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CLASS MEMBERSHIP AND RETIREMENT DECISIONS OF
FEMALE UNIVERSITY PROFESSIONALS AND CLERICAL WORKERS



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A Thesis submitted to the Faculty of Graduate Studies
in partial fulfillment of the requirements for the degree of

Master of Arts

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BY

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This thesis is dedicated to my wife Kathy,
and my parents, Erika and Myron Grabowecky,
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TABLE OF CONTENTS

ACKNOWLEDGMENTS	ii
LIST OF TABLES	v
TEXT	
INTRODUCTION	1
REVIEW OF THE LITERATURE	7
METHODOLOGY	52
RESULTS	71
CONCLUSION	97
APPENDIX	107
BIBLIOGRAPHY	112

LIST OF TABLES

Table	Page
1. Frequency Distribution - Age	71
2. Frequency Distribution - Educational Level	73
3. Frequency Distribution - Income	74
4. Frequency Distribution - Marital Status	76
5. Frequency Distribution - Number of Children	77
6. Mean, Mode, Median - Chosen Age of Retirement	78
7. Mean, Mode, Median - Work Characteristics	79
8. Mean, Mode, Median - Job Satisfaction	80
9. Mean, Mode, Median - Health Status	82
10. Mean, Mode, Median - Retirement Income	83
11. Median, Mode - Child Care	84
12. Breakdown and Linearity Test - Total Sample	86
13. Breakdown and Linearity Test - Truncated	87
14. Breakdown and Linearity Test - Professor Group	88
15. Breakdown and Linearity Test - Clerical Group	89
16. ANOVA - Total Sample	91
17. ANOVA - Clerical Group	93
18. ANOVA - Professor Group	95

CHAPTER 1

INTRODUCTION

If the topic of mandatory retirement evokes strong feelings and harsh words, the abolition of mandatory retirement is likely to cause even greater reactions. A recent editorial pointed out that while mandatory retirement is not a burning social issue, it is still the source of some strongly held opinions (Globe and Mail, 1988). After challenges to mandatory retirement through the Human Rights Commission and the courts, Manitoba effectively abolished mandatory retirement in the early part of this decade.

The current situation did not come about due to an act of legislation on the part of the province; in 1981, the Human Rights Act of the province was used to challenge the mandatory retirement provision of a university professor's collective agreement. The person who made that challenge was not ready to retire at age 65. It is interesting to note that this occupational group was in the vanguard of a movement that eventually modified the terms and conditions of all workers in the province of Manitoba. If the current trend continues, the majority of the professors reaching age 65 will not retire at age 65, but some time after.

Since that time, the reaction to the abolition of mandatory retirement has been mixed. Employers complain of an added burden in the costs of carrying older employees, when younger ones could do the same job for less money. Younger workers bemoan the continued work life of older workers, since a perception exists that older workers are less productive due to their age, but have higher incomes based on seniority than their younger colleagues. Unions have no strong position on the issue; they are aware of their responsibility to protect the rights of the older worker. However, unions also attack the employer by claiming that younger workers are not hired while many older workers stay past the normal retirement age.

In this rather confused situation, some of the dire predictions noted above may be coming to pass. From 1980 to the end of 1986, 60% of the academic staff eligible for retirement at the University of Manitoba have stayed on past the previous retirement age of 65. Of the remaining group, only 22% retired after 1 year past age 65, and 56% of that group remain on staff over 1 year. These large proportions who remain past the "normal" retirement date indicate that many of the academics who are eligible for retirement are exercising the flexibility that the removal of mandatory retirement has given them. But the implication of such flexibility may be crucial in the following years, if this professorial trend is replicated by many other occupational

groups. The cause for concern is found in Canada's changing demography.

Demographics

Canada, along with other Western industrialized nations, has an ever increasing component of its population that is living to old age. In 1978, 2.1 million Canadians were of age 65 or older; it is predicted that this number will rise to 3.4 million or 12% of the total population by 2001 (Croll, 1979; Govt. of Canada, 1982). While the abolition of mandatory retirement may not seem problematic at this time, there are some considerations that must be made in light of immediate and future social policy issues, with particular regard for both private and government pension plans.

The advent of a government Old Age Pensions Act did not occur in Canada until 1927, approximately ten years after the United Kingdom and eight years prior to the United States' entry into this field (Chappell, Strain, and Blandford, 1986:54). The Canadian old age pension plan consisted of a national, means-tested, non-contributory pension plan which came into effect at age seventy. The costs of this plan were shared between the federal and provincial governments, and marked Canada's entry into the sphere of social welfare. By 1954, amendments to this program allowed for old age

assistance based on a means test to those over age sixty-five but less than age seventy, with old age security payments to all citizens above the age of seventy. In 1970, this was changed to allow for old age security payments to all Canadians over the age of 65, with a means tested Guaranteed Income Supplement for those aged sixty and over. Indeed, retirement at age sixty-five has become normal:

Retirement and a social definition of old age at age 65, evolved with national income security legislation, which became the benchmark for private pension schemes and mandatory retirement. Although original legislation developed in reaction to widespread poverty and destitution, with increasing life expectancy and mandatory retirement from industrial labour, the lack of paid labour after age 65 has now become a normal life stage.

(Chappell, Strain, and Blandford, 1986:55)

The structure of the retirement system still, to some degree, revolves around the retirement age of sixty-five. However, in the last two decades, trends have emerged to challenge the notion that retirement at age sixty-five is still "normal".

This is reflected, to some degree, in the labour participation rate of Canadian workers. The labour participation rate of males age 65 and over has decreased from 34.8% to 15.5% during the period 1953 to 1977; the participation rate of workers in the 55-64 age bracket dropped from 86.5% to 76.6% during the same period (Croll, 1979). The

Ianni Commission (Globe and Mail:1988) reports that half of Ontario's 4.9 million workers do not face mandatory retirement in their jobs. Of the remainder who do face mandatory retirement, only 29% of these workers are still employed at the time they reach age 65. Clearly, these trends are opposite to the recent retirement trends of professors at the University of Manitoba that were mentioned above.

The Problem

Given the structure of the country's population as described above, and the desire to maintain a system of social security for the country's aged (Croll, 1979), the abolition of the mandatory retirement system may pose new problems. In particular, is there a possibility that vast numbers of workers will stay at their jobs much longer in the future or is this a situation that is limited to certain occupational groups? This is important to consider if the possibility of abolishing mandatory retirement reverses this trend. This potential change could have profound effects on the ability of the Canadian system of social security to pay benefits to retirees and/or provide work for younger and older workers.

For these reasons, research on the retirement decision is necessary to determine what factors influence the decision to retire. It is important to know which key factors

influence the decision to retire, and if these influencing factors are perceived differently by members of various occupational strata. Furthermore, this inquiry provides for a unique opportunity to examine the social world and test a sociological theoretical position, to see if theory can adequately explain this phenomenon. Hence, the purpose of this thesis will be to examine the current body of knowledge in the area of societal stratification to determine if class membership is related to the retirement decision - from both a theoretical and empirical viewpoint.

CHAPTER 2

REVIEW OF THE LITERATURE

The following chapter will review the theoretical and empirical literature surrounding the topic under study: factors that influence the decision to retire. The major concept around which this thesis is organized is the relationship between social class membership and the attitude of the individual toward retirement. It will be shown that social class membership, or one of its correlates (current or future income level, occupation, socio-economic status, etc.) is commonly reported in empirical studies as a major factor influencing the retirement decision.

The general proposition under investigation here is the following: the higher the level of class membership of the individual, the greater the preferred age of retirement. Sociologists have attempted to explain the processes involved in the retirement decision. However, as Shanas (1972) has commented, it is important to note that the factors which influence retirement are rather different than the factors which are influenced by retirement. This thesis will focus

on the former.

Shanas lists demographic, social-structural, and social-psychological factors as influencing the retirement decision (Shanas, 1972:258). Among the social structural factors listed by Shanas are occupation, level of income, employment opportunities, and retirement benefits. Demographic influences include age and sex of the individual. Social psychological factors centre on the individual's perceived health status and general self concept.

Two important points are evident in the scheme presented by Shanas: the acknowledgement that much of the theory development in the study of the aged is focused on the years immediately prior to or after the retirement event, and that much of the theorizing in this area is based on the social psychological rather than social structural or demographic factors. However, this is not to say that the latter factors are overlooked; demographic and social structural variables are also frequently tested in the research literature as will be shown below in the section dealing with empirical studies. But these factors have not been the subject of a well developed theoretical position, as relatively little is known about the relationship between social class membership and retirement.

Another difficulty with existing theories of retirement is that little attempt is made to explain what attitudes an individual many years or even decades from the decision might hold toward retirement. One might argue that with retirement being such a distant event, chronologically younger individuals may not have formulated an attitude to retirement, or that any attitude they have will probably change, perhaps repeatedly, before retirement. However, it is clear that any theoretical position that is limited by emphasizing the factors immediately prior to the retirement event or after the event is not capable of explaining the attitudes of those many years from the decision. While no theory may be capable of succeeding at such a task, theories other than those concerned with the life-cycle tend to avoid the question. What will be argued for here is the utilization of an existing sociological theoretical position that starts with social structural factors, can be extended to social psychological factors, and continues throughout the life-cycle.

Theoretical Considerations

In reviewing the sociological theories of aging, two major points become clear. The first point is that theory development in this area does not seem to be as "saturated" as many other areas of sociological inquiry, perhaps due to

the length of time this topic has been studied. Secondly, the bulk of the theory development in this area seems to be of a micro theoretical approach, with the greatest emphasis on symbolic interaction and role theory. A relative absence of macro theoretical pursuits such as functionalism, conflict theory, etc. is apparent in this area. The exceptions appear to be the work of Matilda Riley in modifying social stratification theory into a theory of age stratification (Riley, 1971), and the formulation of disengagement theory by Cummings and Henry with its roots in functionalism. A brief discussion of these two theoretical positions is required.

Cummings and Henry proposed that changes in later life which appear maladaptive, when viewed through the normative position of middle-age holders, are actually a process of disengagement by the aged. This theory of disengagement states that intrinsic personality changes, combined with the functional demands of the society increase anormative behaviour and decrease physical activity on the part of the aged (Cummings and Henry, 1961). This process of disengagement was thought to be functional to society, as it allowed for the replacement of age cohorts in important social roles that could not remain occupied by the aged.

Upon further examination, it would seem that this theory, which is a fusion of psychological behaviourism and

sociological structural-functionalism, has not held up under scrutiny. Rather than showing what should be a gradual waning of the power and wealth of the aged, some researchers have shown that the aged control disproportionate amounts of wealth and political power (Streib, Hudson and Binstock, 1976). Furthermore, this theory is at a loss to explain the ever increasing participation of aged persons in leisure activities or the phenomenon of the aged working past the "normal" age of retirement. Finally, this theory legitimizes and fosters the position that the rejection of aged individuals by society is, in some way, natural and right (Atchley, 1972). For these reasons, the theory of disengagement has fallen from currency.

The second theory to be examined here is Matilda Riley's theory of age stratification, which is based on the analogous theory of social class stratification. Riley has modified stratification theory by emphasizing age over the traditional class based theory of stratification advanced by other theorists:

The literature on these four aspects of class stratification is impressive, pregnant with insights that might be extended to analyses of kindred phenomena. Our concern is to test the utility of the questions it evokes for understanding old age as just one stratum in a society stratified or differentiated, not by class, but by age. Thus we shall start by thinking of society as divided into strata according to the age of its members.

(Riley, 1971:80)

Riley states that age cohort membership creates a sub-cultural membership that largely forms behaviour and attitudes. This leads to cohort-centrism and the process of cohort flow. The cohorts flow through various periods of time and are shaped by the history that is associated with those times. These varying experiences, in addition to modifying attitudes and behaviours of the cohort members, also add to the centrism of the cohort.

Another aspect of traditional theories of social stratification, the question of mobility, is dealt with by Riley in the following fashion. Unlike social mobility, which is rather restricted according to theories of social stratification, age stratification postulates that all members of society are mobile in the sense that everyone ages. It is the process of aging as a cohort member, with commonly held attitudes of the cohort, that binds the group together. As will be shown in later sections, Riley's theory suggests that individuals would decide to retire based on the values and attitudes held by their cohort at the time they were making the decision. Hence, if the values of the cohort provide an attitude towards retirement that indicates little value in the process, the members will view retirement with disdain and avoid it. However, Riley's theoretical position is not without its problems.

