

ADJUSTMENT OF MEN TO RETIREMENT:  
AN EXAMINATION FROM A LIFE  
COURSE PERSPECTIVE

BY

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## TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION . . . . .	1
Retirement as an American Institution. . . .	1
Retirement Today . . . . .	11
Statement of the Problem . . . . .	12
Organization of the Research . . . . .	13
II. THEORETICAL CONSIDERATIONS . . . . .	15
Introduction . . . . .	15
Theory Synthesis . . . . .	30
A Life Course Conceptual Model . . . . .	34
Summary. . . . .	60
III. RETIREMENT LITERATURE REVIEW . . . . .	61
Introduction . . . . .	61
The Historical Perspective . . . . .	61
Theoretical Framework. . . . .	62
Pre-retirement Concerns. . . . .	63
Adjustment to Retirement . . . . .	72
Summary. . . . .	86
IV. RESEARCH METHODOLOGY . . . . .	87
Introduction . . . . .	87
The Instrument . . . . .	88
The Sample . . . . .	112
Methods of Data Analysis . . . . .	119
Statement of Hypotheses . . . . .	121
Summary. . . . .	124
V. RESEARCH FINDINGS. . . . .	125
Introduction . . . . .	125
Overall Hypotheses . . . . .	126
Dimensional Hypotheses . . . . .	129
Summary. . . . .	140

Chapter	Page
VI. SUMMARY AND DISCUSSION . . . . .	143
Chapter Summary. . . . .	143
Discussion . . . . .	147
REFERENCES. . . . .	159
APPENDIX - RETIREMENT ADJUSTMENT QUESTIONNAIRE. . . . .	174

## LIST OF TABLES

Table	Page
I. Items and Factor Loadings for the Social Support Scales . . . . .	100
II. Items and Factor Loadings for the Post-retirement Activity Scale . . . . .	101
III. Items and Factor Loadings for the Socio-economic Scale . . . . .	103
IV. Items and Factor Loadings for the Socio-environmental Scale . . . . .	105
V. Items and Factor Loadings in the Purpose-in-Life Scale. . . . .	107
VI. Items and Factor Loadings in the Anomia Scale .	109
VII. Items and Factor Loadings in the Religiosity Scale . . . . .	111
VIII. Sample Description. . . . .	116
IX. Demographic and Descriptive Characteristics of a Sample of Retired Men . . . . .	117
X. Source, Degrees of Freedom, Sum of Squares, Mean Square, F-Ratio, R-Square and Significance Levels for Six Independent Variable Measures on Purpose-in-Life. . . . .	127
XI. Source, Degrees of Freedom, Sum of Squares, Mean Square, F-Ratio, R-Square and Significance Levels for Six Independent Variables on Anomia . . . . .	128
XII. A Comparison of Means on the Purpose-in-Life Scale by Levels of Child Contact and Friend Contact Across Levels of Religiosity. . . . .	131



Table	Page
XIII. Source, Degrees of Freedom, Sum of Squares, Mean Square, F-Ratio and Significance Levels for Models of Purpose-in Life by Religiosity and Levels of Child and Friend Contact . . .	132
XIV. A Comparison of Means on the Purpose-in Life Scale by Levels of Activity Across Levels of Religiosity . . . . .	133
XV. Source, Degrees of Freedom, Sum of Squares, Mean Square, F-Ratio and Significance Levels for Models of Purpose-in-Life by Religiosity and Levels of Activity . . . . .	134
XVI. A Comparison of Means on the Purpose-in-Life Scale by Socio-economic Levels Across Levels of Religiosity. . . . .	135
XVII. Source, Degrees of Freedom, Sum of Squares, Mean Square, F-Ratio and Significance Levels for Models of Purpose-in-Life by Religiosity and Socio-economic Levels. . . . .	136
XVIII. A Comparison of Means on the Purpose-in-Life Scale by Socio-environmental Levels Across Levels of Religiosity. . . . .	137
XIX. Source, Degrees of Freedom, Sum of Squares, Mean Square, F-Ratio and Significance Levels for Models of Purpose-in-Life by Religiosity and Socio-environmental Levels . . . . .	138
XX. A Comparison of Means on the Purpose-in-Life Scale by Levels of Health Across Levels of Religiosity . . . . .	139
XXI. Source, Degrees of Freedom, Sum of Squares. Mean Square, F-Ratio and Significance Levels for Models of Purpose-in-Life by Religiosity and Levels of Health . . . . .	140
XXII. Summary of Hypotheses Testing Results. . . . .	141

