	<u>YES</u>	<u>NO</u>
VISIT FAMILY OR RELATIVES	___	___
VISIT FRIENDS OR NEIGHBOURS	___	___
TELEPHONE CONVERSATION WITH FRIENDS/RELATIVES	___	___
RADIO OR T.V.	___	___
WALK, SHOP OR DRIVE	___	___
LIGHT HOUSEWORK OR GARDENING	___	___
HEAVY HOUSEWORK OR YARDWORK	___	___
COLLECTING HOBBIES INCLUDING PET CARE	___	___
HANDIWORK HOBBIES INCLUDING CARVING, SEWING	___	___
SPORTS OR GAMES (BRIDGE, SHUFFLEBOARD, BOWLING)	___	___
CHURCH RELATED ACTIVITIES	___	___
MUSIC, ART, THEATRE	___	___
READING OR WRITING	___	___
ORGANIZED OR INFORMAL MULTI-AGE RECREATION GROUPS (INCLUDING EDUCATIONAL ACTIVITIES)	___	___
FORMAL OR INFORMAL SOCIAL GROUPS FOR THE AGED	___	___
SERVICE FRATERNAL OR LEGION ORGANIZATIONS	___	___
FORMAL OR INFORMAL COMMUNITY VOLUNTEER WORK	___	___
POLITICALLY RELATED ACTIVITIES (OTHER THAN VOTING)	___	___
MASS ACTIVITIES (BINGO, COMMUNITY CLUB)	___	___
TRAVEL (TRIPS, SEASONAL CAMPING)	___	___

32. ARE YOUR ACTIVITIES LIMITED BY ILL HEALTH OR DISABILITY?

No LIMITATION _____

SOME LIMITATION IN AMOUNT OR KIND
OF ACTIVITIES _____

UNABLE TO CARRY OUT MAJOR ACTIVITIES _____

PLEASE BE SURE TO ANSWER EVERY QUESTION ON THE NEXT TWO LISTS

33. I WOULD LIKE TO ASK YOU SOME QUESTIONS ABOUT HOW THINGS HAVE BEEN GOING. PLEASE ANSWER "Yes" IF A STATEMENT IS TRUE FOR YOU AND "No" IF IT DOES NOT APPLY TO YOU.

IN THE PAST FEW MONTHS HAVE YOU BEEN FEELING:

	<u>Yes</u>	<u>No</u>	<u>DON'T KNOW</u>
A. ON TOP OF THE WORLD?	_____	_____	_____
B. IN HIGH SPIRITS?	_____	_____	_____
C. PARTICULARLY CONTENT WITH YOUR LIFE?	_____	_____	_____
D. LUCKY?	_____	_____	_____
E. BORED?	_____	_____	_____
F. VERY LONELY OR REMOTE FROM OTHER PEOPLE?	_____	_____	_____
G. DEPRESSED OR VERY UNHAPPY?	_____	_____	_____
H. FLUSTERED BECAUSE YOU DON'T KNOW WHAT WAS EXPECTED OF YOU?	_____	_____	_____
I. BITTER ABOUT THE WAY YOUR LIFE HAS TURNED OUT?	_____	_____	_____
J. GENERALLY SATISFIED WITH THE WAY YOUR LIFE HAS TURNED OUT?	_____	_____	_____

34. THE NEXT 14 QUESTIONS HAVE TO DO WITH MORE GENERAL LIFE EXPERIENCES.

	<u>YES</u>	<u>NO</u>	<u>DON'T KNOW</u>
A. THIS IS THE DREARIEST TIME OF MY LIFE.	___	___	___
B. I AM JUST AS HAPPY AS WHEN I WAS YOUNGER.	___	___	___
C. MOST OF THE THINGS I DO ARE BORING OR MONOTONOUS.	___	___	___
D. THE THINGS I DO ARE AS INTERESTING TO ME AS THEY EVER WERE.	___	___	___
E. AS I LOOK BACK ON MY LIFE, I AM FAIRLY WELL SATISFIED.	___	___	___
F. THINGS ARE GETTING WORSE AS I GET OLDER.	___	___	___
G. DO YOU FEEL LONELY?	___	___	___
H. LITTLE THINGS BOTHER ME MORE THIS YEAR.	___	___	___
I. I SOMETIMES FEEL THAT LIFE ISN'T WORTH LIVING.	___	___	___
J. I AM AS HAPPY NOW AS I WAS WHEN I WAS YOUNGER.	___	___	___
K. LIFE IS HARD FOR ME MOST OF THE TIME.	___	___	___
L. MY HEALTH IS THE SAME OR BETTER THAN MOST PEOPLE'S MY AGE.	___	___	___
M. IF YOU COULD LIVE WHERE YOU WANTED, WHERE WOULD YOU LIVE? _____			
	<u>SATISFIED</u>	<u>NOT SATISFIED</u>	
N. HOW SATISFIED ARE YOU WITH YOUR LIFE TODAY? _____	___	___	