As interesting as Riley's reformulation of stratification theory is, there are some difficulties with proceeding in this fashion. The major difficulty is one of definition. There are many ways of assessing age; chronological age is but one of many ways. It is problematic to empirically test a theory that is not specific as to what would constitute a proper cohort. Is a five year span too great a cohort size or would a proper cohort be smaller? Do the number of years that a cohort is comprised of remain fixed or is it flexible? Another problem is that other determinants such as expected retirement income, health concerns, etc. have been reported in the empirical literature as holding greater sway than age, and hence cohort membership does not seem a viable concept in the formulation of a wide ranging theory of aging. However, as will be discussed in further sections of this chapter, age is not ignored by the theory of societal stratification, even though it is relegated to secondary status after the class based elements.

Societal Stratification

As stated in previous sections, the main focus of this thesis will be the structural, rather than the social psychological, factors which influence the decision to retire. Hence, an attempt will be made to utilize an appropriate theoretical position to the study of structural and

demographic factors.

Up to this point, it has been demonstrated that no all-encompassing theory of aging seems to exist in sociology. A number of researchers have proposed micro theoretical positions (for example variations of Symbolic Interaction and/or Role Theory) to study aging. At the same time, previous attempts to modify social stratification to a life course theory have not led to a position that is wholly integrated with macro sociological theory. For these reasons, an attempt will be made to apply the macro theoretical strategy of societal stratification to this phenomenon. In particular, this thesis will examine the view that it is the macro or structural factors of social class membership that are the major influences in the retirement decision; it is these structural factors which, in turn, influence the social psychological factors which then influence the decision to retire. Hence, this thesis will examine both structural and social psychological factors in the decision to retire. However, a discussion of the genesis of the theory of societal stratification is required at this point.

Any discussion of the development of theories of social stratification must begin with an acknowledgment of the works of Karl Marx and Max Weber. Marx was the first theorist to point to the relationship between holding different

positions in the productive hierarchy and accumulating disproportionate shares of the productive output. In Marx's scheme, class, class interests, and class conflicts are the essence of the organization of society:

For Marx, society is primarily not a smooth running order of the form of a social organism, a social system, or a static social fabric. Its dominant characteristic is, rather, the continuous change of not only its elements, but its very structural form.

(Dahrendorf, 1959:27)

It is evident that Marx placed the structure of the society in a pre-eminent position in the discussion of social organization. It is that same structure that determines the interests, actions, behaviours and attitudes of each member in each level of the class hierarchy.

Max Weber started with Marx's position that the economic class structure or hierarchy of a society fundamentally directs the thoughts, behaviours, and actions of all members of that society, and expanded the concept of class membership by stating that similarity of objective class positions was not solely responsible for similar interests. According to Weber, the concept of status, the position one holds in the hierarchy of social worth, is combined with similar interests among individuals of the same position. Individuals are capable of recognizing their interests and

organize themselves with others of similar interests. Hence, Weber stated that more than total economic determination bound individuals of the same class position together. This is what forms various levels of common interests ranging through the entire society, stratified by status position:

For all practical purposes, stratification by status goes hand in hand with a monopolization of ideal and material goods and opportunities, in a manner we have come to know as typical. Besides the specific status honour, which always rests upon distance and exclusiveness, we find all sorts of material monopolies

(Weber, 1946;188).

Weber pointed to more than simple economic "levels" separating members of society at various class levels. Indeed, there also exists a "monopolization of ideal goods and opportunities". It is this reference to rewards in terms of intangible as well as tangible goods that is of prime importance to the study of social stratification and to this study as well. As will be discussed below, there is a notion of "psychic gratification" which accompanies higher class positions that will form an important part of the theoretical strategy of this thesis.

The structured inequality of all aspects of the social world has been a focal point for sociology. Melvin Tumin (1970) has reiterated the necessary requirements for the

formation of any stratification system. The first requirement is the differentiation of the formally defined positions in the major institutions such as work. The second requirement is that some form of ranking of these positions using significant criteria has occurred; an example of the criteria would be the difficulty or the level of skill required to do a certain job. The third process required is the evaluation of the social worth or importance of a position based on the place it is ranked in the social order. For example, the professor is ranked higher than the clerical worker because the work requires much greater intellectual skill, much greater qualifications, and much less physical effort. The final process necessary to stratification systems is the assigning of deferential awards. This allows the members of society who hold positions of greater status to claim greater rewards than lower status members. Rewards take many different forms in society, and can include property, power, prestige, and, as Tumin refers to them, various forms of psychic gratification. It is important to comment on the final reward listed, psychic gratification, as one form of this reward, job satisfaction, will constitute an important part of the factors to be tested as influencing the decision to retire.

Jonathan Turner (1984) has not addressed the particular question of aging or the retirement decision in his

reformulation of a theory of stratification. However, the theoretical focus of this study will attempt to utilize Turner's theoretical statements and propositions on the decision to retire and the factors that influence that decision.

In his book, Societal Stratification, Turner has attempted to draw from the masters of the sociology of stratification: Marx, Weber, Spencer, and Durkhiem. He has also employed the contributions of latter day sociologists such as Parsons, Davis and Lenski in a critical reformulation and synthesis of their works. Through this synthesis, Turner has defined three constituent processes of stratification:

1. the unequal distribution of valued resources in society (inequality) which is composed of:
 - a) the unequal distribution of material wealth
 - b) the unequal distribution of power
 - c) the unequal distribution of prestige
2. the formation of, and differentiation of, homogeneous subpopulations.
3. the rank ordering of these subpopulations.

(Turner, 1984:59)

Turner continues by stating the key properties of societal stratification:

1. The members of a society reveal differences in terms of their behaviours, attitudes, and possessions; and these differences are related to at least the following:
 - a. economic position and material wealth
 - b. access to political power
 - c. possession of prestige
 - d. educational attainments
 - e. sex
 - f. ethnicity/race
 - g. age
2. The members of a society can be categorized in terms of their modal behaviours, attitudes and possessions, with the result that one can observe identifiable "classes" of individuals who share common behavioural tendencies, attitudes, and possessions.
3. The members of a society can be rank-ordered in terms of their "class".
4. The members of society can, therefore, be viewed as existing within a series of ranked classes which reveal variations with respect to at least the following:
 - a. homogeneity of behaviours, attitudes, and possessions
 - b. clarity of criteria of membership
 - c. clarity of class boundaries

5. A society, as a whole, can be viewed as a system of ranks that reveals variability, at least with respect to:
 - a. the number of classes
 - b. size of respective classes
 - c. degree of inequality in possession of material wealth, power, and prestige among classes
 - d. rates of mobility among classes
 - e. clarity of rank-ordering among classes
 - f. rates of cooperative and/or antagonistic interaction among members of classes

(Turner, 1984:63-64)

To expand, the behaviours of society members will be related to the attributes listed in 1. above. Homogeneous subpopulations, or classes of individuals exist in society, with common attitudes and behaviour patterns in each identifiable class. These classes have the ability to be rank ordered. Variability is present from one rank to another in terms of "the degree of inequality in possession of material wealth, power, and prestige among classes" (Turner, 1984:64). Turner continues by analyzing various types of societies to see what empirical characteristics exist in each. It will be the focus of this study to utilize Turner's theoretical propositions as applied to a Western industrial society (for example, Canada), and formulate a set of hypotheses that can

test the general proposition that social class is related to the decision to retire.

According to Turner, the organization of the economy in industrial societies is composed of the State, public and private corporations, unions, trade and professional organizations. Almost all aspects of life are bureaucratized in these societies. Educational systems are diverse, with many forms and levels. A high degree of leisure is enjoyed by societal members. The very high levels of production of the industrial society (as compared with agrarian, horticultural, etc.) leads to great numbers of organizational sub-units.

A distinctive feature of an industrial society is the numerous hierarchies, which may be in conflict with each other from time to time. Monopolies and oligopolies are common in the economic sphere, while unions arise to counter these forces. Professionals form associations that have power to restrict entry to the profession and sanction existing members. Capitalist societies contain the greatest numbers of multiple hierarchies, in Turner's view.

The concentration of power is moderate to high among the monopolies and oligopolies in the industrial society. Again, productivity is high due to the ongoing development of

technologies and the extensive division of labour. Internal conflict ranges from low to moderate and is based on the internal diversity of the society. A high volume of internal transactions take place; this is combined with systems of taxation, social welfare, credit, and subsidies. There is a moderate to high degree of perceived external threat in the society. Turner states that the concentration of prestige in the industrial society is high. However, prestige is concentrated with high level government, corporate, and union officials. Prestige is also concentrated in the high skill professions; it is these professions that garner the greatest degree of functional importance to the society and command material wealth.

In his analysis of societal types, Turner describes the various attributes of industrial societies (Turner, 1984:160). Large subpopulations are developed within industrial societies and are composed of agricultural, unskilled manual, skilled manual, unskilled non-manual, skilled non-manual, professional, elite, and poverty sectors. For example, within these types, clerical support staff are characterised as belonging to the skilled/unskilled manual subpopulation, while university professors are a part of the professional sector.

A high degree of homogeneity exists within these

subpopulations, with a low degree of homogeneity existing outside of the subpopulations. These subpopulations are also characterized by elaborate differentiation in productive activities. These differentiations are based on the following attributes: profession/vocation, age, sex. Material wealth varies greatly from one subpopulation to another. However, power and prestige are subject to lesser degrees of inequality in the industrial society, compared with agrarian or horticultural societies.

Turner states that considerable rank ordering occurs within industrial societies (Turner, 1984:174). While considerable homogeneity exists due to occupation and education, rank ordering of subpopulations occurs on the bases of relative poverty and race/ethnic type of the various subpopulations as well. One might visualize rank ordering in the following fashion: elites, non-manual professionals, non-manual routine and manual skilled, manual unskilled, poverty sector.

Overall, there is moderate to high consensus over general and abstract value premises. For example, in this society, education is widely viewed as a valuable asset; murder is viewed as a reprehensible action. However, considerable variation exists in the application of values among the various subpopulations, and the possibility exists

for the formation of dissident groups. While all subpopulations share a common agreement over a particular process, variation exists in the application of the process from one subpopulation to the next due to the variation in the values that form within the subpopulation. This leads to variations in attitudes and behaviours which are observable.

An example of such variations would be the previously mentioned attitude to education. While education is held by all groups in society to be a positive value, members of the lower class levels may value a high school diploma as the highest possible level of education within their strata. However, members of higher class groups may look at the high school diploma as only a stepping stone to further degrees, and would look at one of their own class with disdain if that was the individual's highest educational level.

Turner has provided a framework for putting the question of the retirement decision into a series of stratification hypotheses. His presentation of the industrial society type describes the empirical setting found in Canada at this time. The major concept around which this thesis is organized, social class membership, consists of a series of structural indicators which can be measured. The following section will examine the development of a strategy to test

societal stratification theory on the question of the retirement decision.

Inequality of Rewards and the Effects on the Decision to Retire

According to Turner, inequality can be thought of as the combination of an individual's material wealth, power and prestige and the level or degree of rewards that this combination provides for the individual (Turner, 1984:61). Hence, a member of a class (class will refer to a homogeneous subpopulation) that holds relatively little wealth, power, and prestige shall experience a high degree of inequality when compared with members of a much higher ranked class, in terms of the number and degree of rewards available to that member. In turn, all rewards, in degree or number, associated with that higher class will not be available to the member of the lower ranked class. These include both intrinsic rewards and extrinsic rewards. Intrinsic rewards are those which are inherent to the individual such as gratification, autonomy, etc. The extrinsic rewards are those which are external to the individual such as material wealth and power.

Consequently, two individuals will approach the same situation (for example, the retirement decision) and choose different courses of action based on their class memberships,

and the relative influence of other factors related to their class position. Indeed, the rewards made available by the occupation of a member of a higher class may be so great as to preclude or resist any attempts to induce the member from the source of those rewards. A member of a lower ranked class may be faced with obtaining a relatively large gain in material wealth by relinquishing their occupation, and this may greatly influence that decision (particularly if the event is structured as a once in a lifetime offer, for example the "golden" handshake). However, the concept of rewards is not strictly limited to wealth, power, and prestige.