LIST OF FIGURES

Figure	Page
1. The Aging Process: Influential Factors on the Life Course . . . . .	35
2. Old Age Section of the Life Course Model. . . . .	56
3. A Life Course Operational Framework . . . . .	89

## CHAPTER I

### INTRODUCTION

#### Retirement as an American Institution

Several authors (Atchley, 1976; Graebner, 1980; and Quadagno, 1981) have spoken about the development of retirement as an institution in modern western, industrial society. As background to the present study, several of the components that have encouraged the emergence of retirement as a distinct institution will be reviewed.

#### Population Dynamics

One of the reasons that retirement has grown as a phenomenon of modern times has been the increase in longevity of people. There are now more older people than at any time in the history of the United States. Life expectancy (Sheppard, 1977:3) for example, at the turn of the century was forty-nine years compared to seventy and above today. In 1979 (Atchley, 1985:22) the overall life expectancy was 73.7 years or 69.9 years for men and 77.6 years for women. Atchley (1985:20-25) has also reported that in 1979, 11% of the total U.S. population was 65 and older. By the year 2030 the percentage will have risen to 20.9% or 51.6 million people.

As life expectancy increased so did the worklife expectancy and the potential for years outside the labor force. This second factor had a direct bearing on the amount of potential time for retirement (Burgess, 1960:55). The continual increase in the aged population and the changing composition of the population in general has created many social dilemmas. Questions began to be raised regarding the role of the older worker in the workplace. Additional pressures and changes caused retirement to be viewed more and more as an option for older workers.

#### Ideological Influences

If population changes were foundational to the emergence of retirement, then ideological changes could be seen as the justification for that emergence. Ideological change basically took place in three ways. First, there was a gradual decline in the "work ethic". Second, there was a gradual acceptance of leisure as a legitimate social pursuit. Third, there arose in the twentieth century, sociological explanations of aging which helped to justify the retirement institution.

The work ethic which has existed in this country was handed down to us via our Protestant history. Max Weber (Fontana, 1977:35-37) in his work The Protestant Ethic and the Spirit of Capitalism, put forth the linkage between a theology-ideology and an economic movement. Capitalism was

justified by an interpretation of Calvinistic theology which saw work as a "calling" of God and success as a sign of God's favor. In this way, work became a way of winning salvation or at least proving one's divine election. Work, thrift and re-investment of capital, all became important values. By the twentieth century the Protestant work ethic had become a more generalized work ethic for the society. Work became the focus of a person's self-esteem, with leisure and other pursuits taking a back seat (Fontana, 1977:38). Kaplan (1979:16-17) has suggested that the idea of the work ethic in American society has been a "myth". Yet the "myth" has been used as a rationalization for workers and a useful tool for employers.

Whether the work ethic has persisted in actuality or only in perception is a moot point because its impact has been very real. As long as people believed that work was important and not working was viewed in a negative light, then accepting leisure roles was difficult. By 1905 (Graebner, 1980:10) retirement was still seen in a negative light. To the extent it existed it was seen as a means to force older workers out of jobs to make room for younger workers. By 1940, however, with work more scarce and pensions more available, the conception of retirement fused with Social Security to make it a dominant ideology.

The change toward acceptance of retirement as an option was impacted by several factors. Fontana (1977:55) stated that industrialization had an impact on work ideology.

Industrialization increased the impersonal and routinization aspects of work. People became more and more alienated from the workplace. This plus the shift from small, family operated businesses to large corporate structures, weakened the work ethic. The decline of the work ethic was also related to the decline of craft work and rise in the use of automation in the workplace. These things also contributed to the feelings of alienation experienced by the workers. This was not the only pre-condition for people viewing retirement as an option. Leisure became more and more an important value. As Kaplan (1979,22-23) has suggested. "the encroachment of leisure ideas into the workplace made the transition to retirement easier". In a sense the leisure ethic legitimated and socially objectified the fruits of the work ethic. In today's society the two notions have become extensions of one another.

