1981

Attitude towards retirement: a study of state employed females of Iowa

Geetha Nalini Solomon
Iowa State University

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Attitude towards retirement:
A study of state employed females of Iowa

by

Geetha Nalini Solomon

A Dissertation Submitted to the
Graduate Faculty in Partial Fulfillment of the
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DOCTOR OF PHILOSOPHY

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CHAPTER I. INTRODUCTION

Occupational retirement was an important issue of the last decade. People throughout history have aged, but only within the last few decades have most persons in a society been able to retire. For example, in 1900, 68.4% of men 65 years and over were in the labor force. In 1960, only 30.5% of men of that age were still employed, while by 1970, the proportion was down to 25% (Jaffe, 1972a).

While labor force participation of older males has been declining, the rate for older females has been increasing (Cain, 1966; Cohen, 1969). In the first half of this century, the labor force participation of women 45 and older has more than tripled from 14.1% in 1900 to 47.9% in 1958 (U.S. Bureau of the Census, 1973a). By 1970, nearly half of all married females aged 45 to 54 and over one-third of those between 55 and 64 years were gainfully employed (U.S. Bureau of the Census, 1973a; see Table A1, Appendix C). The long-term rise in labor force participation of females in the U.S. has been well documented in numerous studies using both national census and survey data. Selected sources document these trends—Waite and Stolzenberg (1976), Oppenheimer (1970), and Sweet (1973).

Over the past three decades the major increase in labor force participation has been among married females, whose employment rate rose from 20 to over 44% between 1947 and 1975. During the same period there was little change among unmarried women. Sheppard (1976) believes that a continued increase in the labor force participation of older females can be expected in the future. One factor that very well may contribute to this is the dramatic and rather surprising increase in families headed
by females (Ross and Sawhill, 1975). During the past two decades, female-headed families have grown almost ten times as fast as families headed by a husband-father (U.S. Bureau of the Census, 1975). To these women, employment can be just as important as it is to males. Therefore, termination of gainful employment can be psychologically damaging and financially disastrous.

General Research Problem

Scientific investigations of the labor force participation of females are not new to social science. For decades, researchers interested in family have grappled with issues pertaining to the woman's involvement in employment outside the home and its implications for the spouse and children. More recently, the occupational retirement of males and its consequences for the individual as well as for the family unit have received tremendous attention from social gerontologists and others interested in retirement.

Employment and occupational retirement are interrelated concepts which can be seen as two ends of a continuum. Both men and women enter the work force and, therefore, the inevitability of retirement exists equally for both. Some interesting but contradicting observations with regard to the employment-retirement issue can be made, however. First, when employment and retirement are studied as interrelated concepts, the subjects usually have been male (Bier, 1974; Havighurst et al., 1969). Since the centrality of the work role for males in our society is an assumption well-grounded theoretically and empirically (Nosow and Form, 1962), most research on retirement has more or less centered on males.
and has failed to treat female retirement as a subject of legitimate inquiry.

Second, when employment and retirement are studied as interrelated but separate entities, a differentiation along sex lines becomes obvious even to the naive reader. Of those investigations of female employment, most focus on the married female. Therefore, variables related to employment have mostly been analyzed in terms of the married female's employment outside the home and its effects on the spouse and children.

A series of studies have addressed issues such as employment of the wife and marital adjustment (Axelson, 1963), interaction (Nye, 1961), happiness (Orden and Bradburn, 1969), changes in the power structure of the marital dyad (Blood, 1965, 1963; Blood and Wolfe, 1960; Kenkel, 1961, 1963; Phillips, 1967; Wilkening, 1963), the husband's stress (Burke and Weir, 1976; Booth, 1977, 1979), husband's attitude towards wife's employment (Weil, 1961), and effects on the children due to the wife's absence from home (Axelson, 1963). When no adverse effects were reported, married females' employment outside the home usually has been considered an extension of the traditional housewife/mother role and retirement has not been considered a major event (Szinovacz, 1978).

The underlying assumption and justification for the one-sided orientation of research on women lies in the traditional and archaic belief that, while withdrawal from employment is the major role change that leads to loss of prestige, self-identity and a meaningful role for the male (Maddox, 1966), child launching, transition from motherhood to grandmotherhood and widowhood are still considered the major crisis-producing role changes for the female (Blau, 1973; Blood and Wolfe,
1960; Lopata, 1971).

When issues of retirement are the subject of investigation, the focus of the study is invariably the male. It has been assumed that since the American male has been socialized in a milieu which has defined gainful employment as the central role and life task, the retirement of the older male from gainful employment has been considered one of "...great stress, loss of prestige, self-identity and a meaningful role in life" (Maddox, 1966). Consequently, effects of retirement on the individual with regard to variables such as health (Haber, 1970; Motley, 1972; Orbach, 1969), leisure (Atchley, 1971; Kart and Manard, 1976; Miller, 1965), economic hardships (Kreps, 1966; Sherman, 1973; Simpson, Back and McKinney, 1966; Streib and Thompson, 1957; Tuckman and Lorge, 1953), role loss (Lipman, 1961; Rosow, 1967, 1973a, 1976), adjustment to role change and adjustment to retirement (Cavan et al., 1949; Havighurst et al., 1969) in general mostly have been studied in relation to the male and his predicament in retirement. This is not to say that there has been no research on females in these areas, but researchers have not given the same attention to female retirement as they have to male retirement. Compared to the volumes of investigations on male retirement, the number of studies that have centered exclusively on females (Fox, 1977; Fuchs, 1971; Jaslow, 1976) or those that have included females as legitimate subjects in their samples (Atchley, 1976b; Palmore, 1965) is negligible.

The abundance of sex-differentiated investigations of the employment-retirement phenomenon has resulted in the taken-for-granted, common sense knowledge that, while the most traumatic experience for the male is the abandonment of the occupational role and the acceptance of retirement
from gainful employment, work outside the home becomes the major issue of individual and family conflict for the female. In fact, the situation of the working wife and mother has been regarded as one of role overload, stress and conflict (Goode, 1960). This implies that retirement from such work involves no major threat to her identity and that she seldom suffers role loss. It also has been argued that married women adjust more easily to retirement than do married men because they make a less abrupt transition from previous everyday life, perhaps to continue some wifely responsibilities (Heyman, 1970). Others have argued that it is adjustment to the husband's retirement that is difficult for the wife (Cavan, 1962; Fengler, 1975) and that retirement to most women meant their husband's retirement, not their own (Retirement History Study, U.S. Social Security Administration, 1978).

Patterns of female labor force participation have undergone several changes during the past two decades, resulting in many positive outcomes for the female worker and her family. Recent investigations of employment/retirement experiences of married females, for example, have uncovered several positive consequences of female employment that could, if not dispel, at least minimize the negative accentuation of the dangers which employment of a married female supposedly carried for the stability of the family. On the other hand, there is evidence that even when a woman considers the family and home oriented roles as the major points around which social and personal identity occur, it does not necessarily follow that the work role is or has been of negligible significance to females (Jaslow, 1976). Although empirically based investigations in this area are sparse, there are some studies which indicate the importance women
have come to attach, or perhaps have always attached, to work (Bower, 1954; Fuchs, 1971; Weiss and Samuelson, 1958).

Several investigations of the late 1970s support these findings, thereby increasing the validity of the findings and legitimacy of such inquiry. Burke and Weir (1976), for example, found employed women to be in better physical and emotional health and to hold more positive attitudes toward their marriage than housewives. These researchers conclude that employment contributes to the women's sense of personal growth and fulfillment. Contrary to earlier findings, husbands of employed wives evidenced no more signs of marital discord and stress than did the spouses of housewives (Booth, 1977). In fact, both husbands and wives readily adapt to female participation in the labor force and feel that the benefits to couples as a result of pursuing dual careers far outweigh any disadvantages that may occur from the wife working (Booth, 1977). Employment tends to further provide women, particularly if older, a source of dignity, self-esteem and a means of maintaining a youthful self-image (Atchley, 1976b; Jaslow, 1976). In fact, recent data on female retirement refute earlier assumptions and indicate that retirement from work can perhaps lead to as severe adjustment problems for women as for men (Fox, 1977; Jaslow, 1976; Streib and Schneider, 1971). In the face of such convincing evidence that the employment role is as important to the female as it is to the male, the retirement of females becomes not merely a topic legitimate for inquiry, but it becomes imperative that researchers investigate it further.
Statement of the Problem

Research on employment of males and females has concentrated on different aspects of work depending on the sex of the worker. Since marital status has received the most attention in studies of female employment, attempts to explore such factors in female employment as relationship of job characteristics to job involvement, commitment, satisfaction and/or intrinsic motivation have been minimal.

Motivation to work is a highly neglected variable that, in fact, affects not only the attitude towards employment but in turn affects the attitude towards retirement and, therefore, warrants recognition as a legitimate variable in a study of retirement. Further, since economic necessity has been found to be the primary motivation to work among a majority of females, the idea that women may derive satisfaction from the intrinsic aspects of their work has been somewhat ignored. Females' commitment to and satisfaction with work has perhaps been overshadowed by the often quoted relationship between economic necessity and motivation to work. Consequently, while there is some evidence and support that women work for the same reasons as men (Crowley, Levitin and Quinn, 1973), that work can provide a personally satisfying and a meaningful part of women's lives (Bower, 1954; Fuchs, 1971), and that women can be committed to work, such aspects of female employment have not received adequate attention. Thus, we know very little about women's satisfaction with the intrinsic aspects of their work and how it relates to the overall satisfaction with employment.

On the other hand, while we know little about female employment, we
know even less about female retirement. More importantly, while a great deal has been written on the relationship between work and retirement of males (Fillenbaum, 1971; Saleh and Otis, 1963; Simpson, Back and McKinney, 1966), no attempt has been made to investigate such a relationship among female retirees.

The research void and the apparent sex-differentiated dualism observed has been presented only as a relevant antecedent to the specific problem investigated in the present research. In no way will this dissertation attempt a comprehensive study of the employment-retirement issue, nor will it attempt to prove which aspect of the phenomenon is more relevant to which sex. Instead, this research examines and tests the hypothesis that the attitude towards retirement is best understood as resulting from a juxtaposition of the attitude towards employment and the attitude towards the anticipated post-retirement situation.

Retirement is conceptualized as the end process of the occupational career. Occupational retirement exists only in relation to an occupational activity and, therefore, the significance of retirement has been assessed mainly in relation to the preceding work period. This approach commonly is used in research dealing with retirement issues of males; the application of it to the study of females, however, is not entirely novel. The uniqueness in this approach lies in the fact that in explaining the retirement process of females, this investigation takes into account not only the numerous aspects of the employment situation that affect the attitude towards retirement, but also encompasses attitudes about two periods of nonemployment, one prior to entering the labor market and,
more importantly, the other following cessation from work.

Attitude towards retirement is not examined in isolation but rather is considered a complex nucleus developed in response to a multitude of variables that have to be explicated from several time periods. A basic assumption, therefore, is that the numerous intricacies involved in the development of attitudes toward retirement and the expectation and adjustment to retirement of married females can only be comprehended within a framework that takes into account the respondent's perception of the chain of events beginning in nonwork, through a period of work outside the home, and into nonwork again.

An analysis of attitudes of married females toward retirement within such a framework has been undertaken to demonstrate how attitude towards retirement is developed as well as to provide an explanation to the often reported absence of trauma on the part of females facing this supposedly uneventful phase in life.

Summary

The generation of Americans who will retire in the future decades will differ greatly from the retirees of the 1940s and the 1950s when retirement was predominantly a male phenomenon and for an overwhelming number was associated with financial deprivation. A large number of future retirees will be females, whose work careers differ considerably from those female retirees of the past to whom child-launching and the empty nest may have been more traumatic than retiring from an intermittent work career. The work histories of future female retirees may
parallel those of their male contemporaries and thus make the assumption that retirement is an unimportant event for females untenable.

Despite the emphasis during the last three decades on the motivations for and the consequences of female employment, studies have failed to relate the existing knowledge to the inevitable dependent variable of retirement. This failure to relate findings from different studies of employment and attitude towards employment to retirement has led researchers to conclude that female retirement is of no consequence, if not uneventful. Some general conclusions that have followed from this assumption is that retirement is not traumatic to females, that no severe role loss is experienced, and that females can comfortably revert to the role of fulltime homemakers once retired. On the other hand, some have concluded that working women are more attached to the work role than men and, therefore, these women, as a group, will be more negatively oriented towards retirement. In order to gain a more accurate description of the attitudes and feelings about retirement, a comprehensive analysis of attitudinal factors influencing attitude towards employment, as well as a description of the real or anticipated retirement situation, is necessary.
CHAPTER II. THEORETICAL ORIENTATION

General Theoretical Orientation in Gerontology

Social gerontology is a relatively new field of scientific inquiry that emerged without the use of explicit theory. The earliest research investigations were mostly descriptive in nature. Gradually, key concepts were incorporated, borrowing theories from social psychology.

Due to the highly specialized but limiting nature of the field, few people claim to be exclusively social gerontologists. Further, the subject matter is not the exclusive property of any one discipline. While this lack of exclusiveness has contributed a richness and an eclectic flavor to its subject matter, it has also somewhat impeded the development of an integrated theory. Where theory is concerned, social gerontology is indeed a field that is a-theoretical (Rose, 1964).

Social gerontology is also a very practical field that calls for solutions to empirical problems grounded in reality. This, coupled with the interdisciplinary nature of the subject matter, obviates an all-inclusive, highly abstract theory. This does not, however, mean that there are no theories in gerontology. In fact, the field abounds with partial, midrange theories that are of great asset to scientific inquiry, especially in the budding stages of a new discipline.

Theories in Gerontology

The most widely used theories developed by researchers studying issues in aging are based on methods of coping with decreasing social interaction during the advancing years.
Cummings and Henry (1961) presented "Disengagement" as an inevitable mutual withdrawal which results in decreased interaction between the aging person and the others in the social system. Cavan et al. (1949) and Havighurst and Albrecht (1953), on the other hand, proposed that a high level of "Activity" is necessary in order to inhibit the deteriorative age trends in the behavioral potential of the individual and to increase his satisfaction with life.

Rosow (1967) in his theory of "Social Integration" concluded that the social segregation of the aged is due to the hindrance of social integration by the loss of social roles connected with marital status, employment, decrease in health and income, and a decline in formal and informal group membership.

More recently, Kuypers and Bengston (1973b) in their "Social Breakdown Model" state that the aging person is highly susceptible and dependent on social labeling because of the nature of social reorganization of later life. Certain social conditions in the normal course of aging such as role loss, vague or inappropriate normative information, and lack of reference groups deprive the individual of feedback as to who he/she is or what role is appropriate in the social system.

Although one may subscribe to one of the above theories it still is difficult to argue that any one theory is the most appropriate for the problem posed in this study. Retirement from employment is a major disengagement from an important role in society, yet it is hard to conceive of it as leading to "inevitable mutual withdrawal" from the entire network of social relationships that were cultivated during a lifetime of work. While activity is an important element for both physical and
psychological well-being, it does not necessarily have to be constant or at the same level that existed prior to retirement. Individuals who have been highly active throughout life should, as the personality theorists suggest, continue to be active, but perhaps at different levels of activity that are more appropriate for their age, health and income status. The "Social Breakdown Syndrome" adapted from psychoanalytic theory merely restates the process of labeling and is not exclusively analytical of the behavior of the aged.

None of these theories contains a level of abstraction that is adequate to accommodate the multiplicity of situations and the wide range of time encompassed in this study of the development of attitudes toward retirement. The challenging issue is to integrate these partial theories into a more inclusive whole that would be applicable to the variety of issues in this study. Alternatively, the relevant aspects of other theories in sociology and social psychology could be incorporated into a more general social-psychological theory, thus increasing the applicability and potential to deal with the diversity of the situations encountered.

Theoretical Orientation of the Study

A review of the literature of employment, retirement and morale of older males suggests that many researchers (Phillips, 1957; Rosow, 1967; Thompson, 1973; Weiss and Samuelson, 1958) prefer the use of a theoretical framework that can pull together a variety of conceptual abstractions such as role theory in place of a theory specific to gerontology. Thus, social-psychological theories of self, role and reference group have
been employed widely since they contain substance-free concepts as well as assumptions that are not endemic to any particular behavior. It may seem, therefore, that the structural aspects of the pre-employment situation, the employment situation as well as the post-employment period can be analyzed in role theoretical concepts such as positions, roles and statuses. However, since this study is concerned with the development of attitudes rather than the accumulation, relinquishment and reestablishments of roles during the corresponding periods, the underlying assumptions of role theory will be implicit rather than explicit.

On the other hand, propositions of social exchange theory as proposed by Thibaut and Kelley (1959), Homans (1961) and Blau (1964) may seem particularly relevant to some of the problems posed in this research. Exchange theory suggests that human beings rationally seek to maximize their benefits (profits) from exchanges with other persons in a system. In the attempt to maximize benefits, individuals consider the costs involved in selecting alternative lines of behavior. Costs are compared with the benefits that the alternative situation offers in order to estimate the maximum profit (Turner, 1974). Thus, individuals are presumed to rationally select the alternative with the greatest advantage to themselves, the assumption being that they have the knowledge and an understanding of the available alternatives.

Such propositions in the past have been applied to the study of work and retirement of married females. For example, it has been noted that when females are free to choose either a full-time homemaking role or combine it with a career outside the home, their choices are based on the principle of maximization of profit (Arnott, 1972a). With regard to
retirement, on the other hand, it has been found that retirement will not be perceived as a desirable alternative to employment as long as the positive outcomes associated with working exceeds the alternatives available in retirement (Szinovacz, 1979). According to the principles of exchange and the examples cited, a female faced with a transition from one role to another or who accepts a dual role objectively weighs both the benefits and the costs involved and rationally selects the alternative that offers the maximum benefit.

Logical as it may sound, several weaknesses inherent in the theory reduce its appropriateness as a framework for the analysis of females' decisions regarding work and retirement. Neither Homans' (1961) nor Blau's (1964) versions of exchange defines the notion of profit distinctly enough for adequate empirical testing of what constitutes profit. A variety of rewards ranging from hedonistic and materialistic to unselfish and altruistic are considered along the singular dimension of profit with similar values attached equally to all. Women, however, especially wives and mothers, have been known to forego material and social rewards in favor of alternatives that mostly benefit another such as a spouse or child (Barfield and Morgan, 1978). For example, Barfield and Morgan (1978) found that even in cohorts where husbands are planning to retire early, the wives are planning to work longer in order to pay for long-term expenses of children. Szinovacz (1979) notes that, just as the wife's decision to join the work force is influenced by the family situation and the marital relationship, the decision to retire is also influenced by the marital situation and spousal relationship. Thus, persons are never free from social commitments limiting the available alternatives
(Blau, 1964). It is evident that women contemplating work and/or retirement take into account the costs and rewards incurred to persons other than themselves, especially to those of their own families, and choose alternatives based on unselfish motives (Barfield and Morgan, 1978; Szinovacz, 1979). It also is clear that individuals do not always act in accordance with the "rational economic model" and rarely pursue one specific goal to the exclusion of all others, and virtually never have complete information and knowledge relevant to all of the available alternatives (Blau, 1964).

With regard to the theoretical formulation of the present analysis, assumptions of exchange theory therefore will be limited to areas compatible with the orientation proposed in this research. It is recognized, for example, that a female in the pre-retirement stage evaluates and weighs the costs and benefits of the work role outside the home with those of the alternatives available to her in retirement. Her decision to retire or the acceptance of retirement is not based on the principle of maximization of individual profit, however. Most females facing retirement may not have the luxury of a choice. On the contrary, certain socio-demographic factors that usually coincide with retirement such as age, health status of self and spouse, and husband's retirement leave little choice for the individual to select the most materially profitable line of action. On the other hand, all pre-retirees do not have an adequate knowledge and understanding of the retirement situation to make an objective evaluation. It is at this point that the theory developed in this study departs from the traditional notion of profit and rationality.
as defined by exchange theorists.

The notion with regard to individuals rationally selecting the most profitable line of action is not completely denied. It is the meaning imputed to what is "profitable" and the "rationality" with which the decision-making process is handled that is different. A female faced with retirement may very well evaluate or re-evaluate the benefits derived from the work role. However, it is proposed that in such an evaluation immediately prior to retirement, a woman would emphasize the costs involved in the work role and downplay the profits. Thus, retirement may be viewed as a profitable alternative when in reality it may not be an accurate assessment of the situation. The notion of cost and benefit still remains, but with a different interpretation.

It therefore can be proposed that married females facing retirement perhaps will employ a rationalization process that is psychologically consistent with the inevitable behavior (retirement). Such rationalizations can be viewed as justifications for selecting or accepting an alternative that would not be consistent with individual choice had the choice been made objectively and rationally on the basis of valid information. The subjective judgments and rationalizations, therefore, can be viewed not only as means to justify the acceptance of the new alternative, but also to help maintain cognitive clarity. A speculation to be drawn from such conceptualization is that married females faced with the inevitability of retirement perhaps retrospectively evaluate the entire sequence of events beginning with their initial engagement and work up to the present time. In doing so, they would, if necessary, reformu-
late previously held attitudes toward work and retirement through a process of subjective evaluation and justification whereby their attitudes toward retirement would become cognitively consistent with the intended behavior (acceptance of retirement). For example, according to consistency theorists when an individual makes a behavioral response that is incongruent with the attitude towards it, the person is engaging in counter-attitudinal behavior. Such behavior produces inconsistency.

As proposed by consistency theorists, individuals in such situations strive for consistency in order that the inconsistency will be reduced if not removed. Therefore, from a theoretical viewpoint, we can hypothesize that the young wife-mother forced into the labor market will redefine the work situation as rewarding or may reevaluate the routine household chores negatively, either way bringing about some consistency into the situation. On the other hand, the woman who chooses a career outside the home to avoid tedious, boring and unfulfilling household chores (Atchley and Corbett, 1977; Sobol, 1974; Szinovacz, 1973) may define the work situation as rewarding, even if employment offers no greater rewards than housework. Similarly, the female in the pre-retirement stage, whose view of employment is positive but sees retirement from it as inevitable, may change one of the inconsistent elements (in this instance, the attitude) to bring about harmony between the unavoidable circumstantial situation and the presently prevailing attitude towards it and thus resolve the inconsistency in the most compatible manner.

Under such circumstances, it could be argued that a theory of attitude formation and change such as Cognitive Dissonance theory (Festinger,
1957) would be more appropriate than the previously discussed theories. The data procured for this investigation, though somewhat longitudinal in nature, however, do not lend themselves to the testing of a dissonance-inconsistency hypothesis. This theoretical viewpoint has been presented as a framework that can be utilized to explain the absence of trauma on the part of the females facing occupational retirement.