By returning to Turner's theoretical propositions, it can be shown that attitudes, values, and behaviour with respect to a number of different components of social life "flow" from the individual's class position. For example, the individual's level of job satisfaction is, under such a scheme, a direct function of the level in the social class hierarchy that the member's position holds, since job satisfaction is highly associated with class position. This approach indicates that the higher the class membership of the individual, the higher the expected level of job satisfaction experienced by the individual. It would be rather a tautology to state that the "better" the job, the more the holder of the job will like it. Indeed, it is the components of occupational satisfaction - autonomy, level of strain

(physical and mental), variety, task challenge (Sheppard, 1976:302) - that improve for the occupations held by members of higher classes.

In a way, these attitudes are part of the reward system, a by-product of the class position. Hence, it is not the class position per se, but the effects of class on that individual's situation that will provide the conditions for either greater or lesser job satisfaction. However, this does not mean that these conditions will exist in every case; an example of this would be the clerical person who derives great job satisfaction from the position or the professional who has little satisfaction in their work. The same is true for perceived health status; while the conditions are more suitable for maintaining the health of members of higher class positions, one cannot account for deficiencies in the individual organisms. These are anomalies that the theory cannot account for. What is stated here is that the conditions which give rise to these attitudes vary by membership in the class hierarchy, and will apply to the majority of cases.

The concepts of job satisfaction and self perceived health status, concepts are not normally associated with stratification theory, may be considered as related rewards that vary according to class membership. These factors, it

is argued, take the form of intervening variables, formed largely, according to Turner's propositions, by the individual's class position. To reiterate:

The members of a society can be categorized in terms of their modal behaviours, attitudes and possessions, with the result that one can observe identifiable "classes" of individuals who share common behavioural tendencies, attitudes, and possessions.

(Turner, 1984:64)

It is suggested that as an intervening variable, job satisfaction is influenced by the class structure, and, in turn, influences the dependent variable. Under such a proposed model, it is the structural or social class foundation that creates the conditions which formulate the social psychological attributes - the attitudes, values, and beliefs, - which influence the course of the individual's actions (Figure 1).

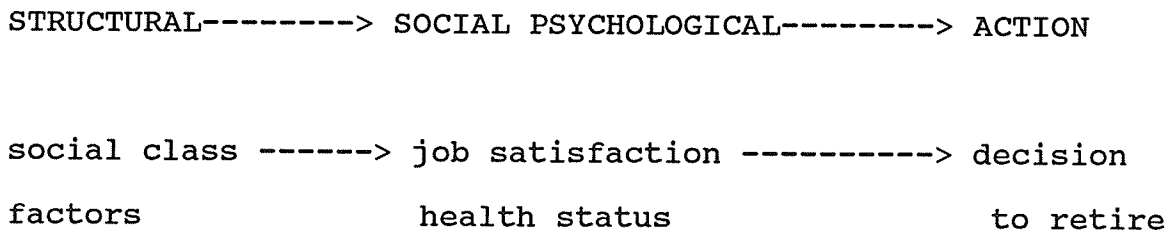


Figure 1

This model suggests that the various factors that comprise the

concept of social class membership may be influencing the intervening variables from "behind the scenes". This view is also taken by Riley and Foner:

It is not clear to what extent the lower retirement rates of those with higher earnings may result, for example, from their greater work satisfaction or better health, from a higher level of desired consumption during retirement or because their retirement is less likely to be mandatory.

(Riley and Foner, 1968, :451)

While the various factors identified by Riley and Foner will be discussed in greater detail in later sections of this chapter, employing a research methodology that does not account for or measure the underlying structural variables may be employing the wrong level of analysis.

A demonstration of this would be a member of a lower ranked class who receives a relatively generous early retirement offer. If that individual derives little satisfaction from that occupation, the ties to it will be quite tenuous and an offer to leave that position will be readily accepted. Concurrently, a member of a highly ranked class may not accept the same relative offer (for example twice the annual salary as a retirement settlement) since it would mean relinquishing the occupation, and the attendant tangible and intangible rewards. Indeed, many of the rewards associated with the highly ranked position would be lost. In

fact, the above scenario has been reported in the research findings and will be discussed in the empirical literature review which follows.

Empirical Findings

This section will focus on various empirical findings with regard to the retirement decision. Special emphasis will be placed on examining the relationship between the retirement decision and various factors, directly and indirectly related to social class membership. An attempt will be made to separate the empirical research literature into two types: structural influences, and social psychological influences. The structural influences under study are income (particularly expected retirement income) and age. The social psychological influences under study here will focus on job satisfaction (generally and including the familial constraints placed on the job satisfaction of women, in particular) and perceived health status, as these variables have been reported in the empirical literature as factors in the decision to retire.

By following the theoretical position discussed above, the empirical literature can be examined to see if findings are available that support this position. The research literature on the decision to retire is somewhat

sparse. However, the reported results seem to gravitate between income, health status, chronological age, and job satisfaction as the major factors in this decision. While all of these factors are important, it is clear that they are also interrelated to some degree. The first of the structural variables to be discussed is income.

Income

A common finding in some studies of the retirement decision is a linkage to income: either current job related income or the adequacy of post retirement income. Gallaway reports that the better the individual's capacity to earn income, the less disposed the individual is to retire (Riley and Foner, 1968:451). Barfield and Morgan (1969) found that adequate retirement income was a major influencing factor in their study of the early retirement planning of auto workers. Financial adequacy of retirement income was also a major component in the retirement decisions of factory workers in Hendricks and Hendricks 1977 study (Morrison, 1982). However, these studies did not attempt to account for the effect of class membership; no comparison of professionals or managers was attempted.

The following studies controlled for the class membership of respondents, and report findings regarding the

importance of future retirement income in the retirement decision. Morse, Dutka, and Grey (1983) reported that having the financial ability to retire formed a major part of the retirement decisions of both labourers and their managers in a comparative study of an American factory setting. Lennards (1987) found that 46% of Canadian university professors would retire prior to age 65 if offered an "adequate" financial settlement. This is contrary to Gallaway's suggestion that professional and managerial workers, both with an increased capacity for earning, will stay on the job longer. It also questions the notion of "adequacy" of retirement income. For these reasons, it is important to examine the current income, as well as the expected adequacy of post-retirement income, in the decision to retire.

These findings demonstrate that expected retirement income is frequently reported as an indicator of the decision to retire. One might suggest that an individual's current income, expected future retirement income, or a combination of these two concepts will be related to the chosen age of retirement. However, there are difficulties in attempting to determine what is "adequate" retirement income, especially across class lines. What might be adequate to one group may be rejected by another. Another difficulty is asking individuals who are ten to thirty years from retirement if they feel their post-retirement income will be "adequate".

These difficulties will be examined in the section dealing with the operationalization of this concept in the following methodology chapter.

As has been noted previously, it may not be income per se that determines the retirement decision. As Riley and Foner have commented, income may only be one indicator of other influences such as "greater work satisfaction or better health, from a higher level of desired consumption during retirement or because their retirement is less likely to be mandatory" (Riley and Foner, 1968). It is apparent that these other factors are also important to the decision, and that income alone, either current or post-retirement, may be incapable of explaining the decision to retire. If the expectation of an "adequate" retirement income was the only factor necessary to ensure retirement, members of higher ranked occupations would retire sooner and in far greater numbers than working class individuals. In fact, the opposite situation is the norm as the following discussion of job characteristics and job satisfaction will show.

Occupational Type and Job Characteristics

Few studies have focused on occupational differences in job leaving behaviour, according to Mitchell, Levine and Pozzebun (1988). However, a pattern between the type of

occupation an individual holds, and the corresponding rate of retirement has been supported in some studies. Steiner and Dorfman (1957) found that 67% of males age 65 and over in the professional and managerial group were still participating in the labour force in their study of U.S. census data. This compares with 31% for the labourer occupation group. Taylor (cited in Belbin, 1972) reports a study of retirement rates by occupational types; the lowest rate of retirement was found in the professional and managerial group. Clerical, sales, and farm workers were found to have a medium rate of retirement, while the highest rate was found in the service workers, operatives, and crafts categories.

Schwab's (1974) study of the Longitudinal Retirement Survey indicates that blue collar workers retired earlier more often than white collar or clerical workers. Burtless (1987) also reports that men in professional, managerial, clerical, and sales occupations remain employed at higher ages than crafts, service, and operative occupations. Clearly, managerial and professional occupations participate in the labour force to a much greater degree in later life than clerical or labourer occupations. While the relationship between occupational type and retirement decision has been reported above, it may actually be the effects of the characteristics of that job type that are important to the retirement decision making process.

One possibility for these findings is that certain qualities or characteristics that are intrinsic to the occupation may heavily influence the decision to retire. Jobs that require great physical effort, are monotonous and provide little or no worker autonomy may accelerate the decision to retire. The opposite situation may be occurring with jobs that provide lesser degrees of physical strain and greater autonomy or intellectual stimulation; the decision to retire is prolonged. However, measuring job characteristics is not an easy task. Sheppard has pointed to the difficulties in pursuing gross indicators of occupation:

the field has much to benefit from adapting more refined and precise analyses that would, for example, explore the relationship of retirement choice to such features as (1) the detailed nature of the person's job, including the degree of strain in performing these tasks and the degree of worker autonomy in task performance, etc. and (2) the individual's subjective perception and evaluation of his or her task attributes - e.g. degree of autonomy, variety, task challenge, etc.

(Sheppard, 1976:302)

The notion of job characteristics influencing the decision to retire has been reported in some studies (Sheppard, 1974; Jacobsohn, 1972). For example, Jacobsohn (1972) found a positive correlation between difficulty of job task and a stronger desire for a lower retirement age in a study of

British factory workers. The basic premise here is that the physically "heavier" the level of the job task, the lower the desired retirement age.

This thesis is concerned with comparing the members of two occupational groups that essentially share the same physical workplace: university professors and clerical support staff. However, there are numerous differences in the job characteristics of these two occupations, in terms of variety, autonomy, task challenge, and physical strain. For example, professors tend to have quieter self contained offices, while clerical staff work primarily in areas that are easily accessed by the public. Professors have the autonomy to set their own work hours by scheduling office hours and variety in the classes they teach; the remainder of their work time can be at any location they choose. Clerical staff must keep certain hours, and respond to the demands of professors, administrators, students, etc.. Professors have the ability to choose and change their area of interest; clerical staff usually repeat the same routine functions from day to day. These examples illustrate the relative difference in the work characteristics of the occupations under study and the difficulties in disentangling separate job characteristics from the measurement of class. Hence, a relationship may be suggested between the degree or level of satisfaction with the characteristics of an individuals job and the chosen age of

retirement.

A closely related concept to the job characteristics is that of job satisfaction. While these two concepts are very related, the relative satisfaction of a worker may or may not have any correlation with the level of satisfaction regarding the characteristics of that occupation. The emphasis in the following section will be on the individual's job satisfaction rather than the objective characteristics of the occupation.

Level of Job Satisfaction

One of the most confusing factors in the discussion of the retirement decision is the effect of job satisfaction on the decision to retire. A common finding in the studies of job satisfaction is that professionals tend to be more satisfied with their work than non-professionals (Mitchell, Levine, Pozzebon, 1988; Mason, Warmbrod, Silver, 1984; Simpson, Back, McKinney, 1966; etc.). A related finding was reported by Streib and Thompson (1957); people who chose to retire were less satisfied with their jobs than those who continued working, and valued work less than those who continued working. It would follow that professionals who have higher levels of job satisfaction will tend to have a negative attitude to retirement, with the opposite result for

non-professionals. However, as the following discussion will propose, the research findings in this area have been mixed in terms of supporting this hypothesis.