Today leisure time is a valued commodity in American society. Kaplan (1979:15) has noted that workers today work less hours per day and less hours per work lifetime compared to workers in earlier times in American history. The acceptance of a "leisure ethic" has gained acceptance for the retirement role. Retirement (Kaplan,1979:13) has come to be defined as "freedom from work". It has become a full fledged ideology embodying a "way of life and a way of thinking about the experience of being old" (Graebner, 1980:241).

One other factor encouraged the ideological promotion of

retirement. Later in the twentieth century, sociological theorists studying aging began to put forth the notion of "disengagement". This idea of a gradual mutual withdrawal of the person from society and of society from the person, became a justification for retirement. Retirement could be seen as "permission to disengage" (Graebner,1980:227).

Reciprocity existed between the ideology used to justify retirement and the social environment. Ideology was affected by changes brought about by industrialization. Ideology, in turn, provided the rationalization for new attitudes and roles that promoted retirement in American society.

#### The Impact of Technology

With industrialization and modernization came changes for elders in society. Cowgill (1974) maintained that as societies increased their level of modernization, the social status of older people declined. Older workers increasingly competed with younger workers for jobs. Retirement reduced unemployment, but lowered the status of the elderly to the extent that the "work ethic" was influential.

Another way in which industrialization has impacted on retirement has been in the development of new technologies. Technology has had both functional and dysfunctional consequences on the elderly in our society and hence on retirement. Technology (Mesthene,1970:25) has been defined as an "organization of knowledge for the achievement of practical purposes". Mesthene stated that new machines and

processes strengthen the economy. New industries provide new products, opportunities and support services for the aged. Techniques and options are available to people today by means of technology that were unavailable to persons in past generations (pp.26-28 and p.50). These have been positive consequences from technology for the aged.

Negative consequences have also been imposed on the elderly from technological development. Cotrell (1972:112) said that, "the new technology required a complete change in the nature of the division of labor". The society changed from an extended family system more conducive to an agricultural economy, to a nuclear family system geared to an urbanized and industrialized economy. As this change occurred the elderly began losing their position of power and authority. Knowledge specialists became the source of wisdom rather than the elders in the community.

Graebner (1980:19) said that the new machine technology often forced older workers out. Quadagno (1982:154-158) cited examples from British industrial history which parallel our American development. Older workers who were disproportionately represented in traditional work tended to be forced out with the technological expansion. Younger workers were viewed as more mobile and adaptable to the needs of industrialization. Technology (Cotrell, 1980:115-117) caused a displacement of the aged in our society. The demands of the social structure required the needs of the state, the corporations and the marketplace to be put first.



The elderly were placed in a state of "limbo" socially speaking. Out of this situation, and the accompanying age discrimination which rose up as a by-product of the industrial age, retirement became a "place" for the aged. Retirement was seen as one of several means available to a business culture committed to restructuring the age components of the work force (Graebner,1980:53). This idea of retirement being used as a tool for business and economic concerns will be explored further in the section dealing with corporate and economic influences on retirement.

One other way in which technology has had a positive impact on society in general and subsequently on retirement, has been the rise in the standard of living. The greater longevity of people was alluded to earlier in the chapter. Contributions to longevity came from increased knowledge about sanitation and nutrition which decreased infant mortality and cut the death rate (Atchley,1976:12). More people could now survive into old age to take advantage of retirement. Buchanan (1965:51) stated other reasons for the positive impact on living standards. Increased productivity put more wealth at the disposal of industrial societies resulting in higher living standards. After 1950 the beneficial results from new medical technologies also began to come to pass (pp.102). This development coincides with the emergence of retirement in our society.

### Historical and Social Context

The forces giving rise to the institution of retirement did not operate in a vacuum. They tended to interact with one another and manifest themselves in the context of a developing capitalistic economy and a growing federal bureaucracy. Corporations began to see retirement as a tool to deal with the shifting demands of the economy. The government began to respond to corporate and worker voices by enacting legislation supporting pension plans. In 1935 a universal retirement policy was enacted by means of the Social Security Act. This laid an additional groundwork of support for the promotion of the retirement institution.