A recently developed theoretical paradigm by such sociologists as Garfinkel and Sachs (1967), ethnomethodology, is relevant to the types of theoretical dilemmas faced in this investigation. These researchers have raised the phenomenological question of, "How do sociologists create and sustain for each other the 'presumption' that the social world has a real character." In his discussion of ethnomethodology, Turner (1974), for example, comments:

A "more real" phenomenon for those who propose this question revolves around the complex ways people go about consciously and unconsciously constructing, maintaining, and altering their "sense" of an external social reality. In fact, the cement that holds society together may not be the values, norms, common definitions, exchange pay-offs, role bargains, interest coalitions, and the like of current social theory, but peoples' explicit and implicit "methods" for creating the presumption of a social order. The substance of this reality is less interesting than the "methods" used by groups of persons, whether sociologists or laymen, to construct, reaffirm and alter a vision and image of what exists "out there."

Since the ethnomethodological position has only recently begun to take on clarity, there are no well-founded principles denoting just how sociologists agree on common images of reality. Yet the implications of such revolutionary sociological theorizing cannot be ignored in view of the utility it provides in capturing reality as perceived by those being studied. The "methodology" in the ethnomethodological perspective does
not address questions about the "proper", "unbiased" or "truly scientific" search for knowledge; rather, ethnomethodology is concerned with the common methods people employ to create a sense of order about the situation in which they interact (Turner, 1974).

The above description of "how" people go about creating social reality closely resembles psychologists' view of persons striving for cognitive clarity and consistency. Both perspectives imply that what is real is what is perceived to be real by the persons in question whether they be objective and scientifically measurable criteria or otherwise.

The ethnomethodological paradigm, therefore, is basic to the methodology and theory employed in this study. For example, the theoretical proposition that females faced with the inevitability of retirement will reformulate previously held attitudes toward work and retirement through a process of subjective evaluation and justification whereby their attitude towards retirement becomes cognitively consistent with the behavior, is difficult if not impossible to subject to "truly scientific" measurement. The ethnomethodological perspective, however, recognizes and gives credence to the researchers' view that the relevant issue is not, for example, how a female felt about employment prior to actual engagement in work outside the home, but rather, her present perception of how she felt at the time. Thus, the emphasis in this study is on how respondents presently view and feel about the then prevailing attitudes of the past or about those they hold for the future.

The logical solution to the types of theoretical dilemmas encountered in this study is to explicate relevant theoretical concepts from applica-
ble theories and integrate them into a general social-psychological theory that is not unique to any specific social phenomenon.

Thus, any theoretical orientation of this study includes strategies suggested by many theorists. It will reflect a combination of "borrowed theory" (Aldous, 1970), "partial mid-range" theories (Merton, 1957), and the use of "multiple perspectives" (Broderick, 1971). While borrowed theory refers to a borrowing of concepts from other areas within one's own discipline or from other disciplines, partial mid-range theories refer to partially developed theories or conceptual frameworks that have not yet acquired full-blown proportions of a highly general all-inclusive theory such as the consistency theories. On the other hand, the strategy of multiple perspectives takes advantage of established theoretical frameworks and tries to integrate them into a coherent perspective around narrowly defined phenomenon. Accordingly, the general phenomenon under investigation is analyzed with the use of theoretical concepts and assumptions of several social-psychological theories. Thus, the theoretical position assumed in this study is one of integration of many theories in sociology and social psychology.
CHAPTER III. REVIEW OF THE LITERATURE

Introduction

Retirement studies are often marked by either a total exclusion of females, the use of nonrepresentative samples, or the failure to use sex as a variable for analysis. The exclusion of females in studies of retirement is evident even in reputable studies such as in the first phase of the Retirement History Study (RHS) of 1969 conducted by the Social Security Administration. Sally Sherman (1973), in her analysis "Assets on the Threshold of Retirement", says the following about the RHS sample:

It did not include women who were living with husbands when the sample was selected because it appeared that, to these women, the concept of retirement usually meant their husband's retirement, not their own....

Married females perhaps view their own retirement as less significant than the retirement of their husbands, or may find it easier to adjust to their own retirement than to a retired husband and his retirement (Fengler, 1975). This does not mean that retirement is of significance, but rather, that it is of less significance to the married female.

Atchley (1976b) found that even when married men and women engage in similar occupations and have similar meanings for work, attitudes toward retirement would differ because of specific social and psychological differences between the sexes. However, the extent and the circumstances under which employment and retirement may be related to the social-psychological well-being of older females is still largely a matter of conjecture (Maddox, 1966).
A major assumption of this research is that the social-psychological differences between the sexes, together with the differently defined work role for the sexes, lead to differential attitudes toward and adjustment in retirement. Therefore, when making generalizations from studies on retirement, it is important to take into account the complexities involved in understanding the special circumstances of not only the various occupational, cultural and racial subgroups, but also of the sexual subgroups. As Orbach and Friedmann (1976) suggest, it is "precisely the complexity of the variety of relationships that exist between retirement and attitudes, social circumstances and retirement adaptation that demands attention." Therefore, an important assumption is that it is the complexity of the variety of relationships and the social and marital circumstances that make attitudes toward work and retirement of married females different from that of males.

A married woman's life is less likely to follow a continuous pattern than her husband's. As she moves through the life-cycle, the nature of her responsibilities changes, allowing her to choose from a new set of alternative ways of reorganizing her life. At the points of change, a woman re-examines her responsibilities and commitments to her spouse, family and self. The choice she makes when her children are young is likely to be different from the choice she makes when they leave home to pursue independent lives (Orden and Bradburn, 1969). Because of these and other life-cycle changes of her family, the married female usually does not have a continuous employment career outside the home. A married female enters and exists from work many times while raising a family, and retirement
therefore may begin quite early in her lifetime and recur periodically (Heyman, 1970).

On the other hand, full-time employment before the birth of her children or part-time employment while raising a family have a different meaning for most women than the career they pursue after the children have left home. Not only the meaning of work may differ, but it has been assumed that the commitment to work will be greater in this second period of work (Atchley, 1976b). Although some wives may have retired as many as three different times during their lifetime, the kind of retirement with which they are faced at this stage is more complicated and permanent and can also be compounded by factors in her spouse's retirement.

Because of the diversity of the demands made on the married female during her adult life and the consequent change in her locus of commitment over this time period, the female's attitude towards employment and retirement undergoes concomitant change. Consequently, a married female's feelings about being a homemaker and her attitude towards employment outside the home and toward retirement from gainful employment at the end of her work career will be quite different from her attitude towards these before entering the labor market or at the beginning of her married life.

Therefore, the main objective at this juncture is to search the literature for explication of variables relevant to this investigation. The development of attitude towards retirement from gainful employment will be examined within three significant time periods in the lives of working women.
Pre-employment Period

Gainful employment outside the home historically has been defined as the central role and life task of the American male. Therefore, the question of why a man seeks an income-producing activity outside the home has never been the subject of scientific inquiry. This fact is so well embedded in our culture that the mere reference to such an inquiry seems ludicrous. In contrast, a large number of investigations have centered on the married female's motivations for participation in the labor market and its consequences for the family and society. Until recently, the employment of women has been treated as a unified phenomenon, either accentuating the positive opportunities for emancipation or focusing on the dangers that employment carries for the stability of the families of married females (Fuchs, 1971).

Motivations for participation in the labor market

When married women are employed outside the home, their work role is usually interpreted as an additional task within the range of the tasks of the married woman and is viewed as an extension of the expressive family role. A general identification with the occupational role as such is not recognized (Fuchs, 1971). It is becoming evident, however, that women seek employment outside the home for a variety of extrinsic and intrinsic reasons (Argyle, 1972; Cohn, 1979; Friedmann and Orbach, 1974). Even if the work role is an extension of a woman's family role, it does not necessarily follow that the work role has been of little significance for females other than to meet family needs (Bower, 1954; Weiss and
Studies investigating the causal dynamics underlying the reason married women participate in the labor market have identified two factors that are negatively associated with a wife's employment. Arnott (1972a) for example, found a negative association between fertility rates and wife's employment. Sweet (1968, 1971, 1973), on the other hand, found that the husband's income is negatively correlated with a wife's employment. Others (Blood and Wolfe, 1960), however, found evidence to document several familial factors encouraging and attracting married females into the labor force.

In the past, it has been customary to recognize and accept economic motivation as the primary reason for engagement in work outside the home. It is becoming more and more doubtful that economic reasons are the primary motivation and noneconomic motivations are becoming increasingly more common, however (Wright, 1978). Women enter and remain in the labor market for several reasons unrelated to money (Atchley, 1976b; Sobol, 1963; Jaslow, 1976) although economic need seems to be the most predominant motivation among working class women (Ferree, 1976b).

**Personal and social factors** Wright (1978) examined the kinds of motivations that draw married females into the labor market. He defined motivations as the set of incentives or drives leading to the decision to be gainfully employed and to continue working. It was found that, to the bored, lonely, and socially isolated housewife, work outside the home is a source of independence, self-esteem, self-determination, and prestige. Motivations such as self-fulfillment and personal growth also have been cited by Burke and Weir (1976).
Atchley (1976b) found that both men and women embrace job success as a life goal, and his empirical results do not show the often mentioned assumption in the literature that work is not a primary role for women. In a study of college educated females in two-career families, Burke and Weir (1976) noted that the need for achievement was the strongest motivation to work. In an earlier, broader study, it was found that women who worked to fulfill a need for accomplishment, or to "occupy time" and "meet people" were strongly committed to remain employed (Sobol, 1963).

The meanings attached to work by women, however, differ according to the status of their occupation (Weinstock, 1969). Employment may tend to provide the older woman, perhaps more than any other, with a source of dignity, self-esteem, a means of maintaining her self-image, and an opportunity for social participation or social anchor (Jaslow, 1976). Thus, it is apparent that employment outside the home provides rewards that can make the otherwise invisible housewife socially visible (Szinovacz, 1979).

**Household and familial factors**  
A dislike of housework and specific housekeeping chores also have been reported to be motivations for married females to seek employment outside the home; some choose to work outside the home to avoid tedious, boring and unfulfilling household chores (Atchley and Corbett, 1977; Sobol, 1974; Szinovacz, 1973). However, general family related work like attending to the needs of the children or bringing up a family have not been reported as motivations to leave the house (Wright, 1978). Of course, the salience of the work role may differ according to the stage in the family life-cycle (Sheppard,
1976; Livson, 1976, 1977). Full-time employment prior to the arrival of children or part-time employment while raising a family is a "job" with a different meaning for many women than working at a "career" for a longer period of time at a later stage in the family life-cycle. Not only the meaning of work may differ, but it may well be that the commitment to work will be greater during the latter period of employment.

Normative preferences for family roles at various points in time are not the same for married females. Yet the common assertion is that preferences are relatively stable despite the fact that the data cited are usually for females' perception at only a single point in time. Thus, there is no simple cultural theme that fits all occupations and ages as to the meaning, motivation or commitment to work. Commitment may reflect either an intrinsic or extrinsic reason for work or, at times, a combination of both, depending on the age of the female and the stage in the family life-cycle.

**Economic factors** One of the most salient factors affecting favorable or unfavorable attitudes toward women working is economic. Women who have had a choice in the decision to work or not to work outside the home have been found to have positive attitudes toward work outside the home (Orden and Bradburn, 1969). However, economic necessity, as used in many of the studies of working women is, as Blood (1963) describes, a "slippery term in an advertising saturated culture." While it is to a great extent true that the need to work is related to income, the term "economic necessity", as commonly used, ignores the qualitative differences in the perception of need, especially at different class levels.
The middle class woman's "need" to supplement her husband's income in order to acquire the numerous accoutrements of the good life may be as real to her as the lower class woman's need to meet her family's basic requirements of food, clothing and shelter.

Employment Period

This section of the literature examines the various facets of the job that lead to either satisfaction or dissatisfaction with the job and the resulting development of attitudes toward current employment.

The importance of various job aspects to workers has been considered by many investigators to be an influential variable of overall job satisfaction (Friedlander, 1965; Glennon, Owens, Smith and Albright, 1960). Job satisfaction has been defined as the function of the difference between what is expected as a fair return and what is experienced (Porter, 1961; Smith et al., 1969); that is, as this difference decreases, satisfaction with the job increases.

Jobs are means by which individuals are linked to their employing organizations (Stone and Porter, 1975). The job in many organizations may be the major determinant of such factors as the amount and type of rewards available to the job holder, the nature of the supervision received and the degree of intrinsic motivation to perform role-related duties.

As previously noted, while some females enter the labor force through choice and with a positive attitude towards employment, others do so unwillingly and may well carry negative attitudes toward employment.
outside the home. Following employment outside the home, the preconception of work and the resulting attitude undergoes change because of specific employment variables such as the pay and promotion (Smith, Kendall and Hulin, 1969), work activity (Friedmann and Havighurst (1954), supervision, co-workers, and social relationships (Sobol, 1963; Jaslow, 1976; Rosow, 1967).

**Variables affecting attitude towards work**

**Income and employment** An important factor affecting attitude towards work is money. The positive relationship between income and satisfaction has been documented in some 30 surveys in 19 different countries (Easterlin, 1973). Financial status directs the type of leisure activities that can be undertaken, amount of diagnostic and medical care that can be sought, amount of traveling, housing cost, and quality of diet among others (Ireland and Bond, 1974).

Although it has been documented that women who are in the labor market because of economic necessity have negative attitudes toward employment, this does not preclude the fact that attractive monetary rewards in the form of pay, dividends or benefits may help in developing a positive attitude towards their work. Many older females in particular, who are in the labor force presently, are divorced, widowed or are married to men with low incomes (Ross and Sawhill, 1975); to such females, employment income is a highly valued resource. Therefore, such females, even if they have entered the work force with negative feelings about work, may re-evaluate the work situation and develop more positive attitudes toward employment because of the latent rewards not envisaged
prior to entering the labor force.

**Type and meaning of work** Not all women enter the labor market for monetary gains. Some women enter and remain in the labor force because of the meaning work has for them. Nevertheless, the meaning may vary according to the status of the occupation (Weinstock, 1969), age (Jaslow, 1976), or place in the social structure. Friedmann and Havighurst (1954) investigated differential significance of work among occupational levels and found that the intrinsic meaning of work varied with the level of occupation. For the unskilled worker, the intrinsic meaning lay in the routine activity and the time-filling aspect of the job. They further suggested that industrial workers and those in manual occupations are less satisfied with their jobs compared to those in professional and managerial positions, although diverse meanings such as creativity, purposefulness and self-expression have been mentioned as the meaning work has for them by employees of all class levels (Friedmann and Havighurst, 1954). Therefore, it is evident that, if the work activity is boring and inherently unrewarding, the resultant attitude towards work will be negative, whereas positive attitudes will result from a positive definition of the meaning of work for a female.

**Social relationships and employment** One aspect of work outside the home that relates positively to females' attitudes toward employment is the availability of other females with whom they can form rewarding friendship relations. Rosow (1967) noted that people are integrated into society through positions they occupy and the roles they play; these roles provide meaningful social contacts for both men and women (Campbell et al.,
1976; Larson, 1978; Powers and Bultena, 1976) which affects social- psychological well-being particularly of older females (Atchley, 1976b; Fox, 1977). Women often stress the importance of social relationships in the work setting, and friendship and confidant relationship have been cited as major satisfactions of work (Laurence, 1961). Thus, employment, apart from being a source of income, is also a point of personal and social anchorage (Maddox, 1968).

**Attitude towards retirement**

The final years of employment prior to retirement are labelled the pre-retirement period in this research investigation. It is hypothesized that, during this time, most workers are aware of the inevitability of retirement.

Retirement from gainful employment has been defined as the transition between "productive maturity and non-productive old age" (Maddox, 1966). Since employment has traditionally been considered the life task for males, attitudes toward retirement from work has received considerable attention. A person's conception of retirement and the resulting attitude towards it has generally been based on comparisons of employment to retirement (Friedmann and Havighurst, 1954). Since retirement terminates employment, most researchers expect the attitude of retirees to be significantly related in some way to employment. Accordingly, it has been suggested that those with positive attitudes toward work will display negative attitudes toward retirement and vice versa. However, all studies have not borne out this inverse relationship between attitudes toward employment and attitudes toward retirement. Johnson and Strother (1962), for example, found that job satisfaction is not incompatible with a favorable
attitude towards retirement. Their findings suggest: (1) those who view their work as a major value tend to be less favorably oriented toward retirement, (2) those who perceive their work activity as the most rewarding aspect of their job have less favorable attitudes toward retirement, and (3) those who said they miss nothing of their job are the most favorably inclined toward retirement.

Research on the relationship between work and retirement is rather confusing. Crook and Heinstein (1958), Back (1969), and Heron (1963) found that the closer the individual gets to retirement the more negative the attitude becomes for that individual. On the other hand, Glasmer (1976) found that finances, friends, social activity and a level of preparedness constitute an enjoyable retirement experience for blue collar workers.

Having investigated the relationship between work and retirement, Fillenbaum (1971) concludes that the inverse relationship between attitudes toward employment and attitudes toward retirement has not found empirical verification. She suggests, however, that it is only where the work role is considered the central organizing position by the individual that attitude towards employment influences attitude towards retirement from work. Goudy, Powers and Keith (1975), on the other hand, maintain that this inverse relationship is not evident and that persons citing work as their central life task are no more likely than others to exhibit an inverse relationship between the two variables. They conclude that there is some relationship between satisfaction with work and the subsequent attitude towards retirement, but their findings only lend partial
support to the widely hypothesized inverse relationship between attitude towards work and employment.

Some studies on retirement from work seem to suggest that workers have a strong commitment to work that is manifested in resistance to retirement. Although such an orientation seems to convey that attitudes toward retirement are primarily a function of the workers' commitment to work, Simpson, Back and McKinney (1966) found no relationship between commitment to work and attitude towards retirement among pre-retired middle-status workers. It also has been suggested that industrial workers who have less satisfying jobs may welcome retirement more than workers in more satisfying higher levels of occupations (Friedmann and Havighurst, 1954). This relationship also has not been supported by studies investigating the relationship between level of occupation and feelings toward retirement however (Kliemeier, 1961). In fact, it appears that industrial workers in low level occupations look with little more favor on retirement than do workers of higher occupational status. Tuckman and Lorge (1953), for example, found that less than 50% of the garment workers in their sample claimed they were looking forward to retirement. They believe that even those who claimed they were looking forward to retirement did so because of a recognition that they no longer will be able to work, and not because of a positive acceptance of retirement. In the Cornell study of occupational retirement, Streib and Schneider (1971) emphasized the absence of negative effects of retirement on their respondents even when retirement was accompanied by a major decrease in income. They did not report any evidence of increased uselessness, increased awareness
of aging, or marked decline in health as a result of retirement.

Attitudes toward both work and retirement have been changing (Ash, 1966; Maddox, 1966). Grubbs (1979), after having examined previous research on attitudes toward work and retirement, concludes that measures of work attitudes are not related to measures of retirement. Thus, although there seems to be a small relationship between work attitudes and retirement attitude, attitude toward work by itself is not a suitable measure of attitude towards retirement.

While the adequacy of this type of assessment pertaining to retirement of males is questionable, there is no doubt as to its inadequacy as a measurement of females' attitudes toward retirement. Female workers view retirement differently from male workers. This is not to say that the work outside the home is of no significance to the female, but that females' attitude towards retirement is not solely based on the importance and rewards of the work role. For example, it has been found that work satisfaction is a function of satisfaction with, in part, the wife-mother role (Szinovacz, 1979).

More importantly, while retirement from work leads to a complete cessation from the role that has been defined for the male by society, the married female never entirely relinquishes the traditional role defined for her by society. Even when a married woman takes on full-time employment outside the home, she still continues to perform the bulk of the housework and childcare responsibilities. The high cost of responsibility in handling two careers may dampen a woman's enthusiasm for work.
Under such circumstances women may look forward to giving up the work role. Furthermore, even when her maternal role is terminated, she retains her homemaker-wife role. Some women look forward to the grandmother role after retirement (Aldous, 1970; Sussman; 1965; Townsend 1957, 1965, 1968). Others retire voluntarily at the time of their husband's retirement (Palmore, 1965).

Prior to retirement, a woman must take into account her individual needs as well as the needs of the husband and family in thinking about retirement and when to retire. It has been documented that women retire at earlier ages to make their retirement coincide with their spouses' retirement, or at times because of a need to take care of an ailing husband. Therefore, it becomes evident that mere positive or negative attitude towards the work role is not a good indicator or predictor of adjustment to retirement for females. The orientation in this study reflects the hypothesis that the anticipated retirement situation, the timing of retirement and a variety of other variables of earlier time periods have a greater impact on the attitude towards retirement than employment attitudes by themselves.

Post-employment Period

The period following retirement from gainful employment outside the home has been conceptualized in this research as the "post-employment" period rather than in the more traditional term "retirement". Since it is suggested that a person's attitude towards retirement to a large extent depends on what the retirement situation is perceived to be like and what it is expected to offer the retiring individual, an examination of
post-retirement variables affecting adjustment and attitude will be made. Researchers have identified several major variables that determine positive adjustment to retirement, and one of the common measures of positive attitude and acceptance of retirement has been that of happiness. Whether retirement years are reasonably happy depends on many factors. Some, such as the death of a spouse, are beyond the control of the individual. Others, however, are subject to a considerable degree of control.

**Variables affecting post-retirement situation**

**Income and post-retirement** Adequacy of income in post-retirement is an important variable affecting attitude towards retirement. Studies on the analysis of workers' attitude towards retirement in the 1950s show sharp variations according to their current incomes as well as income anticipated in retirement. Streib and Thompson (1957) found that opposition to retirement essentially was a concern over the consequences of reduced and inadequate income during this period rather than the discontent persons felt because of the termination of work. For example, in a study of male and female workers (Tuckman and Lorge, 1953), 59% of men and 73% of women said they would like to retire if they were financially able and the Cornell Longitudinal Study of occupational retirement found that satisfaction with life decreased over a two-year period among older men who felt economically deprived (Riley and Foner, 1968). More recent research also indicates that when retirees are assured of an adequate income, they will opt for early retirement (Katona and Morgan, 1967; Shanas, 1972). Furthermore, happiness in life is often related to the
quality of life, and income seems to be a much more important factor than education or occupation in accounting for the objective quality of a retiree's life. The decision to retire is closely related to the adequacy of income. For example, Kimmel, Price and Walker (1978) noted that persons in their sample who retired voluntarily had greater financial resources and higher occupational positions than nonvoluntary retirees. Prospective retirees and those not planning to retire differed from each other primarily in their economic situations. Those intending to retire were consistently better off economically than those who had no plans for retirement. In fact, those planning to retire seem to have higher salaries, higher and more accumulated assets, more pension coverage and greater ability to get along on what they had more often than those who have no plans to retire (Sherman, 1973).