Simpson, Back, and McKinney's (1966) study of 460 pre-retired and retired American males suggest that the relationship between job satisfaction, occupation, and retirement attitude exists:

looking forward to retirement appears least widespread in upper white collar occupations (executives, professionals, and government officials) and most widespread in middle level occupations (clerks, salesmen, skilled workers, and foremen)

(Simpson, Back, and McKinney, 1966:78)

In addition to the above noted finding, Simpson, Back, and McKinney report two almost contradictory conclusions. The first is that higher occupational level respondents expect to achieve their life goals; it is this achievement that is associated with a favourable attitude to retirement. Concurrently, professionals also exhibit high levels of commitment to their occupations, which the authors associated with an unfavourable attitude to retirement. Lower level occupational groups did not exhibit the same levels of commitment to their jobs as the upper white collar group, and were more favourable to retirement. One might suggest that either the goals of professionals are not being attained or

that their commitment to the job overrides the desire to retire if their goals are achieved based on the results quoted above.

Fillenbaum's (1971) study of an American university found no association between job attitude and attitude to retirement. Fillenbaum concludes that it is only when the job is a prime or central organizing factor in the individual's life, as is the case for professionals, will the relationship between job satisfaction and retirement attitude be borne out.

If this suggestion is correct, the relationship between job satisfaction and the retirement decision may be curvilinear, existing at the higher occupational levels and falling off for lower occupational groups. This discussion might suggest a relationship between class membership, which is related to job satisfaction, which influences chosen age of retirement of the individual. However, due to the possibility of a curvilinear relationship among the lower class group, no relationship will exist between job satisfaction and retirement age.

These hypotheses refer to the postulated indirect relationship stated between the class based reward of job satisfaction and the chosen age of retirement that was proposed in a previous section. Unfortunately, this thesis

will only study two occupational groups; it will not be possible to determine if such a relationship does exist across a range of occupations. To elaborate further on the concept of job satisfaction, the following section will specifically examine the influence of family concerns on the job satisfaction of female workers.

Job Satisfaction of Women Workers

As discussed earlier, one of the factors that may influence the decision to retire is the concept of job satisfaction; individuals who experience high levels of job satisfaction are less interested in retirement than those who experience little or no satisfaction from their work (Streib and Thompson, 1957). However, the concept of job satisfaction of women workers combined with the conflicting roles of mother/wife has produced findings which merit further attention and discussion.

In a recent study of family influences on the job satisfaction of employed mothers, Rudd and McKenry (1986) found support for a theoretical position advanced by Pleck (1977). Pleck uses the notion of asymmetric permeability to describe family influences. Essentially, the maternal/wife role of the woman intrudes into the work role much more than the family role intrudes into work. The opposite is the case

for males, according to Pleck, as their work roles intrude on the family. In their study, Rudd and McKenry found that the greatest amount of variation was accounted for by the variables that were descriptive of the family's impact on the mother's employment. The two major concerns of the respondents were family support for the dual life style and the availability of satisfactory child care. These two predictors accounted for more variation than the traditional predictors such as education level, health status, and occupational status.

These results are consistent with those found by Andrisani, who analyzed the U.S. National Longitudinal Survey's cohort of mature women (1978). Andrisani reported that the attitude of the husband towards the wife's job was a significant predictor of female job satisfaction. Behling and Merves (1985) examined the pre-retirement attitudes and financial preparedness of males and females in three cultural settings. They found no gender differences in terms of pre-retirement attitudes. However, they found that women were generally less prepared financially for retirement than men, but males generally and white female professionals anticipated the least enjoyment from retirement and were engaged in delaying the event. Kilty and Richardson (1987) reported a similar finding in a study of gender and commitment to the previously held job in a study of male and female retirees.

Women were as committed to their previous job as men, despite constant career upsets that men did not face in their careers. Finally, Killien (1987) found that among professional women aged 22 to 40, the highest degree of career commitment was exhibited by those women who were undecided about bearing children. Both women who decided to have children and those who decided not to have children exhibited less career commitment.

The research in this area has identified some salient points. Indications are that regardless of the status level of a woman's occupation, there is some pressure evident on the work role from either a current or possibly future family role. This is substantiated by the finding that the most highly committed career professional women forgo or delay making a decision on childbearing. However, while both males and females exhibit similar attitudes to retirement, these attitudes may be shared by males and females in similar occupational or class strata. For example, both male and female professionals practice retirement avoidance, according to Behling and Merves, even though males tend to be better prepared financially for the event than females. However, Karp (1987) reports that female professionals experience less malaise and boredom than their male counterparts; Karp attributes the greater vitality of females between the ages of 50 and 60 to a younger career "age" than their male

counterparts due to the interruptions that these women encounter in their careers.

Conversely, if one was to study the retirement attitudes of female blue collar workers, their attitudes may not differ greatly from the male members of this occupational strata. However, it is important to reiterate the finding that women have far greater demands on their time in terms of juggling roles, regardless of the occupational type, than males. It may also be found that female professionals are more successful than clerical workers at balancing these demands, or that professional women practice avoidance when it comes to potential role conflict by abstaining from or delaying familial ties (Killien, 1987).

In this study, which compares female professors to female clerical staff, both groups may feel the influence of familial and/or spousal role obligations that conflict with their work roles. However, with greater financial rewards, autonomy and less role conflict, female professionals may experience much greater job satisfaction, resulting in a less interested view of retirement than clerical workers. This may suggest a relationship between the level of support for the individual's work role from the individual's spouse and family and the chosen age of retirement.

As Rudd and Mckenry reported, the two major factors influencing job satisfaction are familial support for the dual roles of mother/wife and worker and the availability of adequate child care. While no evidence is presented here to indicate that professional women receive more support than clerical women for their work roles, there is evidence that professional women may avoid family ties to some degree. Another important consideration is that professional women have the financial resources available to provide the type of child care they deem to be adequate. Clerical women may have to make child care arrangements that are less than satisfactory to them, hence the greater role strain and diminished job satisfaction.

Another general difficulty in studying the class membership of women is the use of occupation as the sole indicator of class membership. While occupation is deeply woven into the makeup of class membership, it cannot be the sole indicator of class for the following reasons. In an attempt to collect a sample of lower class workers, one might sample all the clerical staff in a workplace. However, when total household income is taken into account, some of the respondents formerly designated as lower class workers are found to be spouses of high wage earners. Hence, any research strategy that does not account for spousal or household income is overlooking a common situation in society. This problem

will be addressed in the following chapter, as well.

Health Status

Perceived health status is frequently reported as the second, and occasionally as the first most important factor influencing the retirement decision of those who chose to retire on their own. However, Atchley suggests that health will not retain its importance as a factor influencing the decision to retire:

And because jobs in industrial societies are becoming less physically demanding and the health of the older population is improving, health is declining in importance as a factor influencing the decision to retire

(Atchley, 1976:45)

Regardless of this trend, health still forms an important part of any consideration of retirement and merits examination in this thesis.

Palmore's major analysis (1964) of U.S. Social Security data in 1963 indicated that poor health was the greatest influence on males aged 65 who made their own decision to retire. However, it must be noted that Palmore's study did not take current income or post retirement income into consideration. Schwab's (1974) study of the Longitudinal Retirement Survey indicates that blue collar workers reported far higher levels of health related work limitations than

professionals, managers, sales and clerical workers. As well, among all workers with health limitations, blue collar workers retired at a greater rate than white collar employees. Andrisani (1977) reported similar findings in a study of the National Longitudinal Survey. Belgrave (1987) studied a variety of factors influencing the retirement of American lower class working women including race, work history, work attitudes, economic resources, and health. Poor health status was found to be the most significant predictor in this study, with work attitudes and work history being unrelated to the decision.

A number of other studies point to health status of the individual as the second most important factor after financial adequacy (Pollman as cited in Atchley, 1976; Morse, Dutka, and Grey, 1983; Barfield and Morgan, 1969; Jacobsohn, 1972;). What is important to note from these studies is that health status of the individual, while potentially declining in primary importance, must be considered in any study of the retirement decision. These findings suggest that class membership may influence the level of perceived health status of the individual which, in turn, may influence the chosen age of retirement of the individual. This relationship is supported by the differential rates of retirement, higher for blue collar and lower for white collar workers, when health is reported as the reason for retiring. The next factor to

be addressed is chronological age.

Chronological Age

Chronological age is specifically mentioned by Turner as one of the major factors of social stratification. Streib (1976) has reported that a minority of aged members of society hold disproportionate amounts of wealth and power. However, no other clear linkage is stated for the relationship between class membership and age in the empirical literature. All classes have members that range in age; in a sense, class movement (upward or downward mobility) after retirement is one area not previously explored in the literature.

Notwithstanding the above, relationships between the higher chronological age of the respondent and later preferred age of retirement have been reported in some studies (Rose and Mogyey, 1972; Riley and Foner, 1968).

Evans, Ekerdt, and Bosse (1985) utilized data from the Normative Aging Study of U.S. veterans; they report that the proximity of the individual to retirement was the major predictor of pre-retirement involvement. Karp's (1987) qualitative study of professionals argues that the 50 - 60 decade is unique in the life-cycle, and that job satisfaction declines greatly at this time for professionals. These

findings tend to support a relationship between age and proximity of retirement.

To reiterate what was stated in the section above on the job satisfaction of females, Karp (1987) also reports that female professionals experience less malaise and boredom than their male counterparts; Karp attributes the greater vitality of females at this age to a younger career "age" than their male counterparts due to the interruptions and relatively late starts that professional women (particularly female academics) encounter in their careers. This is contrary to much of the literature on job satisfaction of professionals; if correct, it would indicate that age has the ability to overwhelm the relatively high job satisfaction that professionals are supposed to experience.

However, this is the situation only in the case of male professionals. Indeed, it may also indicate that satisfactions tend to decline as age increases, or that individuals have a certain "career life span" such that after 25 or 30 years of working, individuals "burn out". This would mean that lower class workers, male and female, would experience this "burn out" at even earlier ages than male or female professionals; hence the stronger desire for earlier retirement ages. Again, since professional women usually begin their careers at later ages than males due to other

commitments, they may not experience this "burn out" until very late in their careers, if they experience it at all.

To test this final proposition would require a sample stratified by age. Riley's previously discussed theory of age stratification can be utilized to examine this problem. To reiterate Riley's position:

Paramount among these themes are: the inevitable and irreversible nature of the processes of aging and cohort flow that, constrained by social conditions and norms, produce age strata in the population; the universality of these processes; the special interrelations of people and social structures within and between the age strata at particular periods of time; and the strains toward change arising from the arhythmic relationship of these age processes to other societal dynamics.

(Riley, 1976:190)

As Karp and the other empirical studies concerning age have shown above, considerable variation exists in the attitudes of members of various age cohorts and various class levels, depending on their stage in the life course. These changes provide members with different values as time passes and they move through each strata and on to the next one. This may suggest a relationship between age of the individual, proximity to the retirement decision, and a chosen age of retirement. As proximity to the individual's previously stated age of retirement increases, the chosen age of

retirement may be increased by the individual. The effect is to delay the act of retirement now that it is imminent for the individual. This hypothesis is based on Riley's proposition of ongoing change. Hence, it explains how it is possible for members of society to repeatedly change their views of what the ideal retirement age is for them, and why the ideal retirement age of a thirty year old may change many times before the decision is finally taken. Riley's position allows for the constant re-evaluation of all attitudes and resultant behaviours, as the individual passes through life stages, obtains and relinquishes various roles and the norms associated with those roles.

Summary

The research literature tends to support previously held assumptions regarding the factors of income, age, job satisfaction, and health status as important to the making of the retirement decision. It also confirms the variation in attitudes towards retirement by social class membership, usually by occupation. Health status and job satisfaction also appear to be important, but the relationship of these factors to social class membership requires further exploration. As well, special considerations of family influences on job satisfaction for women of various class levels will have to be examined.

Despite the limited amount of empirical material available in this area, there exists a groundwork for the study of class membership and effect of such on the retirement decision. What the literature does show is a mixed set of factors influencing the decision to retire, with no singular factor explaining the decision. It is argued that these factors tend to focus, directly or indirectly, around one central theme - social class membership.

CHAPTER 3

METHODOLOGY

The following chapter will describe the procedures employed to test the previously stated model. The description will include the methods used to operationalize the dependent and independent variables, the development of the survey instrument, the sampling procedures, and the statistical procedures utilized in the data analysis.

Method of Data Collection

The method employed to collect data for this thesis was the closed ended interview schedule administered by telephone interview. It is important to comment on the relative strengths and weaknesses of such an approach.