#### Corporate and Economic Pressures

##### Encouraging Retirement

In 1900 (Graebner, 1980:14) most corporations in American society and government bureaucracies were holding companies for thousands of older workers. Initially industry was not necessarily going to kick people off jobs because of age. They were also not inclined to accept the concept of retirement. Jorgenson (1982:23) said that, "the idea that people should continue to receive pay for no work was met with disbelief by the masters of industry". This view was to change. Economic and market forces began to cause corporations to view retirement as an option. Graebner (1980 :16-17) suggested that retirement has been used as an instrument of social and economic policy. In periods of

general recession or declining activity corporations were more likely to institute mandatory retirement policies. Sheppard (1977:7) also offered support for the idea that economic conditions affect retirement. In the 1961-1969 prosperity period, joblessness among all workers declined about three percent. The same was true for workers sixty to sixty-four years old. Forced, early or mandatory retirement became a way companies could respond to economic conditions, retaining workers when times were good and letting them go in economic downturns.

The union movement has also been responsible for encouraging retirement by pushing for pension or retirement rights. In the early twentieth century the reform movement of unions and the government helped balance monopolies (Atchley,1976:14). Unions tended to have a dual motivation for wanting to promote retirement. On the one hand pension plans were part of an overall reform campaign to provide benefits for the worker. Pensions were viewed as a "right" to be lobbied for like the eight hour day or the forty hour week. In a more negative vein, there was often pressure by younger workers to force older workers out in order to achieve earlier and faster promotion (Sheppard,1977:6). In industrial unions, early retirement to make way for younger workers was the rule (Cotrell,1972:127).

As the economy changed from a production oriented one to a consumption oriented emphasis, retirement became even more feasible. By the 1960's, retirement itself became a

commodity to be marketed (Graebner,1980:15). Corporations, labor unions and insurance companies became aggressive in marketing retirement and in stressing the positive benefits of retirement (Graebner,1980:215).

Government and Social Response  
to Retirement Pressures

Private corporations and the federal government began to make retirement a reality for the average worker. In 1875 (Jorgenson,1980:67) the American Express established the first industrial pension plan and in 1880 the Baltimore and Ohio Railroad established the second one. Until the 1900's, railroads dominated the pension field. Around 1907 (Graebner,1980:67-68) Government Civil Service became interested in retirement and in 1910 a National Retirement Day was held. President Wilson supported the Civil Service retirement in 1918 (p.77). In 1934 the Wagoner-Hatfield Bill for retirement of railroad workers was passed (p.133). Finally, in 1935, the Social Security Act helped America change the image of retirement from that of "unemployment relief" to a fully acceptable and universal phenomenon (p.181). The government became at least somewhat responsible to provide for it's retired citizens.

Despite this progress, private pension plans did not take off until after World War II. A 1949 Supreme Court decision made pension plans a bargaining point between employers and unions (Jorgenson,1980:24). In the 1950's

about ten million workers were covered under thirteen thousand plans by 1980 the figures were up to two hundred and fifty thousand plans covering forty-five million workers (p.24). Graebner (1980:205) said that between 1940 and 1965, retirement triumphed over alternate methods of dealing with the aged. Private corporate plans and government Social Security had helped establish retirement as an institution in American society.

#### Retirement Today

Retirement is a firmly entrenched institution in American society. It has been established by all the factors reviewed earlier in this chapter. The trend toward retirement and increasingly early retirement continues to be substantiated by the growth of the "leisure ethic". Both Fontana (1977) and Sheppard (1977) noted the the trend toward longer vacations, shorter working hours and early retirement. Atchley (1985:176-177) indicated this trend by comparing labor force participation rates in 1970 and 1983. In 1970, for example, 73% of men aged 60-64 were in the labor force compared to 56.8% in 1983. Among men 65-69 years of age, 39% were in the labor force in 1970, 25.5% in 1983.

The phenomenon of retirement now is universal for anyone in our societal workforce who lives long enough to take advantage of it. With the reality of retirement has come numerous questions as to the impact of retirement on the individuals involved and the society as a whole. The intent

of the present research is to address one aspect of the retirement phenomenon. An explanation of this focus will be given in the next section.