Reduced retirement incomes appear to lower the psychological well-being of females (Fox, 1977). This perhaps can be explained by the fact that, while education and occupation shape a person's values and preferences, these, however, cannot be realized without an adequate income. If financial security and independence have been major concerns to females during their working years, retirement can pose a threat to their sense of freedom and security. This situation can, at times, be further aggravated if the husband is already retired and the couple has already adjusted to a reduced income as a result of his retirement.

Past research indications of the fear of retirement, resistance to retirement and negative attitudes toward retirement among industrial workers may very well be a realistic fear of the impending poverty and the problems associated with economically poor conditions of living (Glasmer,
Glasmer noted that there is a high correlation between the number of times a person had experienced unemployment since the age of 30 and the attitude towards retirement. He concludes that this high negative correlation with previous unemployment suggests that workers who have experienced the problems associated with loss of income may be particularly sensitive to the issue (Glasmer, 1976). Adjustment to retirement is easy if loss of the work role does not mean a significant decrease in resources or activities supported by the occupational income (Friedmann and Orbach, 1974; Morgan, 1977). The adequacy of post-retirement income perhaps is the major determinant of a positive or negative outlook on retirement. In Atchley's (1971) words, "For people with enough money, the theories which link unhappiness in retirement to the need to work appear ludicrous." It is Glasmer's (1976) speculation that the importance of the intrinsic aspects of work such as meaning of and commitment to work and their influence on the attitude towards retirement may be a result of the upper-middle class researchers' orientation to their own work.

Health and post-retirement Interest in the relation between health and retirement is of long standing. In many studies of industrially developed nations, social scientists have addressed the popular belief that retirement causes health to decline. Recent research on adjustment to retirement based on measures of physical and mental health does not confirm the popular belief that retirement itself results in poor physical health (and/or morbidity and mortality) or aggravated mental health decline (Sheppard, 1976).

Health affects both activity and morale of elderly persons and is
related to continuity of work life and can, at times, bring about ret-
irement. Under such circumstances, retirement may not be viewed posi-
tively by the individual. On the other hand, once a person is retired,
health can enable or prevent activities essential to many peoples' con-
tentment (Ireland and Bond, 1974). Health also is a deciding factor in
the extent of contacts and interactions with others.

Thus, good health is a key variable influencing attitudes as well as
activities in retirement. An adequate income and an interest in leisure
and social activities may not mean much if the retired person does not
possess reasonably good health to enjoy them. To the female faced with
retirement, not only her health but her spouse's health is important.
Perhaps some females retire at the time of their husband's retirement
because of the latter's health. Under such circumstances, however, if
a woman is forced to give up a rewarding career because of her husband's
poor health, it may contribute towards a negative retirement attitude for
the female. Thus, health plays a very important part in a woman's adjust-
ment and attitude towards retirement.

Social relationships and post-retirement Leaving the employment
scene carries with it very fundamental changes in a person's life. Al-
though the most immediate consequence of retirement is economic, the
termination of work is an event of considerable social and personal sig-
nificance (Maddox, 1966). It is believed that the social segregation of
the aged is not due to any distinctly different values and beliefs they
hold, but instead is due to the hindrance of social integration by the
loss of social roles connected with the marital status, employment,
health, or income, and a decline in formal and informal group memberships.
Rosow also states that more opportunity for social interaction for the aged exists in an environment consisting of age-peers. The proportionately higher percentage of females in the upper age brackets gives the females greater opportunity for social contact with persons of their own sex.

Friendships and confidant relationships are an important source of emotional support for social activities (Powers and Bultena, 1976; Sussman, 1972). Lopata (1973), for example, found that females with no social support networks not only were socially isolated but also had difficulty adjusting to widowhood and retirement. Adjustment to retirement is less difficult with the support of social relationships (Friedmann and Orbach, 1974; Maddox, 1966; Rosow, 1976). Glasmer (1976) states that the number of friends was a positive factor in a worker's evaluation of retirement.

Retirement adjustment is not only affected by social relationships outside the family but also is affected by spousal interaction within the family. Szinovacz (1978) states that a female's retirement does influence a couple's marital adjustment and marital interaction. Retirement may pose unique problems to a wife whose husband also is retired. The large periods of time at their disposal now will make them dependent on each other for companionship and entertainment. Heyman (1970) suggests that this new role may be resented by the wife if she feels she must sacrifice some of her own friends and interests to help her husband avoid boredom. While the wife's role as companion is not terminated once retired, it puts added pressure on her since she is forced to expand her companionship role to substitute for and integrate her husband into some of her own activities and interests, sometimes at the expense of her friends (Heyman,
Thus, a female's feelings about retirement are to an extent dependent on the husband's retirement and his adjustment to the situation. Positive intergenerational relationships as well as horizontal family interaction with siblings add to satisfaction with retirement. A long inventory of research studies has documented that ties between the elderly females and their families continue to be viable (Shanas, 1961; Sussman, 1965; Townsend, 1957, 1968). It has been well-established that social relationships between aged parents and their children follow the pattern established in the middle years (Strieb, 1958). A close relationship between mothers and their married daughters was noted by Townsend (1957) in his study of family life in Bethnal Green in the United Kingdom. In a study of three industrial nations, it was found that more women than men kept in close contact with at least one of their children (Townsend, 1965). Thus, proximity of children and availability of contact with family and friends can be an important determinant of how retirees feel about their retirement situation and the consequent development of attitudes towards it.

Leisure and post-retirement Work and leisure are complementary components of human activity. The problem faced by the retired leisure participant apparently is rooted in the lack of social substance or meaning for leisure (Miller, 1965). In the place of work, the retired individual is offered leisure which is of doubtful, if not negative, value (Miller, 1965). The retiree, therefore, not only has to find an activity if he/she wishes to reduce social loss, but also has to establish a meaning and rationale for participating in that activity (Miller, 1965). Retirement activities should be meaningful, legitimized and rewarding; simply being meaningful is not a substitute for paid employment (Sommers, 1976).
It has been found that the style of activities engaged in during working years tends to remain dominant in post-retirement years (Atchley, 1971; Cottrell and Atchley, 1969). It is not so much the ethic learned on the job that interferes with a successful pursuit of leisure in retirement, but it is the incompatibility between the skills learned on the job and those needed for a leisure lifestyle that creates problems for individuals who wish to enjoy leisure in retirement. Those who learn job skills that cannot readily be used in leisure pursuits such as those of administrators and executives or semi-skilled workers have a hard time adjusting to a leisure-oriented retirement (Atchley, 1971).

While there are many males to whom leisure is an unacceptable substitute for paid employment (Miller, 1965), perhaps many females are able to enjoy leisure in retirement. While males find the resolution of the ethical issue difficult, many females retire in order to devote more time to leisure and to activities that could not be enjoyed during their work careers. On the other hand, if the environmental and social conditions in the retirement situation restrain opportunity for leisure activities, club membership, and participation in formal and informal organizations, this will lead to a negative attitude towards retirement (Szinovacz, 1978).

**Timing, choice and preparedness** The amount of choice a female has in the timing of her retirement is an important predictor of positive adjustment in retirement. Having a choice implies self-control over life events. Some wives retire voluntarily at the time of their husband's retirement (Palmore, 1965). If this timing in relation to the husband's retirement is voluntary, it may enhance the marital relationship and
ease adjustment for both. Nonvoluntary retirement, on the other hand, is more stressful than voluntary retirement and makes the transition difficult (Friedmann and Orbach, 1974).

A favorable pre-retirement attitude towards the retirement situation facilitates and is predictive of a positive retirement experience. Attitudes toward retirement are better understood from the workers' realistic appraisal of the type of retirement experience they can expect than as a part of a value orientation stressing the work role (Glasmer, 1976). It is expected that positive retirement experiences in terms of finances, health, friends, family and social activities, level of preparedness for retirement and perception of choice are likely to have positive attitude towards retirement and the post-retirement years.

Summary

In examining the phenomenon of female retirement, the existing literature relevant to several time periods was reviewed. An examination of the motivations for participating in the labor market revealed that women seek employment outside the home for a variety of personal and familial reasons. Interestingly, it was found that women's engagement in a career outside the home is not only motivated by positive factors in the employment situation, but that negative factors within the home and family situation are also incentives for work away from home. Economic motivation was found to be the prime motivational factor in seeking employment outside the home.

Once employed, pay and promotion, supervision, co-workers and social relationships determined the females' outlook on work. If the employment
situation was defined as gratifying, the attitude towards work was usually positive. Social networks, friends and confidant relationships are a major source of satisfaction derived from the employment situation. Meaning of work, however, differed according to the status of the occupation.

Several variables that determine positive adjustment to retirement were identified. Of these, the adequacy of income in post-retirement years evolved as the most important variable affecting satisfaction with and adjustment to retirement. Status of one's health as well as the health status of the spouse affects both activity and morale of retired persons. Friendships and confidant relationships are a great source of support for social activities. With regard to leisure, the style of activities engaged in during the work years tend to remain dominant in post-retirement years. The perception of choice if not actual choice with regard to retirement seems to have a positive effect on subsequent retirement adjustment and acceptance.

In conclusion, it seems like work attitudes are not highly related to retirement attitude. The attitude towards retirement is developed in response to many variables of different time periods. The retirement situation and what it has to offer to the retired individual is much more important in assessing a female's overall attitude towards retirement than her attitude towards current employment.
Deduction of Hypotheses

This research investigation examines: (1) the current perception of the then prevailing attitude towards employment prior to actual engagement in work outside the home as measured by the motivation to work; (2) attitude towards current employment as measured by satisfaction with the intrinsic aspects of work and (3) the anticipated post-retirement situation and the attitude towards it as measured by objective criteria that have been identified as important variables affecting adjustment to and satisfaction with retirement. More importantly, this research tests the relationship between each of the three independent variables and the dependent variable, attitude towards retirement.

Empirical hypotheses are stated in the null for statistical testing. The operationalization and measurement of variables are discussed in Chapter IV of this dissertation.

Hypotheses

Theoretical hypothesis The attitude towards retirement of married females is influenced by variables of several time periods of the past, present and future.

General research hypothesis There is a relationship between females' attitude towards retirement and pre-employment attitude towards employment, attitude towards current employment and the attitude towards the post-employment situation.

Subhypotheses

Subhypothesis 1A: There is a negative relationship between the
attitude towards retirement and pre-employment attitude towards employment.

Subhypothesis 1B: There is a negative relationship between the attitude towards retirement and the attitude towards employment during the employment period.

Subhypothesis 1C: There is a positive relationship between the attitude towards retirement and the attitude towards the post-retirement situation.

Empirical hypotheses

Empirical hypothesis 1A: There is no relationship between the attitude towards retirement and pre-employment attitude towards employment.

Empirical hypothesis 1B: There is no relationship between the attitude towards retirement and the attitude towards employment during the employment period.

Empirical hypothesis 1C: There is no relationship between the attitude towards retirement and the attitude towards the post-retirement situation.
CHAPTER IV. METHODS

The research methods used in the study are described in this chapter. A discussion of the study's population, sampling procedure, method of data collection, development of the questionnaire, the operationalization and measurement of the variables, and methods of statistical analysis are presented. A description of the sample concludes the chapter.

Population

The survey population consists of all females over the age of 50 employed by the State of Iowa except those in the three state universities and the Department of Transportation (DOT). The population numbers 2,760 and represents all occupational, educational and income levels of employees of the State of Iowa. The sampling frame was obtained from the State Comptroller's office in Des Moines, Iowa, in March 1978.

The exclusion of females from the universities and the DOT was not deliberate. Regulations governing the privacy of persons employed by these places made it difficult, if not impossible, to obtain a sample representative of them. The difficulty of obtaining names and addresses of persons was further complicated by the fact that the sample necessitated a particular sex and age group. The sample does include a small percentage of upper level administrators and faculty personnel from the universities who hold executive and/or administrative roles on a variety of state boards, however. It is assumed that the technical, clerical and service oriented personnel do not significantly differ from persons in the
universities and the DOT with regard to their roles and responsibilities, pay and promotion, or the job demands.

Sample

Occupational retirement is not specific to any one class of females. It is a phenomenon encountered by women in all educational, occupational and income levels. The conceptual time periods identified are common to all employees, as well as to all types of work. Regardless of age or stage in the family life cycle at which a female enters the labor force, the employment career follows the same time sequence. The nature of the investigation requires a sample which has experienced a large portion of the time sequence described in the study. Middle-age workers in the pre-retirement stage of employment are beyond the first two time periods and are chronologically closer to retirement. Therefore, the age of 50 was chosen as an appropriate age to mark the beginning of the pre-retirement period. Hence, the sample in this study consists of females over the age of 50.

The subjects for the study were obtained by drawing a simple random sample from the population of 2,760 females employed by the State of Iowa. Simple random sampling is a method of selection which gives each of the units in the population covered a calculable probability of being selected. A description of the sample is provided at the end of the chapter.
Method of Data Collection

Data for the study were obtained through the use of a self-administered, mailed questionnaire. The printed questionnaire was photoreduced and was bound into a six-by-eight-inch booklet containing 14 pages. The traditional cover letter was typed on the inside of the cover page to reduce overall bulkiness of the mailing envelope.

The cover letter explained the nature of the study, and emphasized the importance and the usefulness of the proposed research. It also assured confidentiality, reminded respondents of the importance of each individual's response and cooperation, and appealed for an expedient return of the completed questionnaire. The letter provided a telephone number at which the researcher could be contacted. Along with the questionnaire, a first-class postage-paid business reply mail envelope was included. The return envelope carried the name of Iowa State University in large print to catch the attention of respondents and to convey a sense of importance and urgency.

A follow-up postcard was mailed to the entire sample 10 days after the questionnaire. The postcard thanked respondents if they had already returned the questionnaire and appealed to those who had not done so to complete and return it immediately. The importance of each individual's response once again was stressed. Had they not received a questionnaire, they were asked to contact the researcher by telephone and a questionnaire was mailed to them. The follow-up postcard had a tremendous effect on the rate of response. The number of responses received in the mail had dropped from 130 in the first week to 85 in the second week. After the follow-up
postcard, the rate of response increased to 142 during the third week. No second or third follow-up letters were mailed. Of the 800 questionnaires, 467 (58%) were returned.

Development of the Questionnaire

Extensive work has been done to measure attitude towards, satisfaction with, and adjustment toward retirement by male workers. Several such studies were examined prior to the construction of this instrument. Some instruments which were applicable to workers of either sex were incorporated into the questionnaire without rewording, while sections relevant to female workers were abstracted from others. These, together with questions designed specifically to obtain data required for this study, were then compiled into a 14-page questionnaire for the pre-test.

The questionnaire obtained information on several socio-demographic characteristics of the respondents such as age, level of education, length of employment, income, social class, leisure activities and formal and informal participation. Some data on spouses also were gathered. The major purpose of the instrument was to collect information relevant to attitude towards employment and retirement during specific time periods in the work career. Therefore, the questionnaire was divided into four distinct sections--pre-employment, employment, attitude towards retirement and the anticipated retirement situation.

The pre-employment section of the questionnaire was designed to measure respondents' current perception of the attitude towards a career outside the home prior to actual engagement in work. This was inferred from the reported factors that motivated them to seek a job.
The employment section of the questionnaire measured satisfaction with several facets of the respondents' current jobs such as satisfaction with the work activity, satisfaction with pay, promotion prospects, supervision, co-workers and social relationships. These were obtained by the use of the Job Descriptive Index (JDI) developed by Smith, Kendall and Hulin (1969). A general statement with regard to the overall satisfaction with work also was obtained.

Respondents' attitude towards retirement was obtained by the use of a 10-item Likert-type scale.

The anticipated retirement situation was assessed by several items such as planning for retirement, anticipated income and financial situation in retirement, leisure activities and attitudes toward leisure, anticipated level of community involvement and health status of the respondent and her spouse. The age at which individuals were planning to retire from work, as well as the reason for retirement, was also obtained. Several single-item questions obtained demographic information.

Pre-testing of the questionnaire

The questionnaire was pre-tested with a sample of 30 females randomly drawn from the population. While a few single-item questions were reworded after the pre-test, no major changes were necessary. Responses to the question on marital status revealed that a little over 30% of the pre-test sample was either separated, divorced or widowed. Therefore, two open-ended questions were added to the questionnaire allowing separated, divorced and widowed females to comment on special problems they envisaged in retirement because of their marital status (see Appendix B).
Operationalization and Measurement of Variables

This study deals with older married females' attitude towards retirement as affected by attitudes toward a variety of situations and events.

Operationalization and measurement of the independent variables

The questionnaire contained three major independent variables: (1) pre-employment attitude towards employment, (2) attitude towards current employment, and (3) attitude towards the anticipated retirement situation.

The reader will note that for each of the independent variables the researcher has employed two measures to gather the needed information. One is a carefully and scientifically constructed scale with several precise sub-components, while the second measures the response to a single statement reflecting the respondents' own meanings, evaluations and definitions of each of the situations under investigation.

In view of the fact that the independent variables have been operationalized in terms of objective and precise criteria, and measures have been constructed in terms of these criteria to gather the necessary data, the use of an additional measure may perhaps seem redundant to the reader. The decision to use an additional measure reflecting the respondents' own evaluation along with the precise measure serves two purposes in this study. While it is important to maintain the rigor of scientific objectivity, the respondents' meanings and interpretations cannot be ignored or sacrificed for scientific precision. Yet, without objective and scien-
tific measurement, research findings are not only open to question, but also lack adequate measures for replication and further verification.

Thus, the congruence between measures devised by researchers and the respondents' own meaning and interpretation of the issue under investigation has been a topic of considerable debate in the past two decades. College educated, middle class researchers have often been accused of imputing their own values in deciding what does or does not constitute a given measure to the exclusion of the meaning it has to the respondents. As a result, researchers have become more sensitive to the issue. In fact, the emergence of new theories and methodologies, such as ethno-methodology, can be seen as a response to the need to capture the subjective evaluations and interpretations of respondents. Nevertheless, while subscribing to arguments favoring the meaning and definition of the persons involved, when such measures alone have been used, researchers have also been quick to question the "meaning of meaning". Thus, it is evident that the use of either one alone is inadequate if not questionable.

Further, in this study we are concerned with the study of attitudes. An attitude is an abstract concept that involves both a behavioral measure that can be observed and measured and an emotional or evaluative component that either has to be inferred from the behavior or ascertained by some other indirect means. Therefore, the global measure of one's own feelings about the attitude in question provides an additional measure or criterion to serve as a check for the reliability of the scale constructed by the researcher. The use of two measures, therefore, helps to resolve a basic issue with regard to the validity of measures constructed.
By examining the "fit" between the data gathered by precise measures and the respondents' own evaluations at each phase of the theory, we can be relatively assured that the theoretical measures fit empirical reality.

**Independent variable 1: Current perception of pre-employment attitude towards employment**

The pre-employment attitude towards work outside the home is defined in terms of the motivations for work and the accompanying feelings and emotions a married woman carries with regard to employment outside the home prior to actual engagement in such work. A review of the literature indicates that women who enter the labor market through their own volition and for personal and social rewards (Orden and Bradburn, 1969), as well as those who seek a career outside the home to avoid boring and unfulfilling household chores (Atchley and Corbett, 1977; Sobol, 1974; Szinovacz, 1973) carry positive attitudes toward employment outside the home. Therefore, to measure attitude towards employment prior to actual engagement in work, as currently perceived, a scale was devised to determine females' motivations or specific reasons for joining the work force. As discussed in Chapter II, the important issue is the respondent's current perception of the then prevailing attitude towards employment. This scale consists of four major items usually cited in the literature as motivations for work. Each factor is defined as follows:

1. **Housekeeping chores**: Food, clothing and cleaning related work such as cooking, washing dishes, ironing, mending, dusting and picking-up and cleaning floors.
2. Economic factors: Reasons related to money such as for necessities, luxuries, college education, music and ballet lessons, for the down payment for a home, and money for gifts for family and friends.

3. Personal factors: Self-enhancing factors such as the desire to do something meaningful, to achieve, to grow, to gain prestige and self-respect.

4. Social factors: Reasons such as being lonely, bored, wanting to make friends and meet people, and getting away from children, relatives and neighbors.

The respondents were asked to indicate the degree to which these factors encouraged or discouraged them from taking a job outside the home. The response categories of this Likert type scale were: encouraged greatly (5), somewhat encouraged (4), neither encouraged nor discouraged, or cannot decide (3), somewhat discouraged (2), and discouraged greatly (1). The parentheses after each response contain the score for the response. An item analysis demonstrated that all items on the scale measured one factor which was labeled the attitude towards employment prior to actual engagement in work outside the home.

In addition, a global general measure of the pre-employment attitude towards work was obtained with the following question:

If you were asked to sum up your feelings about working outside the home, i.e., BEFORE you started your job, how would you say you felt?
- Very positive and very good about working
- Somewhat positive and kind of good about working
- My feelings were rather vague, neither good nor bad
- Somewhat negative and rather badly about working
- Very negative and very poorly about working
The responses to the above question were given the same scores as those given to responses of the scale items with values ranging from five (5) for the most positive to one (1) for the most negative.

A single measure of pre-employment attitude towards employment was obtained by multiple regression technique, treating the four items of the scale as independent variables X1, X2, X3, and X4, and the more general measure as the dependent variable, Y. The regression coefficients obtained were used as weights\(^1\) for each of the independent variables, and a single measure for each individual was then obtained through summation of the scores for X1 through X4.

The measures thus obtained were classified into three categories: positive, neutral and negative attitude towards employment. The reader will note that the measures obtained for all of the independent variables as well as that obtained for the dependent variable are categorized into three groups. Each category represents the proportion of persons who carry either a positive, neutral or a negative attitude towards the variable under investigation. Categorization was based on units of standard deviations maintaining identical ratios for all three categories. The exact cut-off points for categorization of all four independent variables are presented in Table 1.