The most positive feature in the use of the telephone survey is the degree of contact this strategy provides for the interviewer and respondent. This method allows for person to person contact; it provides the opportunity for the interviewer to gauge the respondent's answers and determine if any misunderstanding of the questions exists. Another strength of the method of data collection

utilized is the relatively short amount of time required to collect the data. Rather than waiting for respondents to answer and return surveys by mail, the telephone interview allows for the collection of instantaneous results. Mail surveys are easier to ignore or forget than the telephone survey, and can be lost.

There are some weaknesses involved in the use of the telephone survey method. As mentioned above, the costs associated with employing telephone interviewers can be a problem. Another problem is that of interviewer bias. A way of reducing the effect of interviewer bias is to utilize, if possible, the closed-ended interview schedule. This schedule, while limiting the responses of the respondents, can also limit the interviewer bias, since little or no interpretation of the respondents answers are required by the interviewer.

Another problem with any type of survey method is what Babbie (1975) refers to as "artificiality". Surveys, according to Babbie, are not capable of measuring social action, as they only collect self-reports of a past or future hypothetical action. As no direct observation of the individuals under study is undertaken, survey methods may miss important factors not previously identified, but obvious upon first-hand observation of the subjects in their social setting. Denzin (1976) argues for the triangulation of

research methods if one is to truly have a better sense of the setting and individuals under study. Consequently, any methodology that relies on one method of data collection is inherently weaker than a triangulated design.

Operationalization of the Variables

Dependent Variable

The dependent variable in this study is the chronological age respondents indicate as their chosen retirement age. For the purposes of this study, an age of retirement prior to 65 would be considered an "early" retirement, an age of 65 would be a "normal" retirement, and an age of retirement over 65 would be termed "late". There still exists a number of primarily financial barriers to early retirement. Regardless, individuals who express a chosen age of retirement past age 65 would be classed as those who are attempting to delay or forgo the act of retirement. The following section will illustrate the concept by examining some of the impediments to early retirement which disappear once the "normal" retirement age of 65 is attained.

Despite the changes in retirement plans over the last decade that have allowed retirement at ages as low as 55, individuals who take advantage of such an option are still

referred to as an "early" retirement within the world of industrial relations and pension plans. Furthermore, a number of financial penalties exist on the income of early retirees which may prevent all but the most determined from retiring. For example, the pension income of early retirees in most pension plans are subject to penalties of 3% - 5% annually from ages 55-60; these penalties probably deter individuals with financial concerns from retiring. Another form of financial penalty is the unavailability of Canada Pension Plan income prior to age 60, and the penalized reduction of the same from age 60 to 65. This forms another financial barrier to those who may require every possible income available to them in their retirement.

A final form of financial penalty is the structure of the pension plan itself. Certain pension plans, termed money purchase or defined contribution plans, may act as a disincentive to early retirement. The disincentive comes from the way benefits are accumulated under the plan; with a money purchase plan, a worker essentially pays into a savings account. When the worker decides to retire, the funds in the worker's account are withdrawn to purchase an annuity for retirement income. It is easy to understand that a worker who retires at age 55 will have considerably less funds in that account than a worker who retires at 60 or 65. Furthermore, if the worker has been in that pension plan for less than 10

years, most pension plans will not allow early retirement at age 55. And workers with few years of service will be hesitant about retiring before they have built up their pension account.

With these impediments to early retirement, one might propose that only the most committed or financially capable will retire prior to age 65. However, while the system of income supplements and replacements that takes effect after work stops is still structured around the age of 65, the opposite situation faces those who stay employed past age 65. While the years from age 65 to 70 can be used to accumulate further salary, there are few financial incentives in prolonging retirement, since all Retirement Savings Plans must be cashed in or annuitized by age 71 or the funds become taxable. Those who choose to continue working past age 71 are taxed at exorbitant rates, as they must receive all forms of retirement income in addition to their usual salaries. Clearly, the social security system is providing negative sanctions to those who remain at the job past 71. However, there are also inducements to those who wish to retire early.

The advent of the "golden handshake" has provided an incentive to counter many of the above noted impediments to "early" retirement. This usually means a large lump sum bonus is given to the individual on the condition that

retirement takes place by a certain age. This inducement can range from one-half to two years of salary with no further obligation to work. Usually, the amount is based on a sliding scale that starts at age 55 and declines till age 64 is reached, and no incentive is available since "normal" retirement is only one year away. The purpose of this bonus is to encourage workers to retire earlier than 65, if they had concerns about their post retirement income. It is also used as a method of "buying off" employees who might otherwise be fired or laid-off. Such a plan is in effect at the university under study.

From this discussion, the chosen age of retirement can be operationalized as an ordinal variable in the following fashion. Those respondents indicating a chosen age of retirement prior to age 65 will be termed as "early" and scored as a 1, those indicating age 65 as the chosen age of retirement will be termed "normal" and scored 2, and those respondents who indicate an age of retirement over 65 will be termed "late" and scored as a 3.

Independent Variables

While there are various scales available to measure the concept of social class membership (Hollingshead, 1953, Blau and Duncan, 1967, Stevenson, 1977), the most common are

the Pineo-Porter Occupational Prestige Scale and the Blishen Socio-Economic Index (Pineo and Porter, 1967, Blishen, Carroll, and Moore, 1987). There are many advantages to using these measures to operationalize the concept of social class membership. Both of these measures are based on Canadian data; both provide a numerical "score" that is advantageous to multiple regression analysis. Indeed, both scales will be applied as they measure two slightly different, yet extremely interrelated concepts: socio-economic status, and prestige.

Since only two groups of occupations are being surveyed here, the professional and the clerical, the use of these scales indicated a great difference in the relative social class ranking of each position. While a full range of occupational groups is not represented in the sample, the scores of each of the above mentioned scales demonstrate that university professors are ranked very highly in the class structure: 84.6 on the Pineo-Porter scale and 75.9 on the Blishen scale. Conversely, the social class ranking of clerical support staff is much lower, according to the same measures, with a score of 38.7 on the Pineo-Porter scale and 37.9 on the Blishen scale. Clearly, two groups have been selected for study that are distinct and very much separated by their respective positions in the class structure.

To measure the adequacy of expected retirement

income, this concept will be operationalized by administering the "financial situation" portion of the Retirement Descriptive Index as formulated by Smith, Kendall, and Hulin (1969). This index consists of a series of questions which require the respondent to answer positively or negatively to each. For example:

Please answer yes or no to the following regarding your income after you have retired.

1. Do you think you will barely be able to live on your income?
2. Do you think you will be insecure?
3. Do you think your post retirement income will be satisfactory?
4. Do you think you will be well off?
5. Do you think your income will be steady?
6. Do you think your income will be bad?
7. Do you think you will need outside help?
8. Do you worry about your retirement income?
9. Do you think you will have a high retirement income?
10. Do you think you have a good pension plan?
11. Do you think you will have to make do?
12. Do you think you will have serious financial problems?
13. Do you think you will have no money to meet emergencies?

14. Will you have income from investments?
15. Will you need help from your children?
16. Do you think your post retirement income will provide luxuries?
17. Do you think you will be self supporting?
18. Do you think you have a good insurance plan?

Using the scoring method developed by the Smith, Kendall, and Hulin, an individual who scored 54 on this scale would have total satisfaction with future retirement income. The actual mean score for this scale is 30.9, according to the authors. The results can then be scored and summed providing a measure of the respondent's attitude toward the adequacy of their future retirement income. This score will be entered into the multivariate analysis.

Job characteristics will be operationalized by using a set of conditional statements, as formulated by Smith, Kendall, and Hulin. These statements are taken from the "work" portion of the Job Descriptive Index and attempt to measure the characteristics of the occupation, and the description of those characteristics by the respondent. Hence, this measure differs from the following variable of job satisfaction in an important way. Rather than the attitude of the individual to the job, the job characteristic measure is meant to assess the "detailed nature of the person's job,

including the degree of strain in performing these tasks and the degree of worker autonomy in task performance, etc. and (2) the individual's subjective perception and evaluation of his or her task attributes - e.g. degree of autonomy, variety, task challenge, etc." (Sheppard, 1976:302). The scores of these questions will be summed and used in the multivariate analysis as a ratio variable.

Job satisfaction, another important variable to this study, will be operationalized by using a set of conditional statements. These statements have also been formulated by Smith, Kendall, and Hulin in their 1969 study of work and retirement satisfaction and consist of positive and negative statements which are scored and summed to provide an average measure for occupational satisfaction. The Job Descriptive Index contains five sections: work, supervision, pay, promotions, and co-workers. A total of 72 questions are asked. Again, the authors have provided an answer key to score the responses. Due to the number of questions involved, the total text of this index is found in the survey instrument which is included in the appendix. The final score will provide a ratio variable for multivariate analysis. The following psychometric measures are reported for the Job Descriptive and Retirement Descriptive Indexes: split-half estimates of reliability exceed .80 and test-retest estimates for a three year interval range from .45 to .75 (Smith, et al,

1969:74-75). Indeed, repeated tests of these indexes show "consistent discriminant and divergent validity" (Smith, Kendall, Hulin 1969:67).

The four remaining variables, drawn from the research findings discussed in chapter 2, are age, health status, familial support of the individual's work role, and the extent to which child care arrangement influenced the decision to work. Age will be operationalized as the chronological age currently held by the respondent, and will be an interval variable. Health status will be scored on the basis of the questions obtained from the health portion of the Retirement Descriptive Index, as formulated by Smith, et al (1969). This index's results will be scored and used in the multivariate analysis as a ratio variable.

The support of the husband for the work role of the respondent will be queried in the following fashion: "How supportive or helpful is your husband and family regarding your employment out of the home?" These items will be scored on a 7 point scale ranging from extremely unsupportive to extremely supportive. Finally, the item dealing with the effect of the child care arrangement on the work role will ask "To what extent was the child care arrangement you have an influence on your decision to work? (1= major factor, 2= minor factor, 3= not a factor). These statements are taken from the

study of family influences on the job satisfaction of employed mothers by Rudd and McHenry (1986). No psychometric measures were reported by the authors for these items. The results will be ordinal in nature and suitable for multivariate analysis.

In addition of the variables noted above, data indicating the current household income will also be collected. This information is important, as previously noted, to the determination of the respondent's actual class position. For example, if the respondent is the spouse of high wage earner, yet holds a position as a clerical worker with a relatively low salary, collecting the respondent's sole income only would not indicate the individual's true class membership. As well, these data will be used in the analysis as an indicator of current income, and will be compared with the information collected regarding adequacy of post-retirement income. Data for current household income were collected in the following ordinally ranked categories: less than \$20,000, \$20,000 to \$39,000, \$40,000 to \$59,000, \$60,000 to \$79,000, and over \$80,000. The use of collapsed categories for income provides for a less awkward method of collecting this information, by removing the requirement for the respondent to actually indicate a precise income figure.

Finally, information regarding marital status was collected. This information will provide descriptive data for an overview of the sample. Marital status per se was not determined to be an influential factor in the literature regarding the retirement decision. As well, the job satisfaction literature does not support the inclusion of marital status. For these reasons, the data regarding marital status will be restricted to the description of the sample.

Sampling

The sampling method that will be undertaken for this study will draw participants from the two classes under study: university professors and university departmental clerical staff. The choice of stratifying the sample into these two groups is intentional; university professors consistently score very high on all scales of occupation prestige and socioeconomic status. Conversely, the same is true for typists and office clerks who usually score fairly low on these same scales (Pineo and Porter, 1967, Blishen, Carroll, and Moore, 1987). Hence the differentiation between the two groups is clear. Furthermore, both groups work in a similar atmosphere and both have ready access to telephones at their workplaces. Many lower class occupational groups, other than clerical staff, tend to work away from telephones and may not

have ready access to mail at the workplace. Hence, the choice of the clerical group seems to be appropriate to this study as they are easily contacted by telephone.