#### Statement of the Problem

As the historical review just completed has indicated, increasing numbers of people are making the transition to retirement. These people are also spending longer and longer periods of time in the retirement status. With the extent of societal requirements for work preparation, the decreased span of the work life, and longer retirement periods, the life cycle has begun to take on a new definition. A three part life cycle of 30 years of preparation, 30 years of employment and 30 years of retirement could be the pattern in the near future. Major questions have arisen concerning how persons might prepare for retirement and how a positive adjustment to retirement might be achieved. It was the intent of this research to explore the question of "adjustment of men to retirement". A main contention of the research was that identification of key factors affecting retirement adjustment could lead to increased understanding of the phenomenon. The purpose of this research was to delineate as many factors (seen affecting adjustment to retirement), as possible, and to try and ascertain the extent of their impact.

### Expected Contribution of the Research

The present research is expected to contribute to the retirement research in two ways. First, is the presentation of an expansion of life course theory into a life course conceptual framework, which can be used as a basis for further research in the field. Second, is the actual results of field research which are theoretically based in the life course conceptual model. The operational model developed for this research utilizes the Purpose-in-Life Test and the Anomia Scale as dependent variable measures of adjustment. The use of these measures and the use of a religiosity scale as an intervening variable measure, make the present research somewhat unique in the retirement literature.

### Organization of the Research

The presentation of this study is organized into separate chapters which address the various stages and results of the research process. Chapter II will first review the major social gerontological theories current in the literature to date. It will include a section on possibilities of synthesis of the various theories. Another section of the chapter will present a conceptual model based on life course theory specifically, but incorporating other theories also. The remainder of the chapter will be a review of literature offering justification for every aspect of the conceptual framework and also serving to review much of the

relevant gerontological literature.

Chapter III will be a review of the current retirement literature. Retirement adjustment will be one focus along with other related topics, such as the preparation for retirement and the consequences of retirement.

Chapter IV will present the specifics of the research methodology used in this study. Details will be given concerning the sampling procedure, sample characteristics, the instrument and how the variables were measured. Also included is a description of the statistical methods used in the data analysis. The specific hypotheses tested in the study will also be stated.

Chapter V will be a presentation of the results of the hypotheses testing. Each individual hypothesis will be restated and the results of the appropriate statistical analysis will be given. Accompanying tables will clarify the results.

Chapter VI will summarize the information presented in each chapter. The results of the hypotheses tests given in the previous chapter will be discussed. The findings will be compared to other aging research and related back to life course theory. Finally, implications for further research will be presented.



## CHAPTER II

### THEORETICAL CONSIDERATIONS

#### Introduction

Before addressing the topic of retirement specifically there should be a consideration of the background factors which have been found to affect the aging process. These will be considered in detail later on in this chapter. In addition, an examination of the literature in the field of social gerontology reveals a vast array of theories attempting to explain the social psychological aspects of the aging process. In order to lay an appropriate groundwork for the conceptual theoretical model in this paper, several of the most salient theories will be reviewed.

#### Disengagement Theory

Disengagement theory has its roots in the broader structural functional and social exchange schools. Parsons (1937,1951) suggested that people fit into the social system by means of their functioning within that system. When an aspect of the system (or a person) becomes dysfunctional to the system it is discarded. Cummings and Henry (1961), in their book Growing Old, stated that disengagement was a

process of society and the individual mutually withdrawing from one another. It is seen as functional because it serves both the society's needs and the needs of the individual. Dowd (1975), from an exchange perspective emphasized the cost and reward aspects for determining behavior. People will seek to maximize rewards and minimize costs in social transactions. There is also an implicit role of power in these transactions. The more status (i.e. prestige, money and power) that you have in society, the better you are able to control the cost/reward ratio. Dowd further suggested that as people get older, especially after retirement, they have less to offer (exchange) with society. Society in turn wants to give less power. In order to preserve self esteem and receive societal support and approval, elderly people give up roles, status and power that they had acquired during their earlier adult years. This perspective dovetails with the functionalist contentions about disengagement.