**Independent variable II: Attitude towards current employment**

Attitude towards current employment is defined in terms of satisfaction or dissatisfaction with the job an individual presently holds. It has

\(^1\)The coefficients used as weights for each of the independent variables are presented in Appendix B.
Table 1. Units of standard deviations utilized for the classification of the independent variables and the dependent variable into positive, neutral and negative categories

<table>
<thead>
<tr>
<th>Categories</th>
<th>Pre-employment</th>
<th>Employment</th>
<th>Anticipated retirement situation</th>
<th>Dependent variable towards retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>POSITIVE (scores above)</td>
<td>$\bar{x} + .5s$</td>
<td>$\bar{x} + .5s$</td>
<td>$\bar{x} + .5s$</td>
<td>$\bar{x} + .5s$</td>
</tr>
<tr>
<td>NEUTRAL (scores between)</td>
<td>$\bar{x} - .94s$ and $\bar{x} + .5s$</td>
<td>$\bar{x} - .8s$ and $\bar{x} + .5s$</td>
<td>$\bar{x} - .84s$ and $\bar{x} + .5s$</td>
<td>$\bar{x} - .12s$ and $\bar{x} + .5s$</td>
</tr>
<tr>
<td>NEGATIVE (scores below)</td>
<td>$\bar{x} - .94s$</td>
<td>$\bar{x} - .8s$</td>
<td>$\bar{x} - .84s$</td>
<td>$\bar{x} - .12s$</td>
</tr>
</tbody>
</table>

been found that overall satisfaction with the job depends on satisfaction with specific aspects of the job such as the pay, the work activity, supervision, co-workers and social relationships (Smith, Kendall and Hulin, 1969). Satisfaction with job also has been considered to be the function of the difference between what is expected as a fair return and what is experienced (Porter, 1961; Smith et al., 1969). Therefore, attitude towards current employment is obtained by a scale that measures the important aspects of the job, as well as by a general measure of each individual's overall satisfaction with their present job.

The Job Descriptive Index (JDI) developed by Smith, Kendall and Hulin (1969) during the course of the Cornell Studies of Job Satisfaction is employed to measure satisfaction with and the subsequent attitude towards employment of the respondents in this study. The JDI reflects a
common view of what constitutes job satisfaction. It treats job satisfaction as a collection of feelings or affective responses associated with the job situation. According to Smith, Kendall and Hulin (1969), job satisfaction represents the difference between what is expected and "what is experienced, in relation to the alternatives in a given situation." The JDI measures the affective responses associated with different facets of the job situation. On each facet the respondent is asked to check whether each item in a series of short statements applies to that job area. The subject marks a "Y" if it does, an "N" if it does not, and a "?" if he/she cannot decide. In the present research we departed from this simple "yes-no" answer and provided the subjects with a Likert-type scale of five possible responses: strongly agree (5), agree (4), undecided (3), disagree (2), strongly disagree (1). The score for each response is indicated in the parentheses following the response.

The JDI consists of six sections, each containing an uneven number of items. The respondents in this study were asked to read each item and indicate whether they strongly agree, agree, are undecided, disagree or strongly disagree with each of these items with regard to their present job. The items of each facet of the JDI as presented to the respondents are listed below:

1. **Comfort and convenience**
   - I have enough time to get the job done.
   - The hours are good.
   - Travel to and from work is convenient.
   - The physical surroundings where I work are pleasant.
   - I can forget about my personal problems.
   - I am free from conflicting demands that others make of me.
   - I am not asked to do excessive amounts of work.
2. **Challenge:**

The work is interesting.
I have an opportunity to develop my own special abilities.
I can see the results of my work.
I am given a change to do the things I do best.
I am given a lot of freedom to decide on how I do my work.
The problems I am expected to solve are challenging.

3. **Financial rewards:**

The pay is good.
The job security is good.
My fringe benefits are good.

4. **Co-workers:**

The people I work with are friendly.
I am given a lot of change to make friends.
The people I work with take a personal interest in me.

5. **Resource adequacy:**

I have enough information to get the job done.
I receive enough help and equipment to get the job done.
I have enough authority to do my job.
My supervisor is competent in doing his/her job.
My responsibilities are clearly defined.
The people I work with are competent in doing their job.
My supervisor is very concerned about the welfare of those under him/her.
My supervisor is successful in getting people to work together.
My supervisor is helpful to me in getting my job done.
The people I work with are helpful to me in getting my job done.
My supervisor is friendly.

6. **Promotion:**

Promotions are handled fairly.
The chances for promotion are good.
My employer is concerned about giving everyone a chance to get ahead.

In addition to the JDI satisfaction measure, a general overall measure of satisfaction with work was obtained. This was done by asking the respondents: "All in all, how satisfied would you say you are with your job?" Five response categories were provided for this question and the score assigned for each response is indicated within the parentheses.
beside the response:

____ Very satisfied (5)
____ Somewhat satisfied (4)
____ Neither satisfied nor dissatisfied (3)
____ Somewhat dissatisfied (2)
____ Very dissatisfied (1)

A single score of general satisfaction was computed for each individual by multiple regression technique treating the six factors on the JDI as independent variables, X1, X2, X3, X4, X5, and X6 and the measures of general satisfaction reported by respondents as the dependent variable Y. The regression coefficients obtained were used as weights for each of the factors, and a single measure for each individual was then obtained through summation of the scores on the independent variables X1 through X6. While the measure thus obtained is based on the scores on the JDI, it also reflects the individual's own interpretation of the attitude towards employment as well. Standard deviations were used as guidelines to determine whether an individual's score represented a positive, neutral, or a negative attitude towards current employment. The standard deviation breakdowns for the three categories are presented in Table 1.

Independent variable III: The anticipated retirement situation

Several measures have been employed to collect information on the prospective retirement situation anticipated by the respondents. These include one Guttman-type scale devised to measure the level of awareness and the amount of thought and/or action thus far invested in the retirement process. A further set of questions asked the age at which respondents planned to retire and the reason for retirement. Six single-items measured respondents' satisfaction with their current financial situation,

1See Appendix B for specific weights.
expected retirement income and general financial adequacy. The final set of questions regarding the anticipated retirement situation asked about respondents' leisure activities, attitude towards leisure in retirement, perceptions of their spouses' attitude towards leisure, their own health and the health of their spouses and their present level of involvement in community organizations as well as that anticipated in retirement.

Literature indicates that the retirement situation and the attitude towards retirement of married females are both affected by the presence of a spouse (Heyman, 1970; Szinovacz, 1978). Therefore, a number of questions included in this section of the questionnaire were devised to obtain information on the spouse, and the effect of the spouse on the respondents' attitude towards the anticipated retirement situation. An unanticipated finding with regard to the marital status of the sample, made such an analysis difficult if not impossible. Early analysis of the data revealed that over 30% of the respondents were either separated, divorced or widowed and, therefore, no data on spouses were available. Under the circumstances, to continue to investigate the effect of the spouse would have necessitated the removal of that segment of the sample with no spouses from the analysis which, in turn, would considerably reduce the size of the sample. On the other hand, although the finding makes a comparative analysis of spouse-present and spouse-absent pre-retirees an appropriate investigation, such an undertaking had to be ruled out because not all females had lost their spouses through separation, death or divorce during the same time span investigated in this study.

In the effort to resolve this dilemma, a Z-test was performed to test
the difference between the mean scores of respondents with and without spouses with regard to the three independent variables. It was hypothesized that there will be no difference between those with and without spouses on each of the three variables. The null hypothesis therefore stated that, with regard to pre-employment, employment and the attitude towards post-retirement situation, there will be no difference between the mean scores of those with and without spouses. The hypothesis of no difference could not be rejected at .05 level of significance. Table 2 gives the mean differences for each variable.

Table 2. Difference in mean squares for those with and without spouses

<table>
<thead>
<tr>
<th>Variable</th>
<th>Pre-employment</th>
<th>Employment</th>
<th>Post-retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Difference in means</td>
<td>.050</td>
<td>.006</td>
<td>.849</td>
</tr>
<tr>
<td>Z score</td>
<td>.759</td>
<td>.078</td>
<td>.920</td>
</tr>
<tr>
<td>Level of significance</td>
<td>.447 NS^a</td>
<td>.940 NS</td>
<td>.358 NS</td>
</tr>
</tbody>
</table>

^NS = nonsignificant.

In view of the above findings, it was decided to delete the information pertaining to respondents' spouses both in constructing a measure of the variable "anticipated retirement situation" and from the statistical analysis of the study. The emphasis of this investigation, however, remains the same. That is, our concern is with the attitudes of ever-married females. While no specific data on the spouse is utilized in the
analysis, the measures of attitudes obtained from the females reflect marital and family relations since the measures have been constructed so that the females' perception of the effects of spouse and family are included.

A single measure of the anticipated retirement situation for respondents were obtained by combining the scores of the five factors: planning for retirement, income and financial adequacy, leisure and attitude towards leisure, self-reported health and community involvement.

Planning for retirement  A number of studies have been concerned with how anticipatory attitudes toward and planning for retirement might be related to positive adjustment to retirement. Tuckman and Lorge (1953) noted that those who found retirement to their liking had prepared themselves for retirement to a greater extent than those who disliked retirement. Crook and Heinstein (1958), on the other hand, found that individuals who repressed thoughts about retirement, especially as they approached retirement, were faced with an abrupt experience that had debilitating effects on adjustment to retirement. Therefore, a set of 10 statements was devised to ascertain the stage at which individuals currently are with retirement plans. These statements were arranged in an ascending order of intensity with regard to readiness and acceptance of retirement. Respondents were asked to circle the statement or statements that most clearly represented their own situation. The first two items reflected a dislike or at least a reluctance to think about retirement.

1. I do not want to think about retirement.
2. I have not thought about retirement until now.
The third and fourth items reflected awareness of the impending event, but no constructive actions.

3. I think of my retirement as something far away.
4. My thoughts about retirement are very vague at this time.

Items five and six reflected an awareness of the impending event with some initiative action.

5. I have talked about my retirement with my husband/another person.
6. I have thought about some aspects of my retirement.

The next two items, seven and eight, state that the individual had thought about many aspects of retirement and had made some definite plans with regard to retirement.

7. I have thought about many aspects of my retirement.
8. I have made definite plans with regard to my retirement.

The two final items of the scale were the individual's awareness and readiness to accept most aspects of retirement.

9. I have attended pre-retirement planning sessions.
10. I am fully aware of most aspects of my retirement, and I am ready to face it when it comes.

The above scale consisted of 10 items and was divided into five conceptual stages describing the mental and/or behavioral statuses of pre-retirees. For the purpose of scoring, the five stages were collapsed into three categories representing a high, medium and a low level of planning for retirement. Statements one through four indicate a low level of planning, five, six and seven a medium level, and eight, nine and ten a high level of planning for retirement. (The scoring procedure involved assigning a score of one to low, two to medium and three to a high level of planning for retirement. A female who responded only to one or more of the first four items was assigned a score of one. If, however, this same individual
also responded to any subsequent statements, she was assigned the score for that/those item(s). The same procedure was followed for responses 5, 6 and 7, and 8, 9 and 10.) It was assumed that an individual with a high level of planning will have a more positive attitude towards retirement than a person with a low level of planning.

An additional set of single-item questions was employed to obtain additional information regarding the respondents' plans for retirement. Information on the age individuals plan to retire was obtained by a question asking respondents to state the age at which she planned to retire. Whether the husband had already retired was determined by a simple "yes" or "no" response to the question, "Is your husband retired?" If the response to this question was positive, respondents were asked to state the age at which he retired. If, on the other hand, the answer was negative, respondents were asked to indicate the age at which he plans to retire.

A single-item question, "If you plan to retire at the same time as your husband, would you have worked longer if he was still employed?" determined whether the age at which the respondents were planning to retire coincided with their husband's retirement. A positive answer to this question was followed by three questions.

If YES, are you retiring with your husband because:

(a) _____ You want to.
(b) _____ Because husband and/or others expect you to.
(c) _____ Because of both (a) and (b).

To gain further insight into the feelings of respondents whose retirement plans are not entirely volitional, a further question was asked:
If you are retiring at the same time as your husband because your husband or others expect you to retire at the same time, how do you feel about this?

Four responses were provided for this question. They were (a) good, (b) does not matter much, (c) kind of sad, or (d) resentful and unhappy.

A further question on the reasons for retirement listed eight possible reasons that may influence the ultimate decision to retire. Respondents were asked to indicate which had a bearing on their retirement decision.

1. ____ Compulsory, required.
2. ____ Want to retire, personal preference (want to have time to do things you wanted to, travel, hobbies etc.)
3. ____ Pension/social security benefits.
4. ____ To be close to children.
5. ____ My health.
6. ____ My spouse's health.
7. ____ Too old to work.
8. ____ Other

Financial adequacy in the anticipated retirement situation. Several questions measured the respondents' anticipated income and financial adequacy in retirement. The first asked respondents, "Financially, how satisfied are you with the way you are living now?" Four response categories (very satisfied, satisfied, unsatisfied, or dissatisfied) were provided and respondents were instructed to circle the response that best described their feelings. This was followed by a more general question asking respondents to indicate how much they think their living situation will change after retirement ("a great deal", "some", "very little", "no change" or "don't know"). Whether the anticipated change, if any, will be for "the better", "the worse", or "neither" also was obtained.

A fourth question regarding finances asked respondents whether re-
retirement will cause them financial problems. In addition, subjects were asked to indicate the intensity of the financial problems expected: "Will retirement cause financial problems for you?" Response categories provided for this question were "none at all", "few problems", "a great deal of problems" and "cannot say at this time".

A fifth question asked respondents what they thought they needed as a monthly or annual income following retirement, in dollars. The last question on income and finances asked subjects to indicate the category of income that best represented the total annual income (combined, if married) they expected to have in retirement. Nine categories of unequal sizes were provided:

1. _____ 2,000-3,499
2. _____ 3,500-3,999
3. _____ 4,000-4,999
4. _____ 5,000-5,999
5. _____ 6,000-7,499
6. _____ 7,500-9,999
7. _____ 10,000-14,000
8. _____ 15,000-19,000
9. _____ 20,000-over

A single measure of income adequacy was obtained by summing the scores of responses to questions three and four. Response to question three was scored as 3 for "the better", 1 for "the worse" and 2 for "neither" or "don't know". Response to question four was scored as 3 for "none at all", 2 for "few problems" or "cannot say at this time" and 1 for "great deal of problems" with a possible maximum combined score of six and a minimum of two.

A single measure of financial adequacy and income in retirement was to be obtained by combining the response to questions three, four, five and six. This was to be done by computing the difference between what each respondent thought she would need as an annual income (question 5) and the total amount she expected to have in retirement (question 6) and then combining it with the score on questions three and four. However, 44% of the sample failed to respond to the question regarding annual income, and therefore, such a measure was not possible.
Leisure in retirement Leisure activities were defined as engaging in activities such as playing tennis, golf, going to movies, bowling, fishing and traveling. Information on the level of involvement in and attitude towards leisure was obtained for respondents and their spouses\(^1\) if currently married.

A measure of the respondents' participation in activities as well as participation with spouses,\(^1\) where relevant, was obtained by asking respondents to indicate how often they participated in leisure activities.

- (a) _____ a few times a week
- (b) _____ about once a week
- (c) _____ a couple of times a week
- (d) _____ hardly ever

Respondents first indicated their own frequency of participation then indicated the level of combined activities with their spouses. Response categories (a) and (b), representing a high frequency, were assigned a score of three. Response (d), representing a low frequency, was given a score of one and response (c), a medium level of activity, assigned a two.

The next question asked respondents whether, in retirement, they would like to have less, the same, or more time for activities of their own as well as with their spouses. A score of three was assigned if more time was preferred in retirement, a two if they would like to maintain the same amount of time and a one if they wished to participate less after retirement.

With regard to the attitude towards leisure in retirement, respondents were asked to indicate their own feelings, and if living with a

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\(^1\) Measures obtained for the spouse were not used in the statistical testing of this research. The reason to exclude the spouse was discussed on page 63.
spouse, how they thought their spouses felt about leisure in retirement. Seven responses describing feelings about leisure in retirement were presented, and respondents were asked to check the items that described their feelings. A set of items was provided so that respondents also could indicate their perception of their spouses' attitude towards leisure in retirement:

People feel differently about spending time on hobbies, interests, and leisure activities like taking vacations, travelling, fishing, playing golf and cards and spending retirement years having a good time. Please indicate below how YOU feel and, if you are married, what YOU THINK your HUSBAND FEELS about such activities.

1. _____ sinful
2. _____ waste of time
3. _____ unproductive
4. _____ it's all right if you can afford it
5. _____ it's good for your health and/or morale
6. _____ it's good for you if you have worked hard during your working years
7. _____ it's a good way to spend retirement years

The seven responses were divided into three categories. Items 1, 2, or 3, provided she had not responded to a subsequent item, scored one, indicating a negative attitude towards leisure in retirement. A response to items 4 or 6, excluding any other item, was considered neutral and was assigned a score of two. A response to either items 5 or 7 represents a positive attitude towards leisure and a score of three was assigned. A person responding to 1, 2 or 3 and either to 4 and/or 6 was given the score for the neutral response. Similarly, a person responding to 5 and/or 7 as well as other items was assigned a positive score of three.

A single score for leisure in retirement for each female was then obtained by summing the scores of the three questions discussed on the previous page.
Health  A single question on health status asked respondents to circle the response most descriptive of their personal health: excellent, good, fair, poor, and very poor. A similar rating of the husband's (see footnote 1 on page 69) health status also was obtained by the same technique. Excellent or good health was assigned a score of three, fair a score of two, and poor or very poor a score of one.

Community involvement and retirement  The respondents' current level of activity, in either formal and/or informal organizations was obtained in response to the question, "Do you presently belong to any clubs or organizations?" If the response to this question was positive, respondents were asked to indicate the number and names of the groups or clubs they belong to, and the frequency of attendance at each—most of the time, sometimes, or never. Whether or not they held any office in any groups also was ascertained. A further question determined whether in retirement respondents expected to be more involved, the same or less involved than they currently were. A score of three was assigned to those who expected to be more involved after retirement, a two for those who stated a preference for the same amount of involvement and a one to those who wished to reduce their level of participation in community activities following retirement. A single measure of community involvement was obtained by combining the question on club or organization involvement and the question on expected level of involvement after retirement.

By combining the scores on the five factors—planning for retirement, income, leisure, health and level of community involvement in retirement—
a single measure of the anticipated retirement situation was computed for
each individual. This was obtained by multiple regression technique
treating the five factors as independent variables X1, X2, X3, X4 and X5
and the general measure of the anticipated retirement situation as per­
ceived by respondents, "I expect retirement to be the best years of my
life" (item 11 of the "attitude towards retirement" scale) as the dependent
variable. The regression coefficients obtained were used as weights (see
footnote 1 on page 68) for each of the factors and a single measure for
each individual was obtained by summating the five independent variables.
Standard deviations were used to determine whether an individual's score
represented a positive, neutral or a negative anticipated retirement
situation. The standard deviation is reported in Table 1, page 58.

Operationalization and measurement of the dependent variable

The attitude towards retirement is the major dependent variable in
this research investigation. Therefore, this section of the questionnaire
was designed to measure the attitudes of respondents towards their own
retirement as well as their attitude towards retirement in general.
Three measures were devised for this purpose. A semantic differential
scale consisting of 12 pairs of adjectives to measure the respondents' attitude specific to own retirement was not usable because of an unusually
high rate of nonresponse to several items on the scale. Consequently, a
Likert-type scale devised to correlate with the semantic differential also
had to be abandoned. The measure of attitude obtained through only one of
the three instruments included in the questionnaire is discussed here.
The one scale used in the analysis contains 11 statements about retirement.
The statements measure both positive as well as negative attitude towards one's own retirement as well as towards retirement in general. These statements were presented in the following order and respondents were asked to indicate whether they were "very much like me" (5), "generally like me" (4), "undecided" (3), "generally not like me" (2), or "not like me at all" (1). The statements were as follows:

1. Much of a retired person's life is boring and monotonous.
2. Idle hands are the devil's playthings.
3. Older people can learn new things just as well as younger people.
4. I expect retirement to be the best years of my life.
5. Lately I have been feeling useless.
6. I need somebody to push me in order to accomplish the things I want.
7. The thought of growing old scares me.
8. When I think of retirement I get depressed.
9. I am looking forward to my retirement.
10. I feel that things are getting better as I grow old.
11. I expect retirement to be the best years of my life.

In parentheses are the scores assigned to each of the five responses. As the reader will note, the scale includes statements which indicate a positive as well as a negative attitude towards retirement. Therefore, the scoring procedure involved the assigning of the scores within parentheses for items 3, 4, 9, 10 and 11, which represent a positive attitude towards retirement, and reversing the same scores for items 1, 2, 5, 6, 7 and 8, which indicate a negative attitude towards retirement. The score for each item (1-10 only) on the scale was summed to obtain a composite score for each individual. These scores then were divided into three categories representing a positive, neutral or a negative attitude towards retirement. Categorization was based on standard deviations similar to those of the two independent variables discussed earlier. For a description of the standard deviation breakdown refer to Table 1 (page 58).
Methods of Statistical Analysis

The statistical analysis of the data in this study includes a variety of parametric procedures and techniques.

In order to obtain single measures of the independent variables, multiple regression technique was utilized. The differences in means between the group of currently married females and those that do not have a spouse was determined by a Z-test. The hypothesized relationships will be tested by the Pearson Product Moment correlation coefficient. Where the data do not lend themselves to parametric tests, contingency table tests will be constructed.

Description of the Sample

Measurement of demographic variables

Demographic characteristics of the sample are indispensable to research in sociology since the interpretation of research findings may depend on the characteristics of the persons studied, and generalizations to other populations can be made only to the extent such groups resemble the sample studied. Therefore, a number of questions were employed in obtaining information on the respondents' marital status, number of years of employment at current job, classification and/or type of job, income, social class and health status. Twelve questions obtained this information. Descriptive statistics for each of the variables are provided in Tables 3 through 15.
Marital status  The first question asked respondents whether they were single\(^1\) or married, separated, divorced or widowed. This was followed by another question which asked respondents to indicate the number of years they had been in that status. A third question asked how soon after separation, divorce or widowhood they had started working outside the home.

Table 3 describes the marital status of respondents. While 68% are married and currently living with a spouse, 31.8% did not have a spouse at the time the data were obtained. Of the latter, 8.9% are divorced, 1.6% are separated and 21.3% are widowed.

<table>
<thead>
<tr>
<th>Marital status</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>305</td>
<td>68.2</td>
</tr>
<tr>
<td>Separated</td>
<td>7</td>
<td>1.6</td>
</tr>
<tr>
<td>Divorced</td>
<td>40</td>
<td>8.9</td>
</tr>
<tr>
<td>Widowed</td>
<td>95</td>
<td>21.3</td>
</tr>
<tr>
<td>Total</td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Length of time in marital status  Of the 305 females who are currently living with a spouse, 6 persons, or 2%, have been married for less than 5 years, while close to 70% have been married for over 20 years.