The professor population is composed of all full-time female staff holding academic rank at the University of Manitoba (approximately 150). The clerical population is composed of approximately 300 secretarial office staff from across the Fort Garry campus of the University of Manitoba. However, the use of clerical staff will heavily bias the sample due to the fact that most of these individuals are female. At the same time, approximately 75% of the university professors at the University of Manitoba are male. Rather than create a bias due to these conditions, the decision was made to initially stratify the sample by surveying only female academic staff, to remove the effects of this bias. This removes gender as a possible variable for testing. It must be reiterated that female labour force participation rates differ from those of males in later life, showing mild increases.

The Sampling Frame

The sampling frames will be utilized to select the members of both lower and upper class comparative groups. The sampling frame for the clerical group will consist of the

University of Manitoba telephone book, which clearly indicates names and telephone numbers of clerical staff, by academic department. The sampling frame for the professor group will consist of a list of all female staff holding academic rank (Assistant Professor, Associate Professor, Professor) which has been obtained from the University. Both lists of names will be alphabetized and assigned sequential numbers starting at 1. A random number table will be used to select 60 respondents for each group, for a total sample of 120. If respondents are contacted and refuse to participate in the survey or are no longer available, another respondent will be drawn by selecting the next random number.

Data Analysis

Once the data were collected, the following procedures were employed to summarize and analyze the data. The initial step was to obtain a frequency distribution of each variable. This allowed for the checking and "cleaning" of the data, to remove errors in the entry of the data.

The next analytical method employed was the use of the BREAKDOWN procedure in the Statistical Package for the Social Sciences to determine the linearity of the relationships between the independent variables and the dependent variable, since all of the variables are suitable

for multiple regression techniques using the Statistical Package for the Social Sciences. Multiple regression is a multivariate statistical method for determining the effect of an independent variable on a dependent variable when the effects of other independent variables are taken into account. In addition, the two intervening variables of job satisfaction and health status were to be subjected to path analysis. Path analysis is a variation of the multiple regression technique; it allows for the determination of how well a theoretical model "fits" the data. Both of these techniques require the relationship of the independent variables to the dependent variable to be linear. However, the tests of linearity indicated that curvilinear relationships existed in some of the independent variables. Once again, the frequency distribution was utilized to perform data reduction on the independent variables.

After re-examining the frequency distribution, the data was reduced in the following fashion. Current age, which ranged from 24 to 64, was reduced to three categories: (1) ages 24 to 29, (2) 30 to 46, and (3) 47 to 64. Income was reduced from the five categories noted above to (1) less than \$39,000 (2) \$40,000 to \$59,000 (3) over \$60,000. Education was reduced from five categories to two: (1) grade 12 or less, (2) post-secondary education. Work characteristics was measured by 13 items from the Job Descriptive and a score

calculated. This variable was reduced to three categories: (1) 0 to 12, (2) 13 to 22, (3) 23 to 33. Job satisfaction was also measured in the instrument by using 31 items from the Job Descriptive Index. This variable was reduced to the following three categories: (1) 0 to 48, (2) 49 to 61, (3) 62 to 84. Health was also measured by the JDI using 9 items; it was reduced to: (1) 0 to 16=1, (2) 18 to 21=2, (3) 22 to 27. The final variable that was subjected to data reduction was satisfaction with post-retirement income. It is also scored on the basis of 17 items from the Job Descriptive Index and ranges from 0 to 54. This variable was reduced to three categories: (1) 0 to 34, (2) 36 to 45, (3) 45 to 54. Regarding reliability of the Job Descriptive Index, the split-half test is reported at over .80 by the authors of the Index (Smith, Kendall, and Hulin, 1969:74-75).

With all of the independent variables categorized, the test of linearity was re-done. While the differences in r^2 and η^2 dropped for the non-linear variables, the difference caused the rejection of multiple regression techniques. Since path analysis is based on the linear regression model, it was not possible to pursue this method of analysis. The method chosen to further analyze the data was the analysis of variance (ANOVA) procedure, as found in the S.P.S.S. package, with the appropriate tests of statistical significance.

Analysis of variance is another multivariate analysis technique that tests the hypothesis that the group means of the dependent variable are equal. This procedure requires an interval level dependent variable; the chosen age of retirement was left continuous. However, as this method requires categorical independent variables, the independent variables were recoded into categorical variables. The results of these analyses are reported in the following chapter.

CHAPTER 4

RESULTS

Data collection took place from April 3 to April 12, 1989. Of the desired sample size of 120 respondents, 57 clerical staff and 50 professors actually participated in the survey for a total sample of 107 respondents. Of the remaining 13 individuals who did not participate, 2 clerical staff refused to participate and 7 professors refused to participate, while 1 clerical worker and 3 professors were ineligible for the survey as they were away from the city during the data collection period. This indicates a refusal rate of 3.4% for clerical staff, 12.3% for professors, or 7.8% for the total sample. It might also be noted that the 50 professors surveyed made up 38.7 % of the entire population of female professors (N=129), while the 57 clerical workers accounted for 19.1% of the clerical population (N=298).

Sample Characteristics

The following is a description and comparison of the characteristics of each group starting with the demographic factors. The demographic factors under consideration are:

chronological age, level of education, level of income, marital status, and number of children. The first to be examined is chronological age.

Table 1

Chronological Age

<u>Age</u>	<u>Professor</u>		<u>Clerical</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
under 30	2	4	13	23
30 - 39	13	26	12	21
40 - 49	20	40	17	30
50 - 59	12	24	10	17
60 - 64	<u>3</u>	<u>6</u>	<u>5</u>	<u>6</u>
	50	100.0	57	100.0

The mean age for the clerical group is 41, while the mean for the professorial group is 45. The range of age for the clerical group is from 23 to 64, while the range of the professor group is from 29 to 64. However, the median age for the clerical group is 41 and 43 for the professor group. The modal age is 42 for the clerical staff and 45 for the professor group. This indicates that both groups are relatively close in age, but the clerical group is more widely

distributed (specifically at the younger ages) than the professor group. This is also indicated by the standard deviations for each group (clerical=11.9, professor=9.2). However, it should be noted that there are 11 individuals ranging in age from 23 to 28 in the clerical group. This accounts for almost 20% of the clerical group. Other than this difference, the groups do not appear to be widely differentiated in terms of chronological age. The next demographic variable is level of education.

As mentioned in sections above, educational level was operationalized into five levels. The first category contains the grade 12 graduates and less, the second is some university or community college courses, the third is a bachelors degree from a university, the fourth is a masters level degree, and the fifth category contains Ph.D. graduates. This variable begins to indicate the differences in the two samples, as shown in Table 2 below.

Table 2Educational Level

	<u>Professor</u>		<u>Clerical</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
1. High School graduate			25	44
2. Some post-secondary			22	39
3. Bachelors degree	2	4	9	15
4. Masters	10	20	1	2
5. Ph. D.	<u>38</u>	<u>76</u>	<u> </u>	<u> </u>
	50	100	57	100

The modal category for educational level of clerical staff is the grade 12 or less category, with 43.9% of the clerical group falling into this group. The mode for the professor group is the Ph.D level, with 76% of this group in that category. As well, the range of each group is also distinctive as there are no individuals in the clerical group that fall into the highest level (Ph.D.), and only one holding a Masters degree. The opposite effect is seen in the professor group as no individual has less than a Bachelors degree, and Bachelor degree holders only comprise 4% of this group, with the remaining 20% of the professor group holding

Masters degrees. Both groups appear to be skewed at opposite ends of the educational continuum.

The next demographic indicator is total annual household income. Again, these data were collected by operationalizing the total household income into five increasing levels. These levels ranged from: (1) less than \$20,000, (2) \$20,000 to \$39,000, (3) \$40,000 to \$59,000, (4) \$60,000 to \$79,000, and (5) over \$80,000. Table 3 indicates the frequency distribution for this variable:

Table 3

Current Annual Household Income

	<u>Professor</u>		<u>Clerical</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
1. less than \$20,000			7	21
2. \$20,000 to \$39,000	6	12	27	84
3. \$40,000 to \$59,000	15	30	15	62
4. \$60,000 to \$79,000	8	16	8	41
5. over \$80,000	<u>21</u>	<u>42</u>	—	—
	50	100	57	100

The clerical group was skewed to the bottom of this scale with a mode in the \$20,000 to \$39,000 level, while the professor

group was skewed to the higher end with a mode in the over \$80,000 category. Indeed, 59.6% of the clerical group reported a total household income of \$39,000 or less, while 58% of the professor group reported total income of over \$60,000. Furthermore, no clerical staff are found in the highest income category of over \$80,000, and no members of the professor group are in the lowest category of less than \$20,000. From these indicators, both groups seem to be representing opposite ends of the continuum of class membership levels which were required for this analysis.

Information regarding marital status was also collected. The majority of the members of both the professor (62%) and clerical (56.1%) group are currently married. Indeed, the modal tendency for both groups is in the married category. However, as Table 4 shows, this is where the similarity ends.

Table 4Marital Status

	<u>Professor</u>		<u>Clerical</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
1. Married	31	62	32	56
2. Single	6	12	13	23
3. Divorced	12	24	9	15
4. Widowed	1	2	1	2
5. Common-Law	—	—	<u>2</u>	<u>4</u>
	50	100	57	100

The number of single members of the clerical group is 15.8% compared with 24% for the professor group. The divorced and separated category holds 12% of the professor group, while 22.8% of the clerical group fall into this category. It is clear that some similarity exists between the two groups in terms of those who are married. However, there are dissimilarities when comparisons are made between the non-married members of each group.

The last demographic indicator to be discussed is that of number of children. This indicator also shows differences in the composition of the two groups, as demonstrated in Table 5 below:

Table 5Number of Children

	<u>Professor</u>		<u>Clerical</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
0	19	38	17	30
1	13	26	8	14
2	12	24	19	33
3	3	6	7	12
4	3	6	5	9
5	—	—	<u>1</u>	<u>2</u>
	50	100	57	100

The clerical group indicates a modal tendency of 2 children or 33.3% of the sample. The professor group indicates a modal tendency of no children or 38% of the sample. The tendency seems to be slightly higher for the professor group not to have children than the clerical group (0 children=29.8%).

From these demographic indicators, it can be stated that few differences exist between the two groups under study in terms of marital status or number of children. The greatest differences between the two groups are reflected in the class based indicators of educational level and total household income. Both groups are skewed to the opposite ends

of both of these indicators, as was required for the purposes of this analysis. Further differences in the two groups will become apparent as the following section examines the frequency distributions of the primary variables under study.

Chosen Age of Retirement:

As expected, the dependent variable, the chosen age of retirement for both groups, conformed to the findings reported in the literature. The results are presented in Table 6 below.

Table 6

Chosen Age of Retirement

	<u>Clerical</u>	<u>Professor</u>
Mean	57.8	63.2
Median	58.0	65.0
Mode	55.0	65.0
SD	5.6	3.8
Min.	40.0	50.0
Max.	66.0	70.0

Indeed, 62% of the professor group stated that they would choose to retire at age 65 or later. This compares with only 21% for the clerical group. Conversely, 47.4% of the clerical

group would choose to retire by age 55, compared with 16% of the professor group. The differences in the two groups are also demonstrated in all three measures of central tendency; the mean, mode, and median age of retirement is higher for the professor group, than the clerical group. The independent variables also demonstrate the relative differences between these two groups.

Work Characteristics:

Work characteristics attempted to measure the attributes of autonomy, variety, and task challenge in the respondent's occupation. This variable was measured on a scale ranging from 0 to 33, and the descriptive statistics regarding this variable are reported in Table 7 below.

Table 7

Work Characteristics:

	<u>Clerical</u>	<u>Professor</u>
Mean	24.2	27.6
Median	27.0	27.0
Mode	30.0	27.0
SD	7.0	3.8
Min.	4.0	18.0
Max.	33.0	33.0

These two groups are fairly close in terms of satisfaction with work characteristics. Some of the clerical group report much less satisfaction however. This is indicated by the much lower minimum score for the clericals, and is also reflected in the standard deviation which is nearly twice that of the professor group. Regardless of this difference, both groups exhibit, for the most part, a high degree of satisfaction with the characteristics of their work.

Job Satisfaction:

Job satisfaction was measured on a scale ranging from 0 to 81. The following table (Table 8) indicates the descriptive statistics for this variable, comparing both groups.