The process (Cummings and Henry, 1961) of disengagement is seen to begin in middle age and end in the inevitability of death. Support for this theory is partially grounded in studies of the physiological and psychological aspects of aging. Research has shown that tissue and organs do wear out and the body begins to lose the ability to maintain itself (homeostasis). Psychologically, there is an increasing sense of "interiority" or a narrowing of the life space, especially in old-old age.

Initially this process was seen as universal,

inevitable, and intrinsic to both society and individuals.

Cummings (1963) expanded on the original theory by talking about three modes of engagement. Persons could be generally engaged in the day-to-day activities of society. They could be deeply involved or engaged and they could be symbolically engaged. He also suggested that there were two kinds of people relating to the environment. Impingers were seen to want to influence others more and to be seen as more active. Selectors were more likely to receive confirmation of their selves from others and more likely to accept disengagement.

One of the primary criticisms of this theory centers around the notion that disengagement is an inevitable and voluntary process. Cummings (1963) seemed to suggest that different people might approach the process in different ways. Several other theories to be considered will attempt to answer this criticism or follow up on Cummings suggestion.

### Activity Theory

In sharp contrast to the previous theory, which suggests strongly that people retreat from their roles and social engagements, stands activity theory. Lemon et.al. (1972:15) stated, "The essence of this theory is that there is a positive relationship between activity and life satisfaction...". The research of several theorists seems to back up this idea. Tobin and Neugarten (1961) found that

activity became increasingly important in predicting life satisfaction, especially with advancing age. Maddox and Eisendorfer (1962) and Maddox (1963) proposed that both interpersonal and noninterpersonal activity were related to maintaining morale. Maddox (1966:181) stated "With few exceptions, research in the United States has supported that among the elderly, maintenance of contact with the social environment is a necessary condition of maintaining a sense of life satisfaction". Havinghurst et. al. (1969) also found a strong positive correlation between total activity in twelve social roles and general life satisfaction.

Lemon et.al. (1972:19) stated that activity could be defined as any regularized pattern of action beyond routine physical or personal maintenance. Activities might be informal interaction with friends or relatives. They might also include more formal participation in groups. Finally solitary activities such as hobbies would be included.

Activities are seen as important because of their link to maintaining self esteem. This is done in great part through the social roles with which a person is involved. Havinghurst and Albrecht (1953) first stated the importance of social role participation and old age. Lemon et. al. (1972:23) declared that activity provides various role supports necessary for a person's self concept. This in turn is related to the individual's life satisfaction.

Activity theorists would argue for the continuance of activities begun in middle age and the replacement of roles

and activities lost in the process of retirement or advancing age. Activity theory also connects with symbolic interaction perspective in it's emphasis on interaction. Maddox and Eisendorfer (1962:254) have stated, "It is assumed that notions of the self vis a vis the environment emerges, are validated, and are sustained or changed primarily in interaction with others".

### Symbolic Interaction Theory

Within this perspective self and self identity are seen as important concepts. These are seen to arise within the context of interaction with others. According to Blumer (1969) and Goffman (1963) self, identity and norms are the result of a continuous process of ongoing negotiation in social interaction. Human reality is seen as constructed rather than given or imposed from the outside. Goffman (1961,1963) has spoken of the difficulty of maintaining an adequate "presentation of self" under adverse circumstances, such as being institutionalized. Fontana (1977) explored the impact of nursing home institutionalization on the ability of the residents to retain their sense of self identity. He noted the adverse consequences of total control over a person's symbolic environment and loss of power to negotiate within that environment. Marshall (1979) has suggested that the notions of "status passage" and "career" have utility in explaining aspects of aging. Life is viewed as a process of negotiating through career steps or status passages. Aging

is seen as a unique status passage, because you can not escape going through the process, you can only exit in the inevitability of death. It is a passage that does not lead anywhere. Again Marshall (1979) has stated that the concept of status passage is important because it recognizes the human capacity to give experience meaning through the process of social construction.

Because of the emphasis on people creating and negotiating their societal interaction, symbolic interaction perspective differs markedly from those theories that would show norms and society as givens (Marshall, 1979). Three additional theories share symbolic interactions assumptions concerning the importance of social interaction and self identity, but they take a more normative stance in regard to the socialization process. Each of the following three theories to be reviewed can be seen as generally under the umbrella of a symbolic interactionist perspective but with their own distinctiveness.