\(^1\)Since this investigation pertains to married females, the 15 persons who reported themselves as single were deleted from the study.
Table 4. Length of time in marital status

<table>
<thead>
<tr>
<th>Number of years</th>
<th>Married</th>
<th>Separated</th>
<th>Divorced</th>
<th>Widowed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freq. %</td>
<td>Freq. %</td>
<td>Freq. %</td>
<td>Freq. %</td>
</tr>
<tr>
<td>Below 5</td>
<td>6</td>
<td>2.0</td>
<td>1</td>
<td>14.3</td>
</tr>
<tr>
<td>5 through 9</td>
<td>4</td>
<td>1.3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10 through 14</td>
<td>4</td>
<td>1.3</td>
<td>1</td>
<td>14.3</td>
</tr>
<tr>
<td>15 through 19</td>
<td>5</td>
<td>1.6</td>
<td>1</td>
<td>14.3</td>
</tr>
<tr>
<td>20 and above</td>
<td>209</td>
<td>68.6</td>
<td>4</td>
<td>56.2</td>
</tr>
<tr>
<td>Missing</td>
<td>77</td>
<td>25.2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>305</td>
<td>100.0</td>
<td>7</td>
<td>100.1</td>
</tr>
</tbody>
</table>

Means: 32.81 25.00 14.41 9.34
Standard deviation: 8.66 14.57 8.53 6.53
Minimum: 2.00 2.00 3.00 1.00
Maximum: 48.00 40.00 35.00 28.00

On the other hand, 4 persons have been separated, 9 divorced and 6 widowed for over 20 years. The mean number of years of marriage for this category is 32.8. For further details with regard to this variable, the reader is referred to Table 4.

Table 5 provides information on how soon after separation, divorce or widowhood the respondents joined the work force. Figures indicate that about one-third secured employment within one year of the change in marital status. A little over 25% remained unemployed for 5 to 10 years.
Table 5. Frequency distribution of how soon after change in marital status the respondents joined the work force

<table>
<thead>
<tr>
<th>Number of years</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>45</td>
<td>31.7</td>
</tr>
<tr>
<td>2 through 4 years</td>
<td>8</td>
<td>5.6</td>
</tr>
<tr>
<td>5 through 9 years</td>
<td>37</td>
<td>26.1</td>
</tr>
<tr>
<td>10 and above</td>
<td>5</td>
<td>3.5</td>
</tr>
<tr>
<td>Missing</td>
<td>47</td>
<td>33.1</td>
</tr>
<tr>
<td>Total</td>
<td>142</td>
<td>100.0</td>
</tr>
</tbody>
</table>

$\bar{X} = 3.81 \quad SD = 4.75$

Table 6. Age distribution

<table>
<thead>
<tr>
<th>Age of respondent</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 - 54</td>
<td>130</td>
<td>29.08</td>
</tr>
<tr>
<td>55 - 59</td>
<td>162</td>
<td>36.24</td>
</tr>
<tr>
<td>60 - 64</td>
<td>108</td>
<td>24.16</td>
</tr>
<tr>
<td>65 - 69</td>
<td>40</td>
<td>8.95</td>
</tr>
<tr>
<td>70 - 73</td>
<td>5</td>
<td>1.12</td>
</tr>
<tr>
<td>Missing</td>
<td>02</td>
<td>0.45</td>
</tr>
<tr>
<td>Total</td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>

$\bar{X} = 57.699 \quad SD = 4.667$
before joining the labor force and a very small percentage remained at home for more than 10 years before they eventually joined the work force.

**Age and level of education** A fourth question asked respondents how old they were on their last birthday. The level of education of the sample was obtained by asking the respondents to circle the highest year of school they had completed. Respondents were presented a list ranging from 1 through 16. If the respondents had a post high school diploma or degree, they were asked to indicate the degree or diploma.

The ages of respondents of the study ranged from 50 to 73 years with the average age being 57\(\frac{1}{2}\) years. As Table 6 illustrates, close to 30% are between 50 and 54 years, over 35% are between 55 and 59 years, about 25% are between 60 and 64, and less than 10% are between the ages of 65 and 69. Five individuals who were currently employed stated their age as over 70 years. Two persons did not indicate their age.

Table 7 reports the level of education of the respondents. Only three females had less than 5 years of formal schooling. About 5% have completed a junior high school education, while a very small percentage has had some schooling beyond 9th grade but have not completed high school. Over 50% have completed high school and about 15% have continued their education beyond high school but not completed a degree program. On the other hand, a little over 5% have post graduate degrees. Of these, 24 females have master's degrees and one a doctoral degree. Four persons withheld the information on their level of education.

**Employment** The next set of questions was on employment. Respondents were asked whether they worked part or full time and how long they had worked for their present employer. Further, they were asked to
classify their present job. In addition, they were asked to indicate
their job title. This provided a means of checking the accuracy of the
response to the previous question. Job classifications are:

1. ______ professional and/or managerial
2. ______ technical
3. ______ clerical and sales
4. ______ service such as janitorial, maintenance etc.
5. ______ industrial

Data on employment (Table 8) indicated that close to 90% of re-
pondents worked full time at their jobs and only about 10% worked part
Table 8. Employment schedule

<table>
<thead>
<tr>
<th>Schedule</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part time</td>
<td>48</td>
<td>10.7</td>
</tr>
<tr>
<td>Full time</td>
<td>392</td>
<td>87.7</td>
</tr>
<tr>
<td>Missing</td>
<td>7</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>

time. While the sample includes all levels of employment, over 40% are involved in professional and/or managerial types of work (Table 9). Close to 30% are engaged in clerical and sales work, less than 10% are in service and maintenance. About 20% have technical jobs while only eight persons (1.8%) are engaged in industrial work.

Table 9. Job classification

<table>
<thead>
<tr>
<th>Job classification</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial</td>
<td>8</td>
<td>1.8</td>
</tr>
<tr>
<td>Service (janitorial/maintenance)</td>
<td>34</td>
<td>7.0</td>
</tr>
<tr>
<td>Clerical and sales</td>
<td>128</td>
<td>28.6</td>
</tr>
<tr>
<td>Technical</td>
<td>85</td>
<td>19.0</td>
</tr>
<tr>
<td>Professional/managerial</td>
<td>189</td>
<td>42.3</td>
</tr>
<tr>
<td>Missing</td>
<td>3</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Table 10 illustrates the number of years respondents have been employed. While 5 persons (1.1%) have been employed for over 30 years, 25% of the sample have been employed for less than 5 years. The average length of employment is 11 years. Table 10 provides further details on length of employment.

Table 10. Length of employment

<table>
<thead>
<tr>
<th>Length of employment</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>I through 5 years</td>
<td>113</td>
<td>25.3</td>
</tr>
<tr>
<td>6 through 10 years</td>
<td>98</td>
<td>21.9</td>
</tr>
<tr>
<td>11 through 15 years</td>
<td>123</td>
<td>37.5</td>
</tr>
<tr>
<td>16 through 20 years</td>
<td>61</td>
<td>13.7</td>
</tr>
<tr>
<td>21 through 25 years</td>
<td>23</td>
<td>5.1</td>
</tr>
<tr>
<td>26 through 30 years</td>
<td>13</td>
<td>2.9</td>
</tr>
<tr>
<td>31 and above</td>
<td>5</td>
<td>1.1</td>
</tr>
<tr>
<td>Missing</td>
<td>11</td>
<td>2.5</td>
</tr>
<tr>
<td>Total</td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\[ \bar{X} = 11.367 \quad SD = 7.081 \]

Income and social class Three questions pertained to the respondents' salary, combined family income and social status. Respondents were presented with nine income categories and were asked to circle the one that most closely approximated their annual salary. Following this, females currently living with a husband were asked to indicate the
income category that most closely represents their total family annual income, for which another set of nine income categories were provided (Table 12).

The frequency distribution of personal income (Table 11) reveals that the mean and the median income of the females in this study is between $11,000 to $12,000 a year. While two persons (.7%) reported an income of over $32,000, a small percentage of 4.7 indicated their personal annual salary to be less than $3,999.

Table 12 illustrates the combined annual income of females currently living with a spouse. The table indicates that the mean, median and the modal income of the married couples are all between $20,000 and $24,000. This figure represents almost twice the respondents' individual annual income. Furthermore, over 20% of females with spouses as compared with 0.7% with no spouses currently have an annual income of over $32,000.

Three measures pertaining to social class were obtained. First, respondents were asked to indicate the class to which they think they belong (Table 13), and second, to indicate the class to which the husbands belong independent of each other's jobs. Third, respondents were asked to indicate the social class they think they belong as a couple or a family (Table 14). The responses for these questions are:

1. _____ upper middle class
2. _____ middle middle class
3. _____ lower middle class
4. _____ working class
5. _____ lower class

Social class described within five large categories indicated respondents' perception of the social class to which they think they belong. More than 50% did not respond to the question on social class. Of those
### Table 11. Personal annual income

<table>
<thead>
<tr>
<th>Income category</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 0 - 3,999</td>
<td>21</td>
<td>4.7</td>
</tr>
<tr>
<td>2 4,000 - 7,999</td>
<td>44</td>
<td>9.8</td>
</tr>
<tr>
<td>3 8,000 - 11,999</td>
<td>201</td>
<td>45.0</td>
</tr>
<tr>
<td>4 12,000 - 15,999</td>
<td>102</td>
<td>22.8</td>
</tr>
<tr>
<td>5 16,000 - 19,999</td>
<td>48</td>
<td>10.7</td>
</tr>
<tr>
<td>6 20,000 - 23,999</td>
<td>16</td>
<td>3.6</td>
</tr>
<tr>
<td>7 24,000 - 27,999</td>
<td>9</td>
<td>2.0</td>
</tr>
<tr>
<td>8 28,000 - 31,999</td>
<td>7</td>
<td>0.4</td>
</tr>
<tr>
<td>9 32,000 and over</td>
<td>2</td>
<td>0.7</td>
</tr>
<tr>
<td>Missing</td>
<td>1</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean income category 11,000 - 12,000

Median income category 11,000 - 12,000

Modal income category 10,000 - 11,000
Table 12. Distribution of combined income

<table>
<thead>
<tr>
<th>Income</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 3,999</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>4,000 - 7,999</td>
<td>4</td>
<td>1.3</td>
</tr>
<tr>
<td>8,000 - 11,999</td>
<td>24</td>
<td>7.9</td>
</tr>
<tr>
<td>12,000 - 15,999</td>
<td>40</td>
<td>13.1</td>
</tr>
<tr>
<td>16,000 - 19,999</td>
<td>46</td>
<td>15.1</td>
</tr>
<tr>
<td>20,000 - 23,999</td>
<td>62</td>
<td>20.3</td>
</tr>
<tr>
<td>24,000 - 27,999</td>
<td>37</td>
<td>12.1</td>
</tr>
<tr>
<td>28,000 - 31,999</td>
<td>27</td>
<td>8.9</td>
</tr>
<tr>
<td>32,000 and over</td>
<td>62</td>
<td>20.3</td>
</tr>
<tr>
<td>Missing</td>
<td>2</td>
<td>0.7</td>
</tr>
<tr>
<td>Total</td>
<td>305</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean income category 20,000 - 23,999
Median income category 20,000 - 23,999
Modal income category 20,000 - 23,999
Table 13. Social class of respondents

<table>
<thead>
<tr>
<th>Social class</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower class</td>
<td>8</td>
<td>1.8</td>
</tr>
<tr>
<td>Working class</td>
<td>40</td>
<td>8.9</td>
</tr>
<tr>
<td>Lower middle class</td>
<td>38</td>
<td>8.5</td>
</tr>
<tr>
<td>Middle middle class</td>
<td>104</td>
<td>23.3</td>
</tr>
<tr>
<td>Upper middle class</td>
<td>43</td>
<td>9.6</td>
</tr>
<tr>
<td>Missing</td>
<td>214</td>
<td>47.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 14. Social class of couples

<table>
<thead>
<tr>
<th>Social class</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower class</td>
<td>1</td>
<td>0.2</td>
</tr>
<tr>
<td>Working class</td>
<td>31</td>
<td>6.9</td>
</tr>
<tr>
<td>Lower middle class</td>
<td>39</td>
<td>8.7</td>
</tr>
<tr>
<td>Middle middle class</td>
<td>131</td>
<td>29.3</td>
</tr>
<tr>
<td>Upper middle class</td>
<td>75</td>
<td>16.8</td>
</tr>
<tr>
<td>Missing</td>
<td>170</td>
<td>38.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>
who responded, about 50% claimed middle middle class status. At the extreme ends, 1.8% reported their social class as the lower, while 9.6% claimed they belonged to the upper middle class (Table 13).

Table 14 describes the social class of married couples. As we would expect, the percentage of persons within the lower class categories decreased, while the percentage in the upper categories had increased when husband's status is taken into consideration. The largest category, however, is yet that of the middle middle class, which comprised about 30% of the sample. Nearly 40% did not mention their family's social class.

Health A single-item question on the health status of respondents required them to circle the most appropriate response in regard to personal health. The response categories provided to obtain this were: (1) excellent, (2) good, (3) fair, (4) poor and (5) very poor. A similar rating of the husband's health was also ascertained by the same technique.

The data obtained reveal that over 75% claim to enjoy excellent or good health (Table 15). While less than 15% reported their health as fair, nine persons (2.0%) reported their health status as poor or very poor.

In general, the females in this study have completed high school, work fulltime, either at professional or semiprofessional jobs and earn about $12,000 a year. The average female is around 57 years and enjoys good to excellent health.
### Table 15. Health status

<table>
<thead>
<tr>
<th>Status</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>113</td>
<td>25.3</td>
</tr>
<tr>
<td>Good</td>
<td>257</td>
<td>57.5</td>
</tr>
<tr>
<td>Fair</td>
<td>66</td>
<td>14.8</td>
</tr>
<tr>
<td>Poor</td>
<td>4</td>
<td>0.9</td>
</tr>
<tr>
<td>Very poor</td>
<td>5</td>
<td>1.1</td>
</tr>
<tr>
<td>Missing</td>
<td>2</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>447</td>
<td>100.0</td>
</tr>
</tbody>
</table>
CHAPTER V. FINDINGS

The findings of the study are reported and discussed in three sections: Findings pertaining to each of the major independent variables are first reported in each time period described in the study. This includes either actual distribution of scores or summary tables, correlations among scale factors, and a score representing the number of persons in each of the three attitudinal categories of the major independent variables: (1) current perception of pre-employment attitude towards employment, (2) attitude towards current employment, and (3) attitude towards the anticipated post-retirement situation. Second, findings and results of the statistical testing of the hypothesized relationships among the three major independent variables, and each of them with the dependent variable, attitude towards retirement, are presented and discussed. Finally, results of statistical tests pertaining to the demographic variables and their relationship to the major independent variable, employment, and to the dependent variable retirement are reported.

Independent Variables

Independent variable I: Pre-employment attitude towards employment

The scale devised to investigate motivations for work outside the home consists of four major factors. The distribution of scores for each of these factors (Table 16), the intercorrelations among the factors (Table 17) and the frequency distribution of the pre-employment attitude towards employment scores classified into positive, neutral and negative categories
Table 16. Distribution of scores for pre-employment variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Greatly encouraged</th>
<th>Somewhat encouraged</th>
<th>Neither</th>
<th>Somewhat discouraged</th>
<th>Discouraged greatly</th>
<th>Mean</th>
<th>S.D.</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic factors</td>
<td>267 (62.4)</td>
<td>109 (25.5)</td>
<td>41</td>
<td>8</td>
<td>3</td>
<td>4.47</td>
<td>.799</td>
<td>428</td>
</tr>
<tr>
<td>Personal factors</td>
<td>134</td>
<td>140</td>
<td>125</td>
<td>9</td>
<td>11</td>
<td>3.90</td>
<td>.966</td>
<td>419</td>
</tr>
<tr>
<td>Social factors</td>
<td>61 (14.7)</td>
<td>102 (24.5)</td>
<td>202</td>
<td>20</td>
<td>31</td>
<td>3.34</td>
<td>1.031</td>
<td>416</td>
</tr>
<tr>
<td>Housekeeping chores</td>
<td>31 (7.5)</td>
<td>45 (10.9)</td>
<td>278</td>
<td>40</td>
<td>19</td>
<td>3.07</td>
<td>.829</td>
<td>413</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Very positive</td>
<td>Somewhat positive</td>
<td>Vague</td>
<td>Somewhat negative</td>
<td>Very negative</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about work outside the home prior to actual work</td>
<td>192 (43.3)</td>
<td>142 (32.1)</td>
<td>79 (17.8)</td>
<td>25 (5.6)</td>
<td>5 (1.1)</td>
<td>4.10</td>
<td>.964</td>
<td>443</td>
</tr>
</tbody>
</table>

^Percentages in parentheses.

^Subjectively stated by respondents.
Table 17. Correlation matrix of pre-employment variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>Economic factors</th>
<th>Personal factors</th>
<th>Social factors</th>
<th>Housekeeping chores</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic factors</td>
<td>1.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal factors</td>
<td>-0.025 NS(^a) (P &gt; .1)</td>
<td>1.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social factors</td>
<td>-0.079 NS (P &gt; .1)</td>
<td>0.443***</td>
<td>1.000</td>
<td></td>
</tr>
<tr>
<td>Housekeeping factors</td>
<td>-0.097 NS (P &gt; .1)</td>
<td>0.371***</td>
<td>0.335***</td>
<td>1.000</td>
</tr>
<tr>
<td>Attitude towards employment prior to actual engagement in work</td>
<td>-0.036 NS (P &gt; .1)</td>
<td>0.332***</td>
<td>0.191***</td>
<td>0.238***</td>
</tr>
</tbody>
</table>

(Table 18) are presented in the following pages.

The variable "feelings about work outside the home prior to actual work" (Table 16) represents the respondents' present perception of the situation. The need to include such a dimension in the assessment of attitude was discussed earlier. It is important to remember that the score computed to represent a positive, neutral or a negative attitude towards employment (Table 18) is based only on the scale values, but the self reported feelings are reflected in this score.

**Economic factors** From the frequencies reported in Table 16, it can be inferred that of the four motivational factors examined in this study, the most important factor encouraging married females to work outside the home is economic. As the figures illustrate, an overwhelming majority (87.9%) of the sample indicated that economic factors either
greatly encouraged (62.4%) or somewhat encouraged (25.5%) them to seek work outside the home. Surprisingly, a negligible number of females (2.6%) claimed economic reasons discouraged them from working. On the other hand, 41% of the respondents mentioned that economic reasons were not an encouraging nor a discouraging factor in their motivation to work outside the home.

While a vast majority of respondents mentioned economic reasons more than any other reason as a motivation to seek employment outside the home, economic motivation is negatively correlated with the other three motivational factors included in the scale (Table 17). The correlations between economic factors and personal factors ($r = -0.025$), social factors ($r = -0.079$) and housekeeping factors ($r = -0.079$), though very small and statistically nonsignificant, indicate negative relationships. Furthermore, the relationship between economic motivation and the pre-employment attitude towards employment is also negative with an $r = -0.036$.

**Personal factors** The second most frequently mentioned motivation for employment in this study was the self-enhancing factor. This factor includes reasons such as wanting to do something meaningful, achievement, growth and prestige and respect; 65.5% have been encouraged to seek employment outside the home by personal factors (Table 17). On the other hand, 30% of the respondents reported that personal factors did not influence their decision to seek paid employment, while less than 5% of the females reported that personal factors were a deterrent.

Self-enhancing motives for work are highly correlated with two other
motivational factors. The correlation between personal factors and social factors \( (r = .443) \) and housekeeping chores \( (r = .371) \) both are significant at the .001 level. The positive correlation \( (r = .331, \text{significance .001}) \) between personal factors and overall attitude towards employment indicate that married females who seek employment for personal reasons of self-enhancement, join the work force with positive feelings towards the employment situation.

**Social factors** A wish to meet and make friends, feelings of loneliness and boredom, a need to get away from children and/or relatives/neighbors were mentioned by a little over one/third of the respondents \( (N = 163) \) as factors that encouraged employment outside the home. As many as 50%, on the other hand, mentioned that such factors were neither a motivation nor a deterrence to their wish to join the work force. A small percentage of females \( (12.3) \) mentioned that social factors discouraged them from seeking employment outside the home.

Past research has supported the finding that females seek jobs outside the home to overcome boredom and loneliness (Atchley and Cobert, 1977; Sobol, 1974; Szinovacz, 1973). The inclusion of the item "to get away from children, relatives and/or neighbors" into the same response category, perhaps may have been the reason for the small percentage that responded negatively to the question. The enthusiasm for paid work outside the home may be dampened by the presence of young children at home. Work outside the home also can take persons away from friends and neighbors whose company they may otherwise enjoy.

The correlation matrix (Table 17) reveals that social factors are highly correlated with personal factors \( (r = .443) \) and with housekeeping
chores (r = .335), both significant at the .001 level. The correlation between the social factors and the pre-employment attitude towards employment (.191, p=.001) indicates that females motivated to seek employment outside the home by social factors carry positive attitudes toward employment.

Housekeeping chores. Literature indicates that married women are drawn to the work force both by the benefits that accrue from a career outside the home as well as by boring and unfulfilling chores within the home (Atchley and Cobert, 1977; Sobol, 1974; Szinovacz, 1973). The findings in this research are somewhat contrary in that close to 70% of respondents in this study reported that their desire to seek employment outside the home was not influenced by a dislike of household chores. In fact, only a little over 18% indicated that household chores encouraged them in their choice to work. On the other hand, about 15% of the respondents mentioned household chores as discouraging them from seeking paid employment away from home.

Household factors were positively correlated with personal factors (r = .371) with social factors (r = .335) as shown in Table 17. Furthermore, the correlation between household factors and the overall attitude towards employment is positive (r = .238). Although the r values are small the correlations are significant at the .001 level.

In summary, the correlations between each of the four motivational factors and the overall pre-employment attitude towards employment indicate that personal, social and housekeeping factors are positively related to the development of a positive attitude towards work. Of these factors, personal reasons produced the highest correlation (r = .332), followed by housekeeping (r = .238) and social reasons (r = .191). As
Table 18. Pre-employment attitude towards employment

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Negative</th>
<th>Neutral</th>
<th>Positive</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of persons</td>
<td>39 (8.7)</td>
<td>274 (61.3)</td>
<td>134 (30.0)</td>
<td>447 (100)</td>
</tr>
</tbody>
</table>
| \( \bar{X} = 2.213 \)

*Percentages in parentheses.

discussed earlier, economic factors, though mentioned more than any other factor as a motivator for paid employment is negatively correlated with the overall attitude towards employment as expressed by the respondents in this study.