Table 8

Job Satisfaction:

	<u>Clerical</u>	<u>Professor</u>
Mean	51.8	59.0
Median	51.0	61.5
Mode	45.0	66.0
SD	11.8	11.0
Min.	22.0	24.0
Max.	75.0	75.0

In a similar fashion to work characteristics, job satisfaction scores are somewhat higher for the professor group over that of the clerical group. The mode indicates the greatest amount of variation in the attitudes of these two groups (N=7 at 45 for clericals; N=6 at 66 for professors). This indicates that if one were to graphically display the distribution of these two groups, the clerical workers would be distributed around the high point of 45, while the professors would be distributed around the high point of 66. Each group would be skewed in opposite directions. This finding is consistent with the literature, since a difference in the relative job satisfaction was expected with the professor group obtaining higher scores than the clerical group.

Health:

The variable of current health status was measured on a scale starting from 0 and ending at 27. The descriptive statistics are found in Table 9 below.

Table 9Current Health Status:

	<u>Clerical</u>	<u>Professor</u>
Mean	19.6	18.8
Median	21.0	21.0
Mode	21.0	21.0
SD	6.3	6.4
Min.	0.0	0.0
Max.	27.0	27.0

Once again, the distributions of the clerical and the professor groups are very similar. There does not seem to be a profound difference in perceived health status between the two groups, and it would be possible to state that both groups generally perceive their health to be in fairly good condition.

Retirement Income:

The following table deals with the responses to satisfaction with future retirement income from both groups. The score range for this variable is from 0 to 54.

Table 10Retirement Income:

	<u>Clerical</u>	<u>Professor</u>
Mean	36.1	40.8
Median	39.0	44.0
Mode	48.0	54.0
SD	12.3	10.7
Min.	11.0	18.0
Max.	54.0	54.0

These findings suggest that the clerical group may not be as satisfied with their post retirement income as the professor group. However, while the two groups are not widely separated, the difference between the two groups is noted.

Support for Work out of the Home:

This variable was not entered into the analysis for the following reasons. This question was only applicable to 32 of 50 members of the academic group. Of this group, 100% indicated that their spouse was extremely supportive of their work out of the home. Similar results were received for the clerical group. Of the 57 surveyed, this question was applicable to only 34 respondents. Of this sub-group of 34,

28 or 82.4% indicated their spouses to be supportive or extremely supportive of their decision to work. Due to the skewing of the remaining responses in one direction, i.e a lack of variation, the decision was made to eliminate this variable from the analysis.

Child Care:

As shown in Table 11, a similar situation exists with this variable as was described above regarding spousal support.

Table 11

Child Care

	<u>Clerical</u>	<u>Professor</u>
Median	2.0	2.0
Mode	1.0	1.0
Min.	1.0	1.0
Max.	3.0	3.0

However, while sufficient variation may not exist to include this variable in a comparison of the two groups, it can still be used for descriptive purposes and for within group analysis. Of the 50 respondents in the professor group, this question is applicable to only 30 respondents. Of this sub-

group of 30, only 10 indicate that child care is a major concern regarding their work out of the home. The same situation exists for the clerical group, as 39 of 57 respond to this question, but only 10 indicate that child care is a major concern to their obtaining work out of the home. These results indicate that the concept of working mothers has become quite normalized among both clerical and professor groups. Concerns regarding child care and support from spouses do not seem to be problematic for the majority of women who have children in this sample. However, further analysis may not support such a position; this variable will be used in each group's analysis.

Tests of Linearity:

The following section will deal with the attempts to use multiple regression techniques to analyze the data. Multiple regression is a linear multivariate analysis method that allows for the determination of the effects of more than one independent variable on the dependent variable. To determine if multiple regression was appropriate for these data, a test of linearity was conducted on the data collected from both groups to determine if the relationships between the independent variables and the dependent variable of chosen retirement were, in fact, linear. As the following table

shows, in the initial stage, prior to truncation and collapsing of the independent variable categories, non-linear relationships were evident.

Table 12

Initial Breakdown and Linearity Test:

	<u>Clerical</u>		<u>Professor</u>	
	<u>r²</u>	<u>eta²</u>	<u>r²</u>	<u>eta²</u>
Age	.14	.66	.04	.39
Education	.00	.02	.02	.05
Income	.09	.09	.08	.15
Work Charact.	.05	.33	.00	.06
Job Satis.	.00	.39	.00	.48
Child Care	.11	.11	.00	.09
Ret. Income	.03	.50	.00	.36
Health	.00	.20	.01	.02

These results indicate that non-linear relationships may exist between most of the independent variables and the dependent variable. This is confirmed by the relatively large eta² and the relatively small r² found here. Since the differences were so great between these two measures, the decision was made to truncate the independent variables, with the goal of removing the non-linear effects. The independent variables were truncated by recoding and the results follow in Table 13:

Table 13Breakdown and Linearity Test With Truncated Variables:

	Clerical		Professor	
	<u>r²</u>	<u>eta²</u>	<u>r²</u>	<u>eta²</u>
Age	.14	.59	.04	.04
Education	.00	.02	.02	.05
Income	.09	.09	.11	.11
Work Charact.	.04	.23	.00	.00
Job Satis.	.00	.27	.00	.09
Child Care	.11	.11	.00	.09
Ret. Income	.03	.45	.00	.00
Health	.01	.19	.00	.02

By using the procedure of comparing and rejecting all variables that are greater than .05 difference between r^2 and η^2 , the following variables would remain:

Table 14Professor Group:

	<u>r²</u>	<u>eta²</u>	<u>Sig. of f</u>
Age	.04	.04	n.s.
Education	.02	.05	n.s.
Income	.12	.12	.02
Work Charact.	.00	.01	n.s.
Ret. Income	.00	.00	n.s.
Health	.00	.02	n.s.

However, only one of these variables, income, is associated with the dependent variable of chosen age of retirement at the .05 significance level.

If the same procedure of rejecting all variables that have more than .05 difference between eta² and r² is applied to the clerical group, this results in further variables being rejected, as indicated in Table 15 below:

Table 15Clerical Group:

	<u>r²</u>	<u>eta²</u>	<u>Sig. of f</u>
Education	.00	.02	n.s.
Income	.10	.10	.02
Child Care	.11	.11	.04

Again, after examining the significance level of f , only income and child care are retained, using the significance level of .05 or less. It would appear that non-linear relationships are evident within the data. In particular, curvilinear relationships appear to exist between almost all of the independent variables and the dependent variable. Only income seems to be linear for both groups. The lack of linear relationships also requires the rejection of the theoretical model that was set out in Chapter 2 above, since linearity is assumed in the model, and path analysis of the independent variables is impossible under the current circumstances. Due to the difficulties encountered regarding non-linear relationships, the decision was made to further explore the data by using the Analysis of Variance (ANOVA) procedure.

Analysis of Variance (ANOVA):

Analysis of variance is another multivariate analysis technique that tests the hypothesis that the group means of the dependent variable are equal. Since this procedure requires an interval level dependent variable, the chosen age of retirement was left continuous. The independent variables were recoded into categorical variables. Three ANOVA procedures were run: one each on both groups under study (professor and clerical), and a third run on the total sample with the added variable of group membership. In addition, tests of two-way interaction were run on each group to determine if interactions were taking place between the independent variables. The following are the results of the ANOVA procedures.

The first analysis of variance will utilize the total sample. In addition to the seven independent variables previously discussed, another independent variable was created to indicate the group membership of each individual. The purpose of this alteration is to determine if group membership is significant in explaining a portion of the variation in the dependent variable. If group membership proves to be significant, this will indicate that the existing variables are not capturing all of the variation related to group membership, or ultimately, to class membership.

Table 16Total Sample ANOVA:

<u>Source of Variation</u>	<u>Sum of Squares</u>	<u>DF</u>	<u>Mean Square</u>	<u>f</u>	<u>Sig. of f</u>
Main Effects	1382.54	16	86.41	3.55	.00
Age	391.75	2	195.88	8.04	.00
Income	117.97	2	58.99	2.42	n.s.
Education	46.61	1	46.61	1.91	n.s.
Ret. Income	22.50	2	11.25	0.46	n.s.
Work Charact.	109.02	2	54.51	2.24	n.s.
Child Care	36.99	2	18.85	0.76	n.s.
Job Satis.	25.07	2	12.53	0.52	n.s.
Health	50.77	2	25.39	1.04	n.s.
Group	177.84	1	177.84	7.30	.01
Explained	1382.54	16	86.41	3.55	.00
Residual	1266.77	52	24.36		
Total	2649.30	68	38.96		

(N=107)

The analysis of variance of the total sample indicates that two independent variables are significant at the .05 level. Age and group are the only independent variables significant at the .05 level when the total sample is examined. Taken together, these two factors explain 21.5% of the total variation in the dependent variable, chosen age of retirement.

Both of these variables are positively related to the dependent variable of chosen age of retirement. In other words, the higher the current age of the respondent, the higher the chosen age of retirement. The same relationship exists for group membership: the higher the level of group membership, the higher the chosen age of retirement.

The second group to be examined is the clerical group. The following table illustrates the source of variation in the clerical group. No significant two-way interactions were found.

Table 17Clerical Group ANOVA:

<u>Source of Variation</u>	<u>Sum of Squares</u>	<u>DF</u>	<u>Mean Square</u>	<u>f</u>	<u>Sig. of f</u>
Main Effects	788.80	15	52.59	2.33	.03
Age	231.77	2	115.89	5.14	.01
Income	168.33	2	84.17	3.73	.04
Education	67.09	1	67.09	2.97	n.s.
Ret. Income	16.87	2	8.44	0.37	n.s.
Work Charact.	15.63	2	7.81	0.35	n.s.
Child Care	41.34	2	20.67	0.92	n.s.
Job Satis.	25.15	2	12.58	0.56	n.s.
Health	92.68	2	46.34	2.05	n.s.
Explained	788.80	15	52.59	2.33	n.s.
Residual	519.10	23	22.57		
Total	1307.90	38	34.42		

(N=57)

From the table above, it is apparent that two independent variables are significant at the .05 level: current age, and income. These two variables account for 30.6% of the variation in the dependent variable of chosen age of retirement for the clerical group. The variable of current age was found to be positively correlated with the dependent variable. Hence, this finding indicates a significant

relationship between increasing age of the respondent and a higher chosen age of retirement for the members of the clerical group. As members of this group increase in age, their desired age of retirement also increases. The variable of income was found to be negatively correlated with the dependent variable. This indicates that as income increases the chosen age of retirement declines.

The last ANOVA under examination is that of the professor group. There were no significant two-way interactions among the independent variables for this group. The results obtained were not supportive of the theoretical position. In fact, the results are contrary to the proposed outcome. The results are reported in Table 18 below:

Table 18Professor Group ANOVA:

<u>Source of Variation</u>	<u>Sum of Squares</u>	<u>DF</u>	<u>Mean Square</u>	<u>f</u>	<u>Sig. of f</u>
Main Effects	509.04	14	36.36	1.38	.27
Age	140.62	2	70.31	2.67	n.s.
Income	194.61	2	97.30	3.70	.05
Education	5.32	1	5.32	0.20	n.s.
Ret. Income	116.87	2	58.43	2.22	n.s.
Work Charact.	16.31	1	16.31	0.62	n.s.
Child Care	97.00	2	48.49	1.84	n.s.
Job Satis.	108.75	2	54.38	2.07	n.s.
Health	45.37	2	22.67	0.86	n.s.
Explained	509.04	14	36.36	1.38	.27
Residual	394.43	15	26.26		
Total	903.47	29	31.15		

(N=50)

In the analysis of variance of the professor group, it is apparent that income accounts for the greatest amount of variation in the dependent variable. Income is capable of explaining 21.5% of the variation in the chosen age of retirement and is significant at the .05 level. The direction of the association of income with chosen age of retirement is negative. This would indicate that the following relationship

exists for the professor group: as the income of the respondents increase, a lower retirement age is chosen.

Based on these analyses, the results indicate that the social stratification model proposed in Chapter 2 is not supported by these data. The following chapter will examine these results and discuss the problems associated with this study, as well as suggestions for future research.