#### Reference Group Theory

The reference group concept can be seen as linking the individual to society and providing "anchors" for behavior and values. Shaw and Costanzo (1970) said that reference groups can be membership groups or groups to which an individual aspires. They further stated that reference groups provide the evaluations of other people which an actor uses to evaluate his/her own performance. Kelly

(1952,1968) has stated that reference groups perform two important functions. The normative function provides a set of values and norms vital to persons wanting to secure or retain group membership. A second function, the comparative, provides a reference for the measure of correctness of opinions and attitudes. In this case a reference group is used for information purposes only.

If we accept the contention that reference groups are an important source for norms, attitudes and values for people in general, then it should also be true for aged individuals. Bultena and Powers (1978) tested the reference group idea in relation to the tendency of older persons to deny their own aging. Comparative peer groups were found to be important in making favorable self-evaluations and positively correlated with younger self images. Rose (1965) also supported the idea that an older person's self image is formed and maintained in response to interaction with other people. Reference groups comprise an important part of the social and symbolic environment in which a person grows old. Romeis et.al. (1971) also suggested that reference groups could function in a positive or negative fashion. A well adjusted older person would be receiving positive feedback from his/her reference groups. A poorly adjusted individual might not be receiving satisfactory positive input from his/her reference groups. Reference group theory might also provide mediating concepts between other theories, an idea to be explored later in this chapter.

## Role Theory

Role theory assumptions are very closely tied with those of symbolic interaction and reference group theories. Each stresses the importance of the social psychological environment. In the case of role theory the emphasis is on the mediating concept of role and the related concept of status. The focus of this perspective tends to be on the perceived status and role loss that occur in old age. Burgess (1960) first related the idea of aging as entering the period of the "roleless role". Rosow (1973) stated that role loss in old age excludes and devalues people. He indicated that the process begins with an easing of work activity and continues after retirement. Role loss is both in number and content and reflects the elderly's shrinking social world (Rosow, 1985:91). Zena Blau (1981) said that as people retire or enter widowhood they become increasingly marginal in their societal roles. People make a "role exit" in which there are no further statuses or roles of any consequence to be gained.

Role theorists have stressed what they perceive as the inherent negative consequences of role loss. The loss of vital societal roles can also be related to the problem of old age stereotyping or labeling.



## Labeling Theory

Labeling theory also comes out of a symbolic interactionist perspective. The focus is on how some people come to be imputed with negative labels in our society. Emphasis is on the rule makers rather than those that break the rules (Becker, 1963). In fact individuals may or may not have broken any norms to gain a label. Goffman (1961, 1963) also talked about how people come to receive "stigmata" or "spoiled identities". Elderly people are viewed as very vulnerable to labels due to stereotypes and "ageism". Ageism (Achenbaum, 1985) was a term coined by Butler to refer to the systematic stereotyping and discrimination of old people.

Kuypers and Bengston (Bengston, 1977:46-48) stated that a person's sense of self...and his/her orientation to competence were related to the kind of social labeling they were experiencing. Referring to Zussman's concept of social breakdown syndrome they applied labeling to the problems of aging. They proposed a cyclical model connecting the aged person's susceptibility to psychological breakdown to their tendency to be socially labelled as deficient or incompetent. They further related this to an individual adopting more dependent roles which in turn led to a negative self-identification. As a counter to this syndrome Kuypers and Bengston also suggested ways to intervene in the cycle to restore positive self image and interrupt the "breakdown". This was entitled "Social Reconstruction".

## Subcultural Theory

Subcultural theory was developed in the 1960's in part due to the emergence of active black and other minority subcultures. Arnold Rose (1965) has been primarily responsible for this perspective. His contention was that there were forces acting upon aged individuals that were conducive to them establishing a separate group identity. Rose (1965:7) suggested that the aging subculture was one that cut across all other subcultures, those based on occupation, religion, sex and even ethnicity. The aged subculture was seen to be founded in what Rose called "common identity" and "common plight". The first criteria was seen to be rooted in the increasing numbers of persons 65 and older. Increase in the number of retirees and some increase in segregated housing for the aged also were viewed as supportive of this idea. Common plight of aged persons was seen by Rose to be supported by the general labeling and stereotyping of senior citizens. Groups such as the "Gray Panthers" were seen as focal points for political advocacy for elders, again cutting across other subcultural boundaries.