The single score computed for each individual in assessing the pre-employment attitude towards employment was broken down into three categories, positive, neutral and negative (Table 18), by standard deviation units. Table 1 on page 58 presented the standard deviations used for all of the independent variables. Of the 447 females in the study, 30% presently perceive having had a positive attitude, 61.3% a neutral attitude, and only 8.7% a negative attitude towards employment prior to actual engagement in work outside the home.
Independent variable II: Attitude towards current employment

The Job Descriptive Index (JDI) employed to measure respondents' attitude towards current employment contains six factors. Table 19 presents the summary scores for each of these factors, while Table 20 represents the intercorrelations among the six factors and their correlation with the global measure of satisfaction with work. The frequency distributions of the single measures of the attitude towards employment scores classified into positive, neutral and negative categories are presented in Table 21. It is important to note that the global measure of satisfaction with work does not constitute a part of the scale (JDI) but has been utilized to test the validity of the scale.

The summary statistics of the measures obtained from the six factors of the JDI are as follows: Factor one, "comfort and convenience" was measured by seven items (maximum score = 35 and minimum score = 7). The mean score for this factor is 25.96 and the SD 4.62. Factor two, "challenge" consists of six items (maximum score = 30 and minimum score = 6) with a mean of 23.46 and a SD 4.59. The third factor, "financial rewards" consists of three items (maximum = 15 and minimum = 3) with a mean of 11.01 and a SD of 2.17. Another three-item factor "co-workers" (maximum = 15 and minimum = 3) had a mean score of 12.15 and a SD of 2.09. Factor five, "resource adequacy" had 11 items (maximum = 55 and minimum = 11) and a mean score of 42.00 and a SD 7.6. The final factor on the scale, "promotion", was measured by three items (maximum = 15 and minimum = 3) with a mean of 9.46 and a SD 3.20.
Table 19. Summary scores of employment variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>N</th>
<th>Max. score</th>
<th>Min. score</th>
<th>Skewness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comfort and convenience</td>
<td>25.964</td>
<td>417</td>
<td>35</td>
<td>10</td>
<td>-.429</td>
</tr>
<tr>
<td>Challenge</td>
<td>23,455</td>
<td>433</td>
<td>30</td>
<td>6</td>
<td>-.784</td>
</tr>
<tr>
<td>Financial rewards</td>
<td>11.914</td>
<td>405</td>
<td>15</td>
<td>3</td>
<td>-.973</td>
</tr>
<tr>
<td>Co-workers</td>
<td>12.150</td>
<td>412</td>
<td>15</td>
<td>3</td>
<td>-.855</td>
</tr>
<tr>
<td>Resource adequacy</td>
<td>41.990</td>
<td>421</td>
<td>55</td>
<td>11</td>
<td>-.647</td>
</tr>
<tr>
<td>Promotion</td>
<td>9.463</td>
<td>374</td>
<td>15</td>
<td>3</td>
<td>-.306</td>
</tr>
<tr>
<td>General satisfaction with the job&lt;sup&gt;a&lt;/sup&gt;</td>
<td>4.184</td>
<td>446</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup>Global measure of general satisfaction represents the employment situation as perceived by the respondents.

As expected, all factors on the JDI are correlated positively with each other and in turn with the global measure of attitude towards employment as expressed by the respondents (Table 22). The findings pertaining to each of the factors on the JDI are discussed in the following paragraphs. As the reader will recall, each factor is composed of several sub-items. A description of the sub-items contained in each of the factors, along with the percentage of persons who either strongly agreed or agreed with each of the sub-items are described below.
Table 20. Correlation matrix of employment variables

<table>
<thead>
<tr>
<th></th>
<th>Comfort and convenience</th>
<th>Challenge</th>
<th>Financial rewards</th>
<th>Co-workers</th>
<th>Resource adequacy</th>
<th>Promotion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Challenge</td>
<td>.471***</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial rewards</td>
<td>.270***</td>
<td>.321***</td>
<td></td>
<td>.330***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-workers</td>
<td>.528***</td>
<td>.548***</td>
<td>.314***</td>
<td>.682***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resource adequacy</td>
<td>.566***</td>
<td>.544***</td>
<td>.314***</td>
<td>.448***</td>
<td>.548***</td>
<td></td>
</tr>
<tr>
<td>Promotion</td>
<td>.378***</td>
<td>.416***</td>
<td>.397***</td>
<td>.448***</td>
<td>.548***</td>
<td></td>
</tr>
<tr>
<td>General satisfaction with job&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.474***</td>
<td>.530***</td>
<td>.353***</td>
<td>.398***</td>
<td>.530***</td>
<td>.490***</td>
</tr>
</tbody>
</table>

<sup>a</sup>General satisfaction represents the employment situation as perceived by the respondents.

***Significant at p > .001.
Resource adequacy    "Resource adequacy" as well as a second factor, "challenge", both had the highest correlations with the global measure of general attitude towards current employment with $r = .530$. Of all of the factors that contribute to job satisfaction, females in this study are most satisfied with the availability of adequate resources for the efficient and successful completion of their job tasks (Table 20).

Three types of resources that contribute to successful job performance were examined. These ranged from factors such as having the necessary information and equipment, to the competence of the supervisor and the friendliness of co-workers. The specific resources examined and the percentage of persons who strongly agreed or agreed with each sub-scale item include: having clearly defined responsibilities (75.9), adequate information (82.4), necessary equipment (70.7) and authority (85.3); a supervisor who is friendly (82.1), helpful (70.4), competent (74.3), concerned (64.0) and successful in getting people to work together (58.2); and co-workers who are helpful (78.7), friendly and competent (72.9).

Challenge    The high correlation between "challenge" and the overall attitude towards work ($r = .530$) indicates that females in this study were, at the time data were collected, employed in challenging jobs (78.1) with interesting job tasks (93.5) that allowed them the freedom to choose how the job should be done (66.6) and develop their special abilities (71.3). Most agree that they are given a chance to do the things they are capable of doing best (64.2) and are able to see the results of their work (85.5).
Comfort and convenience pertains to factors such as convenience to travel to and from work (83.9), satisfactory work hours (90.4), adequate time to finish a task (72.9) and pleasant physical surroundings of the work place (73.4). This factor also pertains to whether the type of work is free of conflicting demands (47.2), not excessive (56.4) and would help forget personal problems (74.5). The correlation between this factor and the resulting attitude towards work is .473 and is significant at the .001 level.

Promotions The positive correlation of "promotion" with attitude towards work \( (r = .490) \) indicates that respondents feel their chances for promotion are good (32.9), are handled fairly (48.3) and the employer is concerned about giving everyone an opportunity to get ahead (47.0). Although less than 50\% indicated that they agree with the above facets of the promotion procedures in their work place, the correlation still is statistically significant at the .001 level.

Co-workers "Co-workers" had a fair correlation with satisfaction with work and the resulting attitude towards work. The aspects of co-workers examined were: whether co-workers are friendly (91.5), take a personal interest in others (69.6) and whether the job situation provides opportunity to make friends (78.1). In parentheses are the percentages of persons that strongly agreed or agreed with each item. This factor produced a correlation of .398 with a significance level of .001. Although over 90\% of the respondents agreed that the co-workers are friendly, it contributes less to the satisfaction with the job than the preceding variables.
Financial rewards  The most poorly related facet in the study is the financial aspect. The correlation (.353), however, is positive and is significant at the .001 level. Financial aspects investigated in the study include: a good wage (71.8), job security (83.0) and good fringe benefits (83.5).

An examination of the percentage of persons who strongly agreed or agreed with the positive aspects of "promotions", on the one hand, and "financial rewards" on the other, shows that while less than 50% agreed that prospects for promotion are good, over 75% agreed that the financial rewards are good. When these two items are correlated with satisfaction with the job, we find that the positive aspects of promotion are more strongly correlated with job satisfaction than financial rewards.

Measures of job satisfaction obtained by the JDI indicate that most females employed by the State of Iowa carried neutral to positive attitudes toward their work. Table 2 demonstrates that while 50.6% of the females felt positively about their work, 18.6% had a negative attitude towards employment. On the other hand, 50.8% display a neutral attitude towards their current work.

Table 21. Attitude towards current employment

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Negative</th>
<th>Neutral</th>
<th>Positive</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of persons</td>
<td>83</td>
<td>227</td>
<td>137</td>
<td>447</td>
</tr>
<tr>
<td></td>
<td>(18.6)a</td>
<td>(50.8)</td>
<td>(30.6)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

aPercentages are in parentheses.
Independent variable III: Anticipated retirement situation

A review of the literature indicated that there are several important post-retirement variables that affect the attitude towards and adjustment to retirement. Of these, the five that seemed to have the greatest impact on retirement were selected to form a scale. Therefore, five post-retirement variables that influence a female's attitude towards retirement were measured. The five aspects of retirement investigated were:

1. planning for retirement,
2. leisure activities and attitude towards leisure,
3. income and financial adequacy,
4. self-reported health, and
5. community involvement.

The intercorrelations among the five factors (Table 23) indicate that all five factors are significantly correlated with each other and with the dependent variable, attitude towards retirement. The frequency distribution of scores for each of the factors examined is presented in Table 22. Table 23 contains the intercorrelations among the five factors and their correlation with the attitude specific towards one's own retirement as measured by the response to the statement, "I expect retirement to be the best years in my life."

Planning for retirement
The scale to measure how far along each individual was in planning her retirement was collapsed into high, medium or low levels of planning, scored three, two and one, respectively, to the three categories. Table 22 shows that over 50% of the females in the study have indicated that they are aware of and are ready to accept retirement as indicated by the score of three. A little over one-third of the females have given some thought to retirement but have not made
Table 22. Frequency distribution of factors in computing the independent variable—anticipated retirement situation (N = 447)

<table>
<thead>
<tr>
<th>Planning for retirement</th>
<th>Income</th>
<th>Health</th>
<th>Activities and feelings about leisure</th>
<th>Participation in organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Score</td>
<td>N</td>
<td>%</td>
<td>Score</td>
<td>N</td>
</tr>
<tr>
<td>1</td>
<td>35</td>
<td>7.8</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td>2</td>
<td>155</td>
<td>34.7</td>
<td>3</td>
<td>52</td>
</tr>
<tr>
<td>3</td>
<td>251</td>
<td>56.2</td>
<td>4</td>
<td>280</td>
</tr>
<tr>
<td>Missing</td>
<td>6</td>
<td>1.3</td>
<td>5</td>
<td>71</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>4</td>
<td>0.9</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Missing</td>
<td>9</td>
<td>2.0</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>120</td>
<td>26.8</td>
<td>9</td>
</tr>
</tbody>
</table>

$\bar{X} = 2.500$  $\bar{X} = 3.925$  $\bar{X} = 2.822$  $\bar{X} = 7.735$  $\bar{X} = 4.106$

$S.D. = 0.628$  $S.D. = 0.762$  $S.D. = 0.428$  $S.D. = 1.109$  $S.D. = 0.795$
Table 23. Correlation matrix of factors in anticipated retirement situation

<table>
<thead>
<tr>
<th></th>
<th>I expect retirement to be the best years of my life</th>
<th>Health</th>
<th>Income</th>
<th>Community involvement</th>
<th>Planning for retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>0.162***</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>0.317*** 0.172***</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community involvement</td>
<td>0.094* 0.133*** 0.127***</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning for retirement</td>
<td>0.280*** 0.046 NS&lt;sup&gt;a&lt;/sup&gt; 0.247*** 0.088 NS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about leisure</td>
<td>0.190*** 0.158*** 0.119** 0.170*** 0.151***</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup>NS = not significant.

*<sup>p</sup> > .05

**<sup>p</sup> > .01.

***<sup>p</sup> > .001.
extensive or definite plans for retirement (a score of 2). The less than 10% scored one, either did not want to think about retirement or thought of it as something far in the future.

The correlation matrix (Table 23) shows that planning for retirement is correlated positively with three of the anticipated retirement variables, level of income ($r = 0.247$), the expectation that retirement will be the best years of one's life ($r = 0.280$) and feelings about leisure ($r = 0.151$). Though the correlations are small, all are significant at the 0.001 level. A small correlation exists between retirement planning and health ($r = 0.046$) and community involvement ($r = 0.088$) and is not statistically significant.

Leisure activities and attitude towards leisure With regard to the frequency of participation in leisure activities, data indicate that 165 females (37%) are active in a leisure activity on at least a weekly basis. While 78 females (17.4%) reported being active on a bi-monthly schedule, 103 females (23%) said they hardly ever pursue leisure activities.

The findings on the respondents' attitudes toward leisure indicate that while no one regards leisure in retirement as sinful or a waste of time, a minute percentage (1.8%) feel that the pursuit of leisure is unproductive. A little over 40% feel that leisure is acceptable in retirement if a person can afford it and has worked hard during working years and over 50% report that leisure activities are good for the health and morale, and are a good way to spend one's retirement years.
The correlation matrix (Table 23) shows that leisure activities and attitude towards leisure are positively correlated with all the variables of the post-retirement situation examined in the study. The correlation was significant at a .001 level for all of the variables, except that of income. The correlations, though significant, are relatively weak.

**Income and financial adequacy** Measurements on income and financial adequacy indicate that 45 females (10.1%) expect a great deal of financial problems and 173 (38.7%) expect few income related problems. Only 23 (5.1%) report that they envisage no financial problems in retirement. Nevertheless, 200 (44.7%) claimed they could not say whether or not retirement would cause them financial and income related problems.

With regard to the anticipated income in retirement, Table 24 shows that less than a tenth (7.4%) expect an annual income of less than $5,000. While 36.7% expect to have an income between five and ten thousand, over 25% expect an income of over $10,000 but less than $15,000 a year. A small percentage (16.4%) expect an annual income of over $15,000 a year.

Financial adequacy and income are positively correlated with all the variables tested. The correlation matrix (Table 23) indicates that income is most closely related with the expectation that retirement is going to be the best years of life ($r = .317$). This is followed by planning for retirement ($r = .247$), health ($r = .172$), community involvement ($r = .127$) and leisure ($r = .119$) in that order.

**Health** Self-reported health status of respondents suggest that a large majority, 370 (82.8%), presently enjoy excellent or good health. While 73 (16.3%) persons reported their health as being fair, 41 persons
Table 24. Anticipated retirement income

<table>
<thead>
<tr>
<th>Anticipated income ($)</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,000 - 4,999</td>
<td>33</td>
<td>7.4</td>
</tr>
<tr>
<td>5,000 - 9,999</td>
<td>164</td>
<td>36.7</td>
</tr>
<tr>
<td>10,000 - 14,999</td>
<td>116</td>
<td>26.0</td>
</tr>
<tr>
<td>15,000 - and above</td>
<td>73</td>
<td>16.4</td>
</tr>
<tr>
<td>Missing</td>
<td>61</td>
<td>13.6</td>
</tr>
<tr>
<td>Total</td>
<td>447</td>
<td>100</td>
</tr>
</tbody>
</table>

said their health was poor or very poor. Table 24 indicates that health correlates positively with income ($r = .172$), community involvement ($r = .133$), leisure ($r = .158$) and the expectation of retirement to be the best years ($r = .161$). The correlations are weak but significant at the .001 level. The correlation between health and retirement planning ($r = .046$) is not significant.

**Community involvement** The findings indicate that 246 (55%) of the respondents belong to a club or organization in the community. Of these active persons, some were involved in as many as 10 organizations. However, not all active persons attended frequently; in fact, some never attended. On the other hand, a few held an office in organizations to
which they belonged. With regard to the expected level of community involvement after retirement, 269 (60.2%) expressed a wish to be more involved, 143 (32%) planned to maintain the same level of activity and 18 (4%) planned to be less involved following retirement.

Results of statistical testing indicate that community involvement is positively correlated with health \( r = .133 \), income \( r = .127 \) and leisure \( r = .120 \). The correlations, though weak, are significant. It seems obvious that individuals who enjoy good health, adequate income and enjoy leisure will be more involved in community activities and organizations than those who do not.

Table 25. Frequency distribution of number of groups to which a person belongs \( (N = 447) \)

<table>
<thead>
<tr>
<th>No. of groups</th>
<th>N</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>50</td>
<td>11.2</td>
</tr>
<tr>
<td>2</td>
<td>67</td>
<td>15.0</td>
</tr>
<tr>
<td>3</td>
<td>45</td>
<td>10.1</td>
</tr>
<tr>
<td>4</td>
<td>32</td>
<td>7.2</td>
</tr>
<tr>
<td>5</td>
<td>23</td>
<td>5.1</td>
</tr>
<tr>
<td>6 through 10</td>
<td>23</td>
<td>5.1</td>
</tr>
<tr>
<td>Missing</td>
<td>207</td>
<td>46.3</td>
</tr>
</tbody>
</table>

A single score was computed for each individual to assess the attitude towards the anticipated retirement situation as measured by the five factors. The individual scores were then divided into three
categories which represented a positive, neutral, or negative attitude towards retirement. Table 26 indicates the number and percentage of females in each category. According to the findings, a little less than 40% perceive the situation as neither positive nor negative. About 20%, however, feel they will be faced with a negative retirement situation.

Table 26. Attitude towards the anticipated retirement situation

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Negative</th>
<th>Neutral</th>
<th>Positive</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of persons</td>
<td>92</td>
<td>168</td>
<td>187</td>
<td>447</td>
</tr>
</tbody>
</table>

^Percentages in parentheses.

Dependent Variable

Table 27 presents data descriptive of the dependent variable, the attitude towards retirement, categorized as negative, neutral or positive. While a small percentage (15.7%) display a negative attitude, nearly 50% carry a neutral and over 35% a positive attitude towards retirement.

Table 27. Attitude towards retirement

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Negative</th>
<th>Neutral</th>
<th>Positive</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of persons</td>
<td>70</td>
<td>219</td>
<td>159</td>
<td>477</td>
</tr>
</tbody>
</table>

^Percentages are in parentheses.
Tests of General Hypotheses

This section reports the results of the tests of the general hypotheses. Following the presentation of findings and results of each of the hypotheses is a brief discussion relating the empirical findings of the study to the theoretical assumptions. Table 28 illustrates the correlation coefficients obtained for each hypothesized relationship.

General hypothesis I

The general hypothesis stated that there is a relationship between female’s attitude towards retirement and pre-employment, employment, and post-employment variables.

Subhypothesis 1A: There is a negative relationship between the attitude towards retirement and the pre-employment attitude towards employment.

The first general subhypothesis states that the attitude a female displays towards retirement during the pre-retirement years is not simply dependent on her attitude towards current employment, but that it also involves the current perception of how she felt about work prior to the actual engagement in work outside the home.

To test the above hypothesis, a correlation coefficient was obtained between the perception of the pre-employment attitude towards employment and the attitude towards retirement. The coefficient obtained demonstrates that there is a small negative relationship between the pre-employment attitude towards employment and the attitude towards retirement. The correlation \( r = -0.063 \) is not significant. Thus, the null hypothesis of no relationship is not rejected. When the effect of the anticipated
Table 28. Correlation matrix of attitude towards retirement with independent variables

<table>
<thead>
<tr>
<th></th>
<th>Zero order</th>
<th>1st order</th>
<th>2nd order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-employment</td>
<td>-.063 NS^a</td>
<td>-.087 NS</td>
<td>.092 NS</td>
</tr>
<tr>
<td>Employment</td>
<td>.099*</td>
<td>.072 NS</td>
<td>.086 NS</td>
</tr>
<tr>
<td>Anticipated retirement situation</td>
<td>.467***</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

^aNS = not significant.
*p = .05.
***p = .001.

retirement situation is eliminated, the first order partial correlation pre-employment with attitude towards retirement is -.087, which is not statistically significant.

Subhypothesis 1B: There is a negative relationship between the attitude towards retirement and the attitude towards employment during the employment period. Attitude towards retirement has usually been based on comparisons of employment attitudes and variables. The generally assumed relationship is that those with positive attitudes toward employment will have negative attitudes toward retirement. Therefore, the second general subhypothesis states that there is a negative relationship between the respondents' attitude towards current employment and their attitude towards retirement.

To test the null hypothesis of no relationship between the two variables, a correlation coefficient was computed. The coefficient obtained
(r = -0.099) is significant at the .05 level. Therefore, the null hypothesis is rejected. Further, when the effect of the anticipated retirement situation is eliminated, the first order partial correlation of employment with attitude towards retirement is .072 which is not statistically significant.

**Subhypothesis 1C:** There is a positive relationship between the attitude towards retirement and the attitude towards the anticipated retirement situation. In Chapter II, it was suggested that a person's attitude towards retirement, to a large extent, depends on how the anticipated retirement situation is perceived and what the retirement situation has to offer the retiring individual. Therefore, this general subhypothesis states that there is a positive relationship between the respondents' anticipated retirement situation and the attitude towards retirement.

A correlation coefficient computed to test the null hypothesis of no relationship between the two variables produced an r = .467, which was found to be significant at the .001 level. According to the results, 21.8% of the variance in the dependent variable is explained by the anticipated retirement situation.

The correlation obtained by the independent variable under investigation was not unexpected. It has, in fact, suggested that the attitude towards retirement is not merely dependent on the attitude towards employment, but to a large extent is dependent on the anticipated retirement situation. Therefore, the finding is consistent with the assumptions of this study and provides strong support for the hypothesis under investigation.
The results of the test indicate that post-retirement variables, such as an adequate retirement income and good health, are exceedingly more important in the assessment of the attitude towards retirement than current employment variables or perceived experiences of the past.

Additional Findings Based on Demographic Variables

Data on several demographic variables were analyzed and tested. Findings pertaining to each of these and their relationships to the two major variables, employment and retirement are reported below.

It is noteworthy that women who are separated, divorced or widowed do not significantly differ from those with spouses in their satisfaction with and the resulting attitude towards work as indicated by the correlation $r = .014$. On the other hand, marital status produced a nonsignificant weak negative correlation with attitude towards retirement with a larger proportion (38.8%) of those without spouses as compared to (13.1%) those with spouses indicating a negative attitude towards retirement. Further, of those without spouses, the widowed were more likely to report a negative orientation (24.2%) than the divorced (14.1%). Interestingly, the proportion of females reporting a positive or a neutral attitude towards retirement varied little with marital status.