CHAPTER 5

CONCLUSION

The purpose of this thesis was to examine the relationship between class membership and retirement preference. In particular, a theoretical model was developed to test this relationship, using the social stratification theoretical perspective. The data collected from the two subject groups under study here, university professors and university clerical staff, was not totally supportive of the social stratification model proposed above for explaining the relationship between class membership, related structural and socio-psychological variables, and chosen age of retirement.

However, some limited support may have been demonstrated for certain structural elements of class membership in the analysis of variance for the combined group. These included the reported relationships between the chosen age of retirement and group membership. Group membership may indicate that other class related factors exist in each group, but have not been captured by this particular research strategy. The following sections will examine the results of

this study, with reference to the proposed theoretical model.

Variables Supported by the Analysis

To reiterate, the analysis of variance of the total sample indicates that two independent variables, current age and group membership, are significant at the .05 level. These two variables explain 21.5% of the total variation in the dependent variable, chosen age of retirement. Both of these variables are positively related to the dependent variable of chosen age of retirement. In other words, the higher the current age of the respondent, the higher the chosen age of retirement. The same relationship exists for group membership: the higher the level of group membership, the higher the chosen age of retirement.

The only support for the proposed model is found in the positive relationship between group membership and chosen age of retirement. Indeed, the model predicted that all factors that differentiate the two groups, such as group membership, would indicate a higher age of retirement for those members belonging to the higher class group. This is the only support the model receives in the results. However, it does indicate that some unspecified factors within these two groups, which were purposely stratified by class, is explaining a portion of the variation in the dependent

variable.

The other finding for the total sample is also interesting, as it supports Riley's age stratification model. This is the finding that indicates a positive relationship between current age and chosen age of retirement; it supports two of age stratification's concepts: cohort centrism and cohort flow. The total sample is made up of both groups; this suggests that class membership does not supersede the notion of age cohorts. Both groups seem to behave in the same manner; avoid or delay retirement at older ages and choose lower retirement ages while they are younger. This also indicates cohort flow in that if these results are correct, the younger individuals raise their chosen age of retirement as they grow older.

For the results of the analysis of variance of the clerical group, two independent variables are significant at the .05 level: current age and income. These two variables account for 30.6% of the variation in the dependent variable of chosen age of retirement for the clerical group. Again, the variable of current age was found to be positively correlated with the dependent variable, indicating a significant relationship between increasing age of the respondent and a higher chosen age of retirement for the members of the clerical group.

Income was found to be negatively correlated with the chosen age of retirement. This indicates that as the level of income increases, the chosen age of retirement declines. Indeed, the opposite finding was predicted by the model, as income, a structural indicator of class position, was suggested to be positively correlated to the chosen age of retirement.

By examining the analysis of variance of the professor group, it is evident that income accounts for the greatest amount of variation in the dependent variable. This variable explains 21.5% of the variation in the chosen age of retirement and is significant at the .05 level. The direction of the association of income with chosen age of retirement is negative, and would indicate that the following relationship exists for the professor group: as the income of the respondents increase, a lower retirement age is chosen. It should be noted that the lesser earning members of both professor and clerical groups seem to be concerned with the state of their current income. This concern is indicated by their choice of higher retirement.

One might suggest that a similar perception exists among the lower paid members of any social strata; as long as these individuals consider themselves to be well paid, the possibility of earlier retirement is open. However, if the

individuals perceive a relative depravity in terms of current income, this may influence the individual to stay at work longer than their better paid colleagues. This finding may also indicate the concern on the part of the members of both groups with the perception of downward mobility of retirees. Only those members of the group with the highest incomes feel they can afford to retire early. It may also be suggested that the individuals who currently earn relatively low incomes among the professor group anticipate a longer career life to "re-coup" or "catch-up" to what their higher paid colleagues earn.

Another possibility is the career life of the individual; those who started earlier and now earn the higher salaries will have a similar career span as those who started their careers later in life. Both professors may have a similar career in terms of number of years, but the late start and the lower salary prompts the later starting professor to stay at work longer than the better paid colleague. Unfortunately, no data on the career length or span of the respondents were collected. However, this may be a potential avenue for further research.

Consideration of the Model

The findings reported in above sections are, for the most part, unsupportive of the social stratification model that was proposed in Chapter 2. The results, with one exception, are opposite to what was expected. From these results, it may be suggested that the influence of chronological age, a traditional finding in studies of the retirement decision, is capable of crossing class lines, as lower and upper class individuals seem to be influenced in the same direction. Current income influences the age of retirement of both higher class members and lower class members in the same direction. Under the model, one would expect opposite results, with the higher income earners preferring a higher retirement age and the lower income earners preferring to leave the workplace as soon as possible. However, it seems that if members of both classes believe their incomes are too low, this influences the choice of retirement age.

These findings are not consistent with a social stratification theoretical position. In fact, only the findings of the combined groups regarding group membership being significant to the retirement decision offer any support for the social stratification position, and this is somewhat veiled since it is unclear what factor of group membership is

responsible for this result.

As noted above, age appears as a significant variable in the analysis of variance of both the clerical group and the total sample. It is interesting to note that the professor group did not indicate the same relationship between current age and chosen age of retirement. This may suggest that further research of age based or life course theories such as Riley's age stratification should be attempted. Also, it would be more precise to supplement the concept of career span by measuring time spent in the work force, in addition to chronological age. Once again, it may be that the members of the professor group begin their careers at later ages; hence, age is not the same concern to them as it is to others. Regardless, the positive relationship reported above for the clerical staff and the total is not accounted for by the theoretical model.

Variables Not Supported in the Analysis

As indicated above, no support other than the relationship between group membership and chosen age of retirement was found. The model proposed a relationship between structural elements of class membership, the attitudes held by these respondents, and their chosen age of retirement. The attitudinal variables of job satisfaction, work

characteristics, and self-perceived health status were not supported. Concerns over post retirement income were not supported either. Only the structural variables such as income and age were supported, and these were opposite to the predicted relationship. As well, the variable of spousal support could not be tested due to a lack of variation in the response. While some promising bivariate relationships were reported in the preliminary analysis, the apparent presence of curvilinearity indicated by that same procedure eliminated the use of both multiple regression and subsequent path analysis procedures. Curvilinearity can be dealt with using the appropriate methods, but such techniques were beyond the scope of this study.

Problems Encountered

Without doubt, the use of a small sample contributed to difficulties in determining the effects of the independent variables on the dependent variable. It is interesting to note that the analysis of variance of each group produced only one significant variable for each group, but the combined analysis produced two significant variables. Another problem with the size of the sample was the small number of the those surveyed who could respond to the questions regarding child care and spousal support for work outside the home. A larger sample would have provided a greater opportunity for variation

in these variables.

A comment on the range of occupations is necessary. By using only two occupational groups, the ability to properly test the propositions of stratification theory may have been severely limited. A study that incorporates a wide range of occupations may be more suitable to the testing of this theoretical position. As well, a better choice for the lower class group in this dichotomy might have been groundskeepers, janitors or some other group of workers that demonstrate more extremely diverse conditions of work than the clerical workers. Clearly, there is a degree of similarity between the two occupations under study here; both groups work in the same facilities and share many of the same resources. There is also a mutual interest in the overall welfare of the institution by members of both the professor and clerical groups.

The finding of a significant relationship between group membership and chosen age of retirement deserves further comment. It would seem that factors other than those specified in the sections above are responsible for this finding. Further studies in this area would be well advised to pay closer attention to the marital status of the individual. In particular, more depth is required in the data collected on marital status, if a valid examination of the

class membership of the spouse of the respondent is to be achieved. Indeed, it would have been useful to know the occupation of the respondent's spouse, and the breakdown of income for the household. Also, if respondents had been separated or divorced from a member of a higher class group, the use of current household income would not account for the attitudes formed in an earlier marriage. Finally, while the income levels of the two groups studied here were skewed in the proper directions, the relative difference between the two groups may not have been of the degree required for this type of study.

APPENDIX ARETIREMENT PREFERENCE SURVEY

Thank you for agreeing to participate in this survey. Please be assured that the following information you provide will be held in strict confidence, and only statistical totals will ever be published in my Masters thesis.

What is your current age? _____

What is your highest level of education _____

Please stop me when I indicate which of the following categories your **total family income for last year** fell into:

Under \$20,000 _____
 \$20-39,000 _____
 \$40-59,000 _____
 \$60-79,000 _____
 over \$80,000 _____

What is your marital status? married _____
 divorced _____
 single _____
 widowed _____
 common-law _____

If you have children, please indicate how many: _____

At what age would you choose to retire? _____

At this time, I would like to ask you some questions regarding your current occupation. Please answer yes, no, or you do not know to the following questions regarding your current occupation.

Do you think your current job is:

routine? _____
 boring? _____
 creative? _____
 hot? _____
 pleasant? _____
 tiresome? _____
 healthful? _____
 hard on your feet? _____
 simple? _____

endless? _____
 giving you a sense of
 accomplishment? _____

Does your supervisor leave you
 on your own? _____

Does your supervisor ask your advice? _____
 Please answer yes, no, or do not know to the following
 questions:

Is your work fascinating? _____
 Is your work satisfying? _____
 Is your work good? _____
 Is your work respected? _____
 Is your work useful? _____
 Is your work challenging? _____
 Is your work frustrating? _____

Does your supervisor know the job well? _____

Is your supervisor intelligent? _____

Is your supervisor around when needed? _____

Does your supervisor tell you where you
 stand? _____

At this time, I would like to ask you some questions regarding
 your current income. Please answer yes, no, or do not know
 to the following statements regarding your income:

Is your income adequate for normal expenses? _____

Can you barely live on your income? _____

Does your income provide you with luxuries? _____

Is your income less than you feel you deserve? _____

Are you highly paid? _____

Are you underpaid? _____

At this point, I would like to ask you some questions
 regarding promotions at your workplace. Please answer yes,
 no, or do not know to the following statements regarding
 promotions:

Do you think you have good opportunity for advancement at your current job? _____

Do you think your opportunity for promotion is somewhat limited? _____

Do you think you will be promoted on your ability? _____

Do you have a dead end job? _____

Do you feel you have a fairly good chance for promotion? _____

Do you think your co-workers are:

- stimulating? _____
- boring? _____
- slow? _____
- ambitious? _____
- stupid? _____
- responsible? _____
- fast? _____
- intelligent? _____
- easy to make _____
- enemies _____

At this time, I would like to ask you some questions regarding your current health status. Please answer yes, no, or you do not know to the following questions regarding your current health status.

1. Do you have a lot of minor ailments? _____
2. Do you require little or no medical care? _____
3. Do you feel tired all the time? _____
4. Do you think you must be careful about what you do? _____
5. Is your health excellent? _____
6. Is your health failing? _____
7. Would you say that you have never felt better? _____
8. Would you say that your health is poor? _____
9. Are you in better condition than most people your age? _____

At this time, I would like to ask you some questions regarding your thoughts about your post-retirement income. Please answer yes, no, or you do not know to the following questions regarding your income after you have retired.

1. Do you think you will barely be able to live on your income? _____
2. Do you think you will be insecure? _____
3. Do you think your post retirement income will be satisfactory? _____
4. Do you think you will be well off? _____
5. Do you think your income will be steady? _____
6. Do you think your income will be bad? _____
7. Do you think you will need outside help? _____
8. Do you worry about your retirement income? _____
9. Do you think you will have a high retirement income? _____
10. Do you think you have a good pension plan? _____
11. Do you think you will have to make do? _____
12. Do you think you will have serious financial problems? _____
13. Do you think you will have no money to meet emergencies? _____
14. Will you have income from investments? _____
15. Will you need help from your children? _____
16. Do you think your post retirement income will provide luxuries? _____
17. Do you think you will be self supporting? _____
18. Do you think you have a good insurance plan? _____

ASK ONLY IF CURRENTLY IN SPOUSAL RELATIONSHIP!

How supportive or helpful is your spouse regarding your employment out of the home?

extremely supportive _____
 supportive _____
 no strong feelings _____
 either way _____
 unsupportive _____
 extremely unsupportive _____

ASK ONLY IF RESPONDENT INDICATED YES TO CHILDREN!

To what extent was the child care arrangement you have (or had if the children no longer require child care) an influence on your decision to work?

not a factor _____
 minor factor _____
 major factor _____

Thank you again for your participation. All data collected in this interview will be kept strictly confidential.

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