35. WHAT IS YOUR PRIMARY MEANS OF TRANSPORTATION?

DRIVER, PRIVATE CAR _____

PASSENGER, PRIVATE CAR _____

TAXI _____

WALKING _____

Bus _____

OTHER (PLEASE SPECIFY) _____

36. DO YOU FEEL IN CONTROL OF YOUR LIFE?

YES _____

No _____

37. NEXT IS A MEASURE OF PERSONAL BELIEFS, THERE ARE NO RIGHT OR WRONG ANSWERS. EACH ITEM CONSISTS OF A PAIR OF ALTERNATIVES LETTERED A OR B. PLEASE SELECT THE ONE STATEMENT OF EACH PAIR WHICH YOU MORE STRONGLY BELIEVE TO BE THE CASE AS FAR AS YOU ARE CONCERNED. CHECK EITHER A OR B.

A. SOME OF THE GOOD THINGS AND SOME OF THE BAD THINGS IN MY LIFE HAVE HAPPENDED BY CHANCE. _____A
 WHAT'S HAPPENED TO ME HAS BEEN MY OWN DOING. _____B

B. WHEN I MAKE PLANS, I AM ALMOST CERTAIN THAT I CAN MAKE THEM WORK. _____A
 I HAVE USUALLY FOUND THAT WHAT IS GOING TO HAPPEN WILL HAPPEN REGARDLESS OF MY PLANS. _____B

C. I LIKE TO DO THINGS ON THE SPUR OF THE MOMENT. _____A
 I PREFER TO HAVE THINGS ALL PLANNED IN ADVANCE. _____B

D. I HAVE FOUND THAT WHAT IS GOING TO HAPPEN
WILL HAPPEN. _____A

TRUSTING TO FATE HAS NEVER TURNED OUT WELL
FOR ME AS MAKING A DECISION TO TAKE A
DEFINITE COURSE OF ACTION. _____B

38. BELOW YOU WILL FIND LISTED A NUMBER OF PERSONALITY CHARACTERISTICS. I WOULD LIKE YOU TO USE THESE CHARACTERISTICS TO DESCRIBE YOURSELF, THAT IS, I WOULD LIKE YOU TO INDICATE, ON A SCALE FROM 1 TO 7, HOW TRUE OF YOU EACH OF THESE CHARACTERISTICS IS. PLEASE DO NOT LEAVE ANY CHARACTERISTICS UNMARKED.

EXAMPLE: SHY

WRITE A #1 IF IT IS NEVER OR ALMOST TRUE THAT YOU ARE SHY.

WRITE A #2 IF IT IS USUALLY NOT TRUE THAT YOU ARE SHY.

WRITE A #3 IF IT IS SOMETIMES BUT INFREQUENTLY TRUE THAT YOU ARE SHY.

WRITE A #4 IF IT IS OCCASIONALLY TRUE THAT YOU ARE SHY.

WRITE A #5 IF IT IS OFTEN TRUE THAT YOU ARE SHY.

WRITE A #6 IF IT IS USUALLY TRUE THAT YOU ARE SHY.

WRITE A #7 IF IT IS ALWAYS OR ALMOST ALWAYS TRUE THAT YOU ARE SHY.

THUS IF YOU FEEL IT IS SOMETIMES BUT INFREQUENTLY TRUE THAT YOU ARE "SHY", NEVER OR ALMOST NEVER TRUE THAT YOU ARE "MALICIOUS", ALWAYS OR ALMOST ALWAYS TRUE THAT YOU ARE "RESPONSIBLE", AND OFTEN TRUE THAT YOU ARE "CAREFREE" THEN YOU WOULD RATE THESE CHARACTERISTICS AS FOLLOWS:

EXAMPLE:

SHY	3
MALICIOUS	1
RESPONSIBLE	7
CAREFREE	5

1 2 3 4 5 6 7

NEVER OR USUALLY SOMETIMES OCCASION- OFTEN USUALLY ALWAYS
ALMOST NOT BUT INFRE- ALLY TRUE TRUE OR AL-
NEVER TRUE QUENTLY TRUE MOST
TRUE TRUE TRUE TRUE

DEFEND MY OWN BELIEFS		HAVE LEADERSHIP ABILITIES	
AFFECTIONATE		EAGER TO SOOTHE HURT FEELINGS	
CONSCIENTIOUS		SECRETIVE	
INDEPENDENT		WILLING TO TAKE RISKS	
SYMPATHETIC		WARM	
MOODY		ADAPTABLE	
ASSERTIVE		DOMINANT	
SENSITIVE TO NEEDS OF OTHERS		TENDER	
RELIABLE		CONCEITED	
STRONG PERSONALITY		WILLING TO TAKE A STAND	
UNDERSTANDING		LOVE CHILDREN	
JEALOUS		TACTFUL	
FORCEFUL		AGGRESSIVE	
COMPASSIONATE		GENTLE	
TRUTHFUL		CONVENTIONAL	