Age of respondents was not found to be significantly related to either the attitude towards employment ($r = .038$) or retirement ($r = .054$). Similarly, neither the correlation between the level of education and attitude towards employment ($r = .016$) nor towards retirement ($r = .009$) was found to be significant.
The length of employment did not significantly affect the workers' attitude towards employment ($r = .022$) or retirement ($r = .047$). Whether a person was involved in part-time or full-time work did affect that attitude towards retirement. For example, while the correlation between part-time or full-time employment and attitude towards work ($r = .040$) was not significant, the correlation of $r = .109$ obtained for retirement was found to be significant at the .05 level. A greater proportion (37%) of full-time workers as compared to 20.8% of part-time workers reported a positive attitude towards retirement. On the other hand, while 22.9% of part-time workers had a negative orientation towards retirement, only 15.1% of full-time workers conveyed a similar attitude.

Job classification is positively correlated ($r = .087$) with satisfaction with and attitude towards work. While the correlation is weak, it is significant at the .05 level. A greater proportion of workers in professional and managerial positions indicated a positive attitude towards work, whereas a greater percentage of service, maintenance and janitorial workers reported a negative attitude. Those in clerical and technical work displayed a less positive attitude than the former and a less negative attitude than the latter. Job classification, however, is not significantly correlated ($r = .045$) with the attitude towards retirement.

With regard to social class, about 50% of the respondents claimed middle-class status. In many instances, there was a disparity between a respondent's social class and that of her spouse. Interestingly, social class of self and of spouse individually were significantly correlated.
with the attitude towards employment as well as towards retirement, with that of the husband's being at a higher level of significance. For example, it was found that the social class of self \(r = .152, < .01\) and that of spouse \(r = .170, < .01\) are both positively correlated with satisfaction with and attitude towards work. Similarly, social class of self \(r = .103 < .05\) and that of spouse \(r = .154, < .01\) were also significantly correlated with the respondents' orientation to retirement. When social class of self and spouse were both obtained in a single measure, the social class of the couple was found to be positively correlated \(r = .133\) with the attitude towards employment with a significance level of .05. On the other hand, the correlation between the social class of the couple and the attitude towards retirement \(r = .067\) is not significant.

Self-reported health was a significant factor in both the attitude towards employment as well as towards retirement. Health produced a positive correlation \(r = .120\) with the attitude towards work which was found to be significant at the .01 level. Health, in fact, is seen as an important factor affecting the attitude towards retirement as indicated by the correlation \(r = .164\) which is significant at the .001 level.

Husbands' health as perceived by their spouse also had a significant impact on the attitudes toward work and retirement. The correlation between husbands' health and the attitude towards work \(r = .176\) is significant at the .001 level, whereas the correlation with retirement \(r = .175\) is significant at the .01 level.

Personal income of respondents correlated positively \(r = .117,\)
with attitude towards employment. While present income was not a significant factor in the attitude towards retirement as indicated by the correlation, expected retirement income correlated significantly ($r = .100, \leq .05$) with the orientation toward retirement.

The finding with regard to health and income supports earlier findings. Several researchers have substantiated that income (Streib and Thompson, 1957; Tuckman and Lorge, 1953; Riley and Foner, 1968; Atchley, 1976a) and health (Ireland and Bond, 1974; Sheppard, 1976) to a large extent determine the acceptance of, adjustment to, and happiness in retirement.
CHAPTER VI. SUMMARY AND RESTATEMENT OF MAJOR FINDINGS

The final chapter is concerned with three issues. One, the methodological and theoretical issues unique to the study are highlighted. Two, the major findings of the study are restated and discussed. Three, a statement of the limitations of the investigation is made along with suggestions for future research on the topic.

Methodological Issues

The earliest investigations of retirement have concentrated on issues affecting retirement from a single point of view, mainly that of employment. According to this point of view, the traditional method of ascertaining an individual's attitude towards retirement has been to investigate the attitude itself. The assumption underlying this point of view is that a positive attitude towards employment will inevitably lead to a negative attitude towards retirement and vice versa. Research that tests this hypothesis, however, has explained little of the variance in the attitude towards retirement. Yet, while empirical support for this hypothesis is meager, the argument has prevailed.

The presumed relationship between work and retirement came under critical scrutiny only in the last decade. Fillenbaum (1971) after investigating several empirical studies, concluded that the inverse relationship between the attitude towards employment and the attitude towards retirement has not been empirically verified. Nevertheless, she proposed that perhaps such an inverse relationship may exist for persons for whom
the work role has been the central task in life. Goudy, Powers and Keith (1975), who further investigated Fillenbaum's (1971) hypothesis, could not find conclusive evidence to support even her qualified assumption. Grubbs (1979), after completing an extensive analysis of previous research on the relationship between work and retirement, concluded that measures of work attitudes are not related to measures of retirement.

Several others have pointed out that the attitude towards retirement, to a large extent, may depend on what the post-retirement situation has to offer. They have hypothesized that the variables affecting retired life such as income (Kimmel, Price and Walker, 1978), health (Ireland and Bond, 1974), social relationships (Glasmer, 1976), and leisure (Miller, 1965; Atchley, 1971) affect attitude and adjustment to retirement far more than variables in the employment situation. While this approach has obvious advantages over the previous orientation in explaining variance in the attitude towards retirement, it still deals only with one aspect of the issue.

The need to investigate employment as well as retirement variables has not been totally ignored. Some researchers have attempted a simultaneous analysis of both employment and retirement. For example, Szinovacz (1979) suggested that an individual's attitude towards retirement may well depend on the outcome of a comparison between what employment offers to the individual and what retirement has to offer to the retired individual. In other words, her conclusion is that, as long as the positive outcomes associated with working exceed the alternatives available in retirement, the latter will not be perceived as a desirable alternative.
to employment. Therefore, under such circumstances, the individual will carry a negative attitude towards retirement. This type of argument, derived from the propositions of exchange theory, contains several weaknesses. The major drawbacks are that for many there is no choice between remaining employed or accepting retirement and, further, no freedom to pursue the most profitable line of action, both of which are basic ingredients to the theory of exchange.

The present study, therefore, has made certain efforts, both methodologically and conceptually, to address the above limitations. First, apart from a simultaneous consideration of both attitudes toward employment and toward retirement, two additional variables have been introduced. First, a female's motivation or reason to work and the resulting attitude towards work prior to actual engagement in work has been introduced as a variable that impacts attitude towards retirement. The reason for the inclusion of such a variable lies in the fact that a career outside the home has not been a component of the traditional role of the married female. It is important, therefore, not only to investigate factors that motivate a married female to join the work force, but also to examine how the motivating factors affect the attitude towards employment. Early studies on employment and retirement that included females in the sample either did not make a conscious effort to take into consideration the specific social-psychological factors that account for the differences between the sexes or between married and unmarried females.
A variety of findings resulted from this investigation. While some provide evidence and further support for existing research, some contradict earlier findings. Several findings are novel and need validation and support through further research.

One finding that deserves comment is the relationship between motivation for work and the resulting attitude towards work. The results of this research pointed to the fact that, while women worked outside the home for a variety of reasons, the major motivating factor for a vast majority of females was economic. Close to 90% of the sample, in fact, indicated that economic factors encouraged or motivated them to seek paid employment outside the home. While this finding is in no way new, when motivation to work is correlated with the subsequent attitude towards employment, the results demonstrated one major oversight in previous research. Researchers in the past have failed to investigate the relationship between being motivated to seek employment and the attitude towards it, thereby taking for granted a positive relationship between motivation and attitude towards work.

In our investigation of this relationship, we found that, while women are motivated by a variety of factors to join the work force, motivating factors do not necessarily lead to a positive pre-employment attitude towards employment. While a vast majority (87.9%) indicated economic reasons as a motivation to seek work outside the home, economic motivation was found to be negatively correlated ($r = -0.036$) with attitude towards employment. Furthermore, economic motivation was also negatively correlated
with other factors that have a high positive correlation with the attitude towards work outside the home. While this finding is rather unique, further research with either a sample that is presently contemplating a work career, or with one that has recently entered the labor force is necessary.

Nevertheless, the negative correlation with regard to economic factor is consistent with related findings on economic necessity and married females' participation in the labor market. Orden and Bradburn (1969), in an extensive study of working wives and marriage happiness, concluded that both partners have lower marriage happiness if the wife participates in the labor market out of economic necessity than if she participates by choice. This, they explain, is due to a certain amount of strain and friction bred into the marital relationship by the wife's "need" to work. It therefore can be argued that females forced into the labor force for economic reasons perhaps develop a negative attitude towards employment because of the negative effect employment can have on their marital relationship. Thus, with regard to factors that motivate married females to seek employment outside the home, economic necessity can be considered a negative motivation. That is, while it is a highly motivating factor, it is negatively correlated with the attitude towards work. On the other hand, being motivated to seek a career outside the home by personally gratifying and self-enhancing factors is highly correlated with a positive attitude towards employment.

It also is noteworthy that when the pre-employment attitude towards employment was correlated with the major dependent variable, attitude
towards retirement, the correlation obtained, \( r = -.063 \), though negative, was weak and found not to be significant. Therefore, while the underlying assumption of this investigation has been that attitude towards retirement is not only affected by attitude towards current employment and the post-retirement situation but is also affected by attitude towards work outside the home prior to actual engagement in such work, we did not find a significant relationship between the two. This finding somewhat supports the idea that work attitudes may perhaps be unrelated or only peripherally related to attitudes toward retirement.

The correlation between sources of satisfaction and the attitude towards work further emphasizes the relative importance and value attached to money income by married females. For example, although a large majority of females indicated that such aspects of work as pay and financial rewards contribute to satisfaction with work, both produced lower correlations with the dependent variable—satisfaction with work—when compared with the correlations of nonmonetary facets of the job. The most satisfying and the most strongly correlated \( (r = .530) \) aspect of the job, as indicated by the females employed by the State of Iowa, is the availability of adequate resources for the successful completion of a task. This perhaps can be construed as high involvement and/or commitment to a job task. Further, it was evident that challenging job tasks \( (r = .530) \), ability to see the results of one's work, and having enough authority to make decisions about one's job add a great deal to the satisfaction derived from the employment career than pay or other financial benefits.
In the past, it has been customary to recognize and accept economic aspects of work as the primary reason for married females' engagement in work outside the home. The results of this study, however, support more recent findings as reported by Atchley (1976a) and Jaslow (1976) that women enter and remain in the labor market for reasons unrelated to money. Our results, in fact, are consistent with the findings of Wright (1978) in that it is becoming doubtful that economic reasons are primary motivations while noneconomic motivations are becoming more common. This, however, is not to say that married females devalue the economic aspects of employment, but that they value the intrinsic aspects of their job just as much or more.

According to the findings of this study, we can conclude that ever-married females working for the state of Iowa value the intrinsic aspects of their jobs and derive satisfaction from the same sources as do men. Further, most (80%) carry a neutral or a positive attitude towards employment even though pay and financial rewards are the least satisfying aspects of their work.

The general conclusions to be inferred from retirement studies that included females is that women consistently hold a less positive attitude towards, are less accepting of, and are less satisfied with retirement than men are. While no such comparison was made, the findings show that only a little over 15% reported a negative orientation toward retirement. This finding is all the more interesting when correlated with the large percentage (80%) of females who carried either a neutral or a positive attitude towards current employment. As indicated previously, the earliest
investigations of retirement have generally assumed that there is an inverse relationship between work and retirement. Yet, while empirical support for this hypothesis is meager, the argument has prevailed. Further, while no specific studies on this issue have been conducted with female samples, generalizations from male samples have been taken for granted for both sexes. One objective of this study, therefore, was to test the hypothesis of an assumed inverse relationship between work and retirement with a female sample. Contrary to earlier suggestions, we found no evidence of an inverse relationship between a positive or a negative attitude towards work and that towards retirement. With regard to both variables, the attitude towards current employment and that towards retirement, only a small minority of females, 18% and 15%, respectively, displayed a negative orientation. The results of this investigation, therefore, lend support to the findings reported by Goudy, Powers and Keith (1975) and Grubbs (1979) in that there is no evidence of a linear relationship between work attitudes and retirement attitudes.

The above finding, however, should not be construed as support for the argument that retirement is nontraumatic for females because they are less committed to work, derive little intrinsic satisfaction and can easily revert to the role of housewife because of prior experience with retirement. As previously discussed, the results of this research are to the contrary. Why females who are just as committed to, and enjoy their role just as much as do men, on the other hand, do not report retirement as stressful as it has been reported for males, is a question yet unanswered.
It is interesting that the anticipated retirement future emerged as the single most important variable affecting the attitude towards retirement. The surprisingly high correlation \( r = .467 \) between attitude towards retirement and the anticipated retirement situation emphasizes the importance of variables other than employment variables which affect retirement attitude. In fact, over 20\% of the variance is explained by this variable while only a little over 8\% \( (r = -.099) \) is explained by the attitude towards employment. Further, when the effect of the anticipated retirement situation is eliminated, the first order partial correlation of pre-employment and employment with attitude towards retirement were -.087 and .072, respectively. Neither of them are statistically significant. Thus, the results of this study support the conclusion that attitude towards retirement is better understood as a response to the worker's appraisal of the anticipated retirement situation rather than a part of a general orientation emphasizing the employment career. This finding, in fact, provides strong support for Glasmer's (1976) findings that the attitude towards retirement is influenced by the workers' evaluation of the type of retirement experiences that can be expected.

In our effort to further evaluate the influence of objective situational factors in the anticipated retirement situation, correlation coefficients were obtained between several variables that affect adjustment
towards retirement and the attitude towards retirement. Earlier studies (Streib and Thompson, 1957; Tuckman and Lorge, 1953) had indicated that the basic factor in the decision to retire was the level of retirement income expected and satisfaction with retired life substantially correlated with an adequate financial situation. We found that financial adequacy was the most highly correlated variable with the attitude towards retirement in this study. Thus, previous findings are supported by this study. This finding is rather interesting in view of the fact that income as a motivating factor for work correlated negatively with attitude towards work and contributed minimally to the satisfaction with work.

One unanticipated finding that resulted from this study pertains to the issue of marital status and retirement orientations partially addressed by Ward (1978). Ward (1978) examined sex differences on dimensions of well-being in retirement and concluded that retirement does not have detrimental effects on the well-being of either men or women when health, social status and marital status are controlled. He concluded, however, that being married is one of the most important predictors of life satisfaction for women but not for men. His conclusions on marital status and well-being in retirement pertaining to females, with and without spouses, is of particular interest to us.

He derived two interesting conclusions from his findings. One, that being married in retirement is more important to the female than for the male and that females are more dependent on the marital relationship than males. Two, he further clarified this statement by adding that, in retirement, females who have worked outside the home are more dependent
on their spouses than traditional housewives because the work role limits the opportunity to make friends around the home and neighborhood and this increases their dependence on the husband for companionship.

Several inferences can be drawn from his findings. If being married in retirement is important for females, then separated, divorced and widowed females should display a more negative attitude towards retirement than married females. Further, if employed females are more dependent on their spouses than nonemployed females, then the separated, divorced or widowed females who are employed should have a more negative attitude towards retirement, since they not only lack social contacts around the home, but also a spouse for companionship. Under such circumstances it can be argued that employed females who have no spouse face what could be described as a "double bind" in retirement. That is, while employment limits her opportunities for social contacts in and around the neighborhood, she has no spouse around whom she can plan her retirement future. In addition, the disproportionate rate of males to females at the upper ages limits her ability to secure a marital partner at a future date. Under such circumstances, separated, divorced and widowed females should report a more negative attitude towards retirement and the future than do employed women with husbands. While scientific as well as popular literature has consistently stressed the negative aspects of retirement of elderly divorced and widowed females, we cannot substantiate such conclusions from the presently held attitude towards retirement of such females in our investigation. That divorced and widowed females may encounter problems different from those faced by
married females is not denied. Nevertheless, our research findings do not permit us to attribute any negative feelings expressed by such females to the lack of the presence of a spouse in retirement. In fact, statistical tests indicate that there is no difference between the attitude towards retirement of those with and without spouses and thus we found no support for hypotheses as those presented by Ward (1978) and Johnson and Price-Bonham (1980).

A close scrutiny of the studies that have investigated the adjustment to retirement of working and nonworking married females provide interesting insights into the dynamics of the marital relationship of retired couples. The results of these studies provide a basis and a plausible explanation for why we did not find a difference between the two groups in the attitude towards retirement. There are advantages as well as disadvantages that are unique to marital interaction in retirement. While there is no conclusive evidence to indicate that the disadvantages may outweigh the advantages, there is ample evidence to indicate that a married female may face unique problems on account of the presence of a husband in retirement and more so because of her husband's retirement. According to such findings, it is evident that, while being married in retirement is very assuring and rewarding, the day-to-day continuous ever-presence of a retired husband within the home can pose problems with adjustment to retirement that are not encountered by single, divorced or widowed females. Heyman (1970), for example, concluded that besides adjustment to her own retirement, a married female's retirement is complicated by the fact she is also confronted with her husband's retirement.
In fact, many (Cavan, 1962; Fengler, 1975) have suggested that it is the adjustment to the husband's retirement that becomes problematic to the female and not to her own. In retirement, for example, the couple may be faced with large blocks of time at their disposal. This, they say, can breed resentment, lead to role reversal and cause confusion for both. The wife may resent the need to accommodate her husband's dependence on her for companionship if she has to forfeit some of her friends, activities and interests in order to do so. The husband's involvement in the home will be perceived by the wife as taking control over matters that she, until now, had the authority. In addition, the low self-esteem usually experienced by males immediately following retirement can further complicate adjustment to retirement of the female. It is not unusual for a wife to be forced into retirement for reasons specific to her spouse. While some may voluntarily retire at the time of the retirement of the husband, others may do so unwillingly. A great number of females have reported having to retire on account of the husband's health. In the face of such evidence, we cannot, without future investigation, conclude that divorced and widowed females have a negative orientation toward retirement because of their nonmarital status. Further, we could not find a difference between those with and without spouses in their attitude towards employment.

With regard to findings pertaining to demographic variables, health and social status of both respondents and their spouses are significantly correlated with the attitude towards employment as well as towards retirement. Interestingly, while the social status of the couple as a single
measure correlates significantly with the attitude towards employment, it has no impact on the attitude towards retirement. As expected, while present personal income had a positive effect on satisfaction with work, expected retirement income correlated positively with the attitude towards retirement. The finding with regard to health and income supports earlier findings. Several researchers have substantiated that income (Streib and Thompson, 1957; Tuckman and Lorge, 1953; Riley and Foner, 1968; Atchley, 1972) and health (Ireland and Bond, 1974; Sheppard, 1976) to a large extent determine the acceptance of, adjustment to, and happiness in retirement.

It has been argued that the longer an employee works, the greater is the commitment and attachment to the job that usually result in a negative attitude towards retirement (Jacobson, 1974). On the other hand, Palmore (1965) suggests a theory of "emotional and physical exhaustion" that may lead to positive feelings towards employment. More recently, Johnson and Price-Bonham (1980) reported that the longer the women in their study had worked at their present jobs, the more favorable was their attitude towards retirement. We, however, did not find length of employment to be a significant variable affecting either attitude towards employment or towards retirement. Job classification, on the other hand, is positively correlated with the attitude towards employment but has no significance on the attitude towards retirement.

There was no evidence of a greater negative attitude towards retirement by either the younger of the group or those at the upper end of the age range.
Limitations of the Study and Suggestions for Future Research

A possible limitation of the study is that the sample contained only state employed females and did not include those employed by private industry, business or those that are self-employed. This, in one sense, perhaps limits generalization of results to those employed by state governments. It is important to note, however, that females employed by the state are representative of all females of this age group with regard to socio-demographic variables. The greatest limiting factor is the absence of industrial and factory workers.

Second, the sample was obtained too much in advance of the preparation of the instrument. The questionnaire was mailed 15 months after obtaining the addresses of the prospective respondents. Because of the mature nature of the sample many had already retired, some had left the state and joined other occupations, and some were deceased. Several had changed their addresses, and the type of mailing did not warrant locating the new address by the mail service. About 2% of returned questionnaires were not usable due to nonresponse to whole segments of the questionnaire. Therefore, the sample was reduced to 55% from a total of 800 persons.

While the data on the attitude towards employment and retirement did not demonstrate a difference between those with and without spouses, no specific questions pertaining to the effect of the spouse in retirement were included in the analysis. The decision not to incorporate such data was discussed earlier. Therefore, it is strongly recommended that this issue be addressed in a future study. Further, the 15 single females in the sample were excluded from the analysis since this study dealt with
the attitudes of ever-married females. A future study should incorporate this segment of the female population for comparison as well as for the need for knowledge pertaining to problems unique to single females. Such a study inclusive of married and nonmarried females is needed to eliminate the contradictions reported by researchers with regard to retirement attitude and orientation of those with and without spouses.

As Atchley (1976b) proposes, perhaps it is the social-psychological differences between males and females that make the difference in the attitude towards retirement. As discussed in the text, the differentially defined work roles for the two sexes could also be included as a factor leading to a differentiation of the orientations towards employment and retirement of males and females. Therefore, a future study investigating the relationship between work and retirement should take these two variables into account.

Most studies on attitude towards retirement have examined the attitude at one point in time. Since attitudes develop over a period of time and are subject to change, a methodology conducive to the acquisition of longitudinal data is suggested.
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APPENDIX A: QUESTIONNAIRE
EMPLOYMENT AND RETIREMENT: A FEMALE PERSPECTIVE

A 1979 STUDY OF WHAT STATE EMPLOYED FEMALES OF IOWA THINK ABOUT WORK AND RETIREMENT

PLEASE ANSWER ALL QUESTIONS. IF YOU WANT TO ADD COMMENTS, PLEASE USE THE LAST PAGE. YOUR EXTRA COMMENTS WILL BE READ AND TAKEN INTO ACCOUNT.

THANK YOU FOR YOUR HELP.

GEETHA N. SOLOMON
EAST HALL
IOWA STATE UNIVERSITY
AMES, IOWA 50011

PLEASE READ INSIDE COVER
Dear

As you know, in the past few years there has been much discussion about employment and retirement. Still, we know very little about how WOMEN feel about their work. We know even less about what women think of retirement. Many questions are being asked like, why do women go to work? Are women as dedicated to their work as men? Do women feel as badly as men when they have to stop working, or do they look forward to retirement?

The only way to find out about these is to ASK women themselves. That is why we have chosen people like you to tell us how you feel about these issues. The information you will provide us will be very important to working women all over the country.

We assure you of complete confidentiality. We have nothing to identify your questionnaire by name. Therefore, please help us by answering these questions and returning the completed questionnaire in the enclosed postage paid envelope.

Your cooperation is indispensable to the understanding of the issues surrounding working women and their feelings about their retirement.

If you have any questions, please do not hesitate to write to me or to call me. My telephone number is (515) 294-4612.

THANK YOU IN ADVANCE FOR YOUR CONTRIBUTION AND HELP.

Mrs. Geetha Solomon
Department of Sociology
and Anthropology
Iowa State University
Ames, Iowa 50010
First, I would like some general information about you. Would you please tell me:

1. What is your present marital status? _____ Never married, _____ Married, _____ Separated, _____ Divorced, _____ Widowed.

2. If married, separated, divorced or widowed how long have you been so? _____ years _____ other

3. If separated, divorced, or widowed how soon after did you start working? _____ years _____ other

4. Your age: How old were you in your LAST birthday? _____ years

5. What is the highest year in school you have completed? (Circle appropriate number.)
   1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16
   _____ Bachelors degree _____ Masters degree _____ Ph.D.

6. Do you work part time or full time? _____ Part time _____ Full time

7. How long have you worked for this employer? _____ years.

8. How would you classify your job? _____ Professional and/or managerial
   _____ Technical
   _____ Clerical and sales
   _____ Service such as janitorial, maintenance, etc.
   _____ Industrial.

9. What is your present job title? (Please be specific, e.g. telephone operator, not work for telephone company.)

10. In what income category would YOUR OWN PERSONAL total annual income be?
    (a) _____ $ 0-3,999 (f) _____ $20,000-23,999
    (b) _____ $4,000-7,999 (g) _____ $24,000-27,999
    (c) _____ $8,000-11,999 (h) _____ $28,000-31,999
    (d) _____ $12,000-15,999 (i) _____ $32,000 and over.
    (e) _____ $16,000-19,999
10. If married, in which income category is your total family income?

(a) $0-3,999  (f) $20,000-23,999
(b) $4,000-7,999  (g) $24,000-27,999
(c) $8,000-11,999  (h) $28,000-31,999
(d) $12,000-15,999  (i) $32,000 and over.
(e) $16,000-19,999

11. Please indicate below the class you think you and your husband (if married) belong under category BOTH. Also indicate the class you think each of you belongs to independent of each other's jobs (if one of you were alone without the other).

(a) Upper middle class
(b) Middle middle class
(c) Lower middle class
(d) Working class
(e) Lower class

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</tr>
</tbody>
</table>

PRE-EMPLOYMENT

Following are some REASONS given by women who seek jobs outside their homes. By circling the relevant response, please indicate how strongly each of these factors ENCOURAGED or DISCOURAGED you to take a job outside the home.

Example: If you did not like housekeeping chores, consider that as a factor that made you WANT to go to work. On the other hand, if you liked being with your children at home, consider that a factor that discouraged or made you NOT WANT to go to work.

1. HOUSEKEEPING CHORES: (Food, clothing and cleaning related work such as cooking, washing dishes, ironing, mending, dusting, picking up and cleaning floors.)

<table>
<thead>
<tr>
<th>Encouraged</th>
<th>Somewhat Encouraged</th>
<th>Neither Encouraged nor Discouraged</th>
<th>Somewhat Discouraged</th>
<th>Discouraged Greatly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
2. **ECONOMIC FACTORS:** (Reasons related to money such as, for necessities, luxuries, college education, music and ballet lessons, for down-payment for a home, money for gifts, etc.)

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

3. **PERSONAL FACTORS:** (Self enhancing factors such as, wanting to do something meaningful, to achieve, to grow, to gain prestige, respect, etc.)

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

4. **SOCIAL FACTORS:** (Reasons such as, being lonely, bored; wanting to make friends, meet people; get away from children, neighbors, relatives, etc.)

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

If you were asked to sum up your feelings about working outside the home, i.e., BEFORE you started your job, would you say you felt?

(a) _____ Very positive and very good about working.
(b) _____ Somewhat positive and kind of good about working.
(c) _____ My feelings were rather vague, neither good nor bad.
(d) _____ Somewhat negative and rather badly about working.
(e) _____ Very negative and very poorly about working.

**EMPLOYMENT**

Please read the following and indicate whether you (SA) Strongly Agree, (A) Agree, (U) Undecided, (D) Disagree or (SD) Strongly Disagree with these statements with regard to your PRESENT job.

4(1) COMFORT AND CONVENIENCE

1. I have enough time to get the job done. SA A U D SD
2. The hours are good. SA A U D SD
3. Travel to and from work is convenient.
4. The physical surroundings where I work are pleasant.
5. I can forget about my personal problems.
6. I am free from conflicting demands that others make of me.
7. I am not asked to do excessive amounts of work.

### 4(2) CHALLENGE

<p>| | | | | | |</p>
<table>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8.</td>
<td>The work is interesting.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>9.</td>
<td>I have an opportunity to develop my own special abilities.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>10.</td>
<td>I can see the results of my work.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>11.</td>
<td>I am given a chance to do the things I do best.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>12.</td>
<td>I am given a lot of freedom to decide on how I do my work.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>13.</td>
<td>The problems I am expected to solve are challenging.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
</tbody>
</table>

### 4(3) FINANCIAL REWARDS

<p>| | | | | | |</p>
<table>
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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>3.14.</td>
<td>The pay is good.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>15.</td>
<td>The job security is good.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>16.</td>
<td>My fringe benefits are good.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
</tbody>
</table>

### 4(4) CO-WORKERS

<p>| | | | | | |</p>
<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>4.17.</td>
<td>The people I work with are friendly.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>18.</td>
<td>I am given a lot of chances to make friends.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
<tr>
<td>19.</td>
<td>The people I work with take a personal interest in me.</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
</tr>
</tbody>
</table>
5.20. I have enough information to get the job done.  
21. I receive enough help and equipment to get the job done.  
22. I have enough authority to do my job.  
23. My supervisor is competent in doing his/her job.  
24. My responsibilities are clearly defined.  
25. The people I work with are competent in doing their job.  
26. My supervisor is very concerned about the welfare of those under him/her.  
27. My supervisor is successful in getting people to work together.  
28. My supervisor is helpful to me in getting my job done.  
29. The people I work with are helpful to me in getting my job done.  
30. My supervisor is friendly.

4(6) PROMOTION

6.31. Promotions are handled fairly.  
32. The chances for promotion are good.  
33. My employer is concerned about giving everyone a chance to get ahead.

All in all, how satisfied would you say you are with your job?

(a) _____ Very satisfied.  (d) _____ Very dissatisfied.  
(b) _____ Somewhat satisfied.  (e) _____ Neither satisfied nor dissatisfied.  
(c) _____ Somewhat dissatisfied.
ATTITUDES TOWARD RETIREMENT

People have many different feelings about retiring from work. We would like you to take a few minutes to think about your own retirement from work someday and tell us how you feel by responding to the following sets of words. Please circle the number that best describes where YOU stand on each with regard to YOUR retirement.

"My retirement is going to be"

1. Good 1 2 3 4 5 6 7 8 9 Bad
2. Rough 1 2 3 4 5 6 7 8 9 Smooth
3. Active 1 2 3 4 5 6 7 8 9 Passive
4. Empty 1 2 3 4 5 6 7 8 9 Full
5. Happy 1 2 3 4 5 6 7 8 9 Miserable
6. Worthless 1 2 3 4 5 6 7 8 9 Valuable
7. Planned 1 2 3 4 5 6 7 8 9 Unplanned
8. Uncomfortable 1 2 3 4 5 6 7 8 9 Comfortable
9. Fair 1 2 3 4 5 6 7 8 9 Unfair
10. Dull 1 2 3 4 5 6 7 8 9 Interesting
11. Rewarding 1 2 3 4 5 6 7 8 9 Painful
12. Boring 1 2 3 4 5 6 7 8 9 Exciting

Following are some statements made by others about retirement and older persons in general. Please indicate whether they are (1) Very much like you, (2) Generally like you, (3) Undecided, (4) Generally not like you, (5) Not like you at all.

<table>
<thead>
<tr>
<th>Very Much Like</th>
<th>Generally Like</th>
<th>Undecided</th>
<th>Generally Not Like</th>
<th>Not Like at All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Me</td>
<td>Me</td>
<td>Me</td>
<td>Me at</td>
<td>Like Me All</td>
</tr>
</tbody>
</table>

1. Much of a retired person's life is boring and monotonous. VLM GLM U GNLM NLMA
2. Idle hands are the devil's playthings. VLM GLM U GNLM NLMA
3. Older people can learn new things just as well as younger people. VLM GLM U GNLM NLMA
4. I expect retirement to be the best years of my life. VLM GLM U GNLM NLMA
1. Lately I have been feeling useless. VLM GLM U GNLM NLMA
2. I need somebody to push me in order to accomplish the things I want. VLM GLM U GNLM NLMA
3. The thought of growing old scares me. VLM GLM U GNLM NLMA
4. When I think of retirement, I get depressed. VLM GLM U GNLM NLMA

Please read the following statements and indicate whether YOU (SA) Strongly Agree, (A) Agree, (U) Undecided, (D) Disagree or (SD) Strongly Disagree with each of them.

To what extent do you agree or disagree with this statement (circle your answer)

1. Older people shouldn't exercise when they don't have to. SA A U D SD
2. Sex is something that retired people are generally not interested in. SA A U D SD
3. The basic needs of older people are different from those of younger people. SA A U D SD
4. Retirement means not doing much of anything. SA A U D SD
5. The more education a person has the better they can plan for their retirement. SA A U D SD
1. Retired people are generally more lonely than non-retired people.  
2. In general a person's health typically gets worse after they retire.  
3. Retired people have plenty to do.  
4. Most older people prefer not to get involved in community affairs.

Q12
1. Older people are valuable because of their experiences.  
2. Older people are just as useful to society as younger people are.

ANTICIPATED RETIREMENT SITUATION

Q13
Some people think about retirement while they are still working. Others do not think about retirement until it is time to retire. We would like to know whether YOU have thought about retirement and/or have any plans. Which of the following responses most clearly represents YOUR situation? Please circle the relevant response(s).

1. I do not want to think about retirement.  
2. I have not thought about retirement until now.  
3. I think of retirement as something far away.  
4. My thoughts about retirement are very vague at this time.  
5. I have talked about my retirement with my husband/another person.  
6. I have thought about some aspects of my retirement.  
7. I have thought about many aspects of my retirement.  
8. I have made definite plans with regard to my retirement.  
9. I have attended pre-retirement planning sessions.  
10. I am fully aware of most aspects of my retirement, and I am ready to face it when it comes.
1. Financially how satisfied are you with the way you are living now?
   (a) _____ Very satisfied  (c) _____ Unsatisfied
   (b) _____ Satisfied  (d) _____ Very unsatisfied
2. How much do you think your living situation will change AFTER retirement?
   (a) _____ A great deal  (d) _____ No change.
   (b) _____ Some.  (e) _____ Don't know.
   (c) _____ Very little
3. Will this change be for:
   (a) _____ The better.  (c) _____ Neither.
   (b) _____ The worse.  (d) _____ Don't know.
4. Will retirement cause financial problems for you?
   (a) _____ None at all.  (c) _____ Great deal of problems.
   (b) _____ Few problems.  (d) _____ Cannot say at this time.
5. About how much money do you think you (and your husband if you are married) need per month or per year AFTER retirement?
   $ ______________ per:  _____ month
   _____ year
   _____ don't know
6. Please check one of the following categories that best represents the total annual income that you (and your spouse if you are married) expect to have AFTER retirement.
   (a) _____ $3,000-3,499  (f) _____ $7,500-9,999
   (b) _____ $3,500-3,999  (g) _____ $10,000-14,999
   (c) _____ $4,000-4,999  (h) _____ $15,000-19,999
   (d) _____ $5,000-5,999  (i) _____ $20,000-over
   (e) _____ $6,000-7,499
Following are some questions regarding retirement plans. Even if you have not thought about retirement or see retirement as something in the distant future, please answer the following questions to the best of your knowledge.

1. At what age do you plan to retire from work?
   __ 55  __ 60  __ 65  __ 70  __ other. If other, please explain ____________________________________________________________________________.

2. Questions 2 through 6 are for married persons only. If you are not married, please proceed to question number 6. Thank you.
   Is your husband retired? (a) ____ Yes. At what age did he retire? ____.
   (b) ____ No. At what age does he expect to retire? __ 60  __ 65  __ 70  __ Other.
   If other, please explain ____________________________________________________________________________.

3. If you plan to retire at the same time as your husband, would you have worked longer if he was still employed?
   (a) ____ Yes.  (b) ____ No.

4. If YES, are you retiring with your husband because: (a) ____ You want to.
   (b) ____ Because husband and/or others expect you to.
   (c) ____ Because of both (a) and (b).

5. If you are retiring at the same time as your husband because your husband or others expect you to retire at the same time, how do you feel about this?
   (a) ____ Good.  (b) ____ Does not matter much.  (c) ____ Kind of sad.  (d) ____ Resentful and unhappy.

6. What are some of YOUR REASONS for retirement?
   (a) ____ Compulsory, required.  (e) ____ My health.
   (b) ____ Want to retire, personal preference.  (f) ____ My spouse's health.
   (c) ____ Pension/social security benefits.  (g) ____ Too old to work.
   (d) ____ To be close to children.
1. How often do you and, if married, your husband participate in leisure activities like playing golf, tennis, going to the movies, bowling, fishing, traveling, etc. together?

<table>
<thead>
<tr>
<th>YOU</th>
<th>YOU AND YOUR SPOUSE</th>
<th>YOU</th>
<th>YOU AND YOUR SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) A few times a week</td>
<td>(c) A couple of times a month.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) About once a week</td>
<td>(d) Hardly ever.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Would you like to have LESS, the SAME amount, or MORE time to spend on your leisure time activities AFTER retirement?

<table>
<thead>
<tr>
<th>YOUR OWN ACTIVITIES</th>
<th>JOINT ACTIVITIES (with spouse if married)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Less</td>
<td>(a) Less</td>
</tr>
<tr>
<td>(b) Same</td>
<td>(b) Same</td>
</tr>
<tr>
<td>(c) More</td>
<td>(c) More</td>
</tr>
</tbody>
</table>

3. People feel differently about spending time on hobbies, interests, and leisure time activities like taking vacations, traveling, fishing, playing golf and cards and spending retirement years having a good time. Please indicate below how YOU FEEL and, if you are married, what YOU THINK your HUSBAND FEELS about such activities.

<table>
<thead>
<tr>
<th>HOW YOU FEEL</th>
<th>HOW YOUR HUSBAND FEELS</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Sinful.</td>
<td>(a)</td>
</tr>
<tr>
<td>(b) Waste of time.</td>
<td>(b)</td>
</tr>
<tr>
<td>(c) Unproductive.</td>
<td>(c)</td>
</tr>
<tr>
<td>(d) It is all right if you can afford it.</td>
<td>(d)</td>
</tr>
<tr>
<td>(e) It's good for your health and/or morale.</td>
<td>(e)</td>
</tr>
<tr>
<td>(f) It's good if you have worked hard during your working years.</td>
<td>(f)</td>
</tr>
<tr>
<td>(g) It's a good way to spend retirement years.</td>
<td>(g)</td>
</tr>
</tbody>
</table>

Health is an important concern especially as we get older. How would you rate your present health?

<table>
<thead>
<tr>
<th>(a) Excellent</th>
<th>(b) Good</th>
<th>(c) Fair</th>
<th>(d) Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e) Very poor.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. How would you rate your husband's health?

<table>
<thead>
<tr>
<th>(a) Excellent</th>
<th>(b) Good</th>
<th>(c) Fair</th>
<th>(d) Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e) Very poor.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
1. Do you presently belong to any clubs or organizations?
   _____ Yes       _____ No.

2. If YES, what ones do you belong to, and how often do you attend?
   PLEASE FILL IN NAME OF GROUP AND FREQUENCY OF ATTENDANCE.
   Are you an OFFICER or CHAIRPERSON of any of the groups you belong to?

<table>
<thead>
<tr>
<th>NAME OF GROUP</th>
<th>ATTENDANCE</th>
<th>Officer/chair-person</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Most of the time</td>
<td>Sometimes</td>
</tr>
<tr>
<td>1.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>5.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>6.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>7.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>8.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>9.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>10.</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

3. Do you belong to a church?
   (a) _____ Yes       (b) _____ No.

4. If YES, how often do you attend?
   (a) _____ Weekly.
   (b) _____ Most of the time.
   (c) _____ Sometimes.
   (d) _____ Very rarely.

5. Do you expect to be MORE involved in these and the community in general or LESS involved AFTER you retire?
   (a) _____ More involved.
   (b) _____ Same as now.
   (c) _____ Less involved.
FOR SEPARATED, DIVORCED OR WIDOWED PERSONS ONLY

1. Did your separation, divorce or widowhood affect your planned date of retirement?  _____ yes  _____ no
   Please explain:

2. Do you see any special problems that separated, divorced or widowed females experience in retirement?  _____ yes  _____ no
   Please explain:
YOUR CONTRIBUTION TO THIS STUDY
IS GREATLY APPRECIATED
APPENDIX B: WEIGHTS USED IN OBTAINING MEASURES OF INDEPENDENT VARIABLES
Table 29. Weights used in obtaining measures of independent variables

<table>
<thead>
<tr>
<th>Pre-employment attitude</th>
<th>Employment attitude</th>
<th>Anticipated retirement situation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Factor</strong></td>
<td><strong>Weight</strong></td>
<td><strong>Factor</strong></td>
</tr>
<tr>
<td>Housekeeping chores</td>
<td>.149</td>
<td>Comfort and convenience</td>
</tr>
<tr>
<td>Economic</td>
<td>-.018</td>
<td>Challenge</td>
</tr>
<tr>
<td>Personal</td>
<td>.273</td>
<td>Financial</td>
</tr>
<tr>
<td>Social</td>
<td>.247</td>
<td>Co-workers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Resources</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Promotion</td>
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<td></td>
<td>Finances</td>
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<td></td>
<td></td>
<td>Leisure</td>
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<td></td>
<td></td>
<td>Health</td>
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<td></td>
<td></td>
<td>Retirement planning</td>
</tr>
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<td></td>
<td></td>
<td>Participation in organizations</td>
</tr>
</tbody>
</table>
APPENDIX C: LABOR FORCE PARTICIPATION OF FEMALES
Table 30. Percent of married persons (spouse present) in the labor force by age and sex, 1940, 1950, 1960, 1970

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>14-17</td>
<td>68.3</td>
<td>71.5</td>
<td>81.1</td>
<td>52.2</td>
<td>6.0</td>
<td>12.0</td>
<td>16.4</td>
<td>21.1</td>
</tr>
<tr>
<td>18-19</td>
<td>93.0</td>
<td>93.2</td>
<td>95.4</td>
<td>90.8</td>
<td>10.3</td>
<td>21.7</td>
<td>29.2</td>
<td>39.2</td>
</tr>
<tr>
<td>20-24</td>
<td>97.2</td>
<td>93.1</td>
<td>96.3</td>
<td>93.9</td>
<td>17.3</td>
<td>26.0</td>
<td>31.1</td>
<td>46.6</td>
</tr>
<tr>
<td>25-29</td>
<td>98.0</td>
<td>94.8</td>
<td>97.8</td>
<td>97.0</td>
<td>18.5</td>
<td>22.1</td>
<td>26.8</td>
<td>38.0</td>
</tr>
<tr>
<td>30-34</td>
<td>98.0</td>
<td>96.9</td>
<td>98.6</td>
<td>98.0</td>
<td>17.6</td>
<td>22.5</td>
<td>29.0</td>
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</tr>
<tr>
<td>35-44</td>
<td>97.2</td>
<td>97.3</td>
<td>98.2</td>
<td>97.6</td>
<td>15.3</td>
<td>26.5</td>
<td>36.5</td>
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<tr>
<td>45-54</td>
<td>95.0</td>
<td>95.1</td>
<td>96.2</td>
<td>95.4</td>
<td>11.1</td>
<td>23.0</td>
<td>39.3</td>
<td>47.8</td>
</tr>
<tr>
<td>55-64</td>
<td>88.0</td>
<td>87.7</td>
<td>87.3</td>
<td>84.3</td>
<td>7.1</td>
<td>15.1</td>
<td>25.2</td>
<td>34.9</td>
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<tr>
<td>65-74</td>
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<td>57.2</td>
<td>41.1</td>
<td>34.8</td>
<td>3.1</td>
<td>5.1</td>
<td>7.7</td>
<td>9.3</td>
</tr>
<tr>
<td>75 and over</td>
<td>24.3</td>
<td>28.4</td>
<td>19.0</td>
<td>14.3</td>
<td>1.3</td>
<td>1.6</td>
<td>5.0</td>
<td>4.7</td>
</tr>
</tbody>
</table>

% change in labor force participation

| 45-54   | +0.1      | +1.1      | -0.8      | +11.9      | +16.3       | +8.5        |
| 55-64   | -0.3      | -0.4      | -0.3      | +6.0       | +12.1       | +9.7        |

\textsuperscript{a}U.S. Bureau of the Census (1973a).
APPENDIX D: HUMAN SUBJECTS APPROVAL
Title of project (please type):

ATTITUDE TOWARDS RETIREMENT: A STUDY OF FEMALE PRE-RETIREES

I agree to provide the proper surveillance of this project to insure that the rights and welfare of the human subjects are properly protected. Additions to or changes in procedures affecting the subjects after the project has been approved will be submitted to the committee for review.

Geetha Nallini Solomon
Typed Name
419 East Hall
Campus Address

Relationship to Principal Investigator

Signatures of others (if any)

Major Professor

ATTACH an additional page(s) (A) describing your proposed research and (B) the subjects to be used, (C) indicating any risks or discomforts to the subjects, and (D) covering any topics checked below. CHECK all boxes applicable.

☐ Medical clearance necessary before subjects can participate
☐ Samples (blood, tissue, etc.) from subjects
☐ Administration of substances (foods, drugs, etc.) to subjects
☐ Physical exercise or conditioning for subjects
☐ Deception of subjects
☐ Subjects under 14 years of age and/or
☐ Subjects 14-17 years of age
☐ Subjects in Institutions
☐ Research must be approved by another institution or agency

ATTACH an example of the material to be used to obtain informed consent and CHECK which type will be used.

☐ Signed informed consent will be obtained. * No pressure to respond to the mailed questionnaire: See letter accompanying questionnaire.

☐ Modified informed consent will be obtained.

Anticipated date on which subjects will be first contacted:

Anticipated date for last contact with subjects:

If applicable: Anticipated date on which audio or visual tapes will be erased and/or identifiers will be removed from completed survey instruments:

Signature of Head or Chairperson

Department or Administrative Unit

Decision of the University Committee on the Use of Human Subjects in Research:

☐ Project Approved
☐ Project not approved
☐ No action required

Revised 6/78