While Rose did not contend that every aged individual participated fully in this subculture, he did state that he thought its influence was growing. Rose has suggested that the aged subculture needs to be studied as thoroughly as any other subculture which researchers have focused on.

### Age Stratification Theory

This theoretical perspective has similarities to those previously mentioned, but is theoretically linked to age stratification theory in sociology. In essence each strata is seen as socially differentiated, particularly by age criteria. Statuses and roles are also important concepts. There is the possibility of an aged subculture because of the age gradedness of society. Riley (1971:79) stated that, "This perspective emphasizes not just old age, but all the age strata in society. It emphasizes not just aging, but the societal processes and changes that affect the state of being old." Each group has different normative expectations, statuses and roles. Furthermore people (Riley, 1985:369-373) age from birth to death in cohorts. Cohorts share common perceptions, mutual experiences which generally bind them together and differentiate them from other cohorts. They develop their own "cohortcentric" attitudes and perceptions. An example of this would be the "baby boom" cohort born from the late 1940's to the late 1950's and the impact on their experience by living in the Vietnam War era.

Aging (Riley, 1985:374) should be seen as a multifaceted process composed of interdependent biological, psychological and social processes. In this way Riley has also linked age stratification theory with life course theory. A person's position in the life course and historical events link him/her into the age strata (Riley, 1971:80-81).

## Continuity Theory

In some reviews of gerontological theory, this perspective would have been placed with disengagement and activity theory. It can be considered one of the three "classics". This researcher chose to talk about continuity theory at this point because of its relation to both age stratification and life course theories. Clark and Anderson (1965) spoke about the transition from one life stage to another. These transitions could be easy or difficult. The key seen by these researchers was the support members of a given culture received when passing through various life stages. In 1963 Havinghurst (Neugarten, 1968:172) and fellow researchers challenged assumptions of disengagement theory. They stated that the relation between levels of activity and life satisfaction are influenced by personality type. Aging individuals were seen to have established personality patterns which they carried with them into old age. In a later report researchers identified four personality types associated with different kinds of adjustment patterns. These were the integrated, armour-defended, passive-dependent and unintegrated types (Neugarten et al., 1968).

Neugarten et al. (1968:177) concluded that there was no discontinuity of personality with old age. Rather, characteristics central to the personality and values of the person become even more clearly delineated.

### Life Course Theory

Anthropologists such as Van Gennep (1960) have related the importance of ceremonies marking important life events in the lives of people in non-western cultures. These "rites of passage" were seen as necessary to help individuals pass from one stage of life to another. Cain (1964) first introduced the idea of life course as it relates to social structure. Neugarten et.al. (1965:711) stated that there exists a timetable for the ordering of major life events. Neugarten and Hagestad (1976:35) suggested that in all societies biological time is divided into socially relevant units. Age classes, age grades and age statuses emerge as social constructions. In a later article Hagestad and Neugarten (1985:35-37) said that age systems create predictable socially recognized points that create road maps for human lives and provide life paths. In a complex pluralistic society like the United States each subgroup might have it's own age related system. While there may be subcultural differences, the researchers also maintained that a more generalized age system exists based on chronological time. Our society is seen to recognize socially defined periods of life and assign rights and duties on the basis of social age (Neugarten and Hagestad 1985:38).

Atchley (1985:115) defined life course as "an idealized and age-related progression or sequence of roles and group

memberships that individuals are expected to follow as they mature and move through life". In a figure in his Social Forces text, Atchley depicted how life course stages were connected to chronological age, occupation, the family and education (1985:117). Several researchers (Atchley,1985; Neugarten et. al. 1965; Hagestad and Neugarten,1985) have also stated that the process of moving through the life course is governed by an elaborate and pervasive network of age norms. These age norms are expectancies of what people are allowed and required to do and to be.

Aging is viewed from a life course perspective as a continual life long process. It is the progression through a series of flexible stages, life events and transition points which pattern a person's life from birth to death.

Furthermore a life course perspective recognizes that aging is a complex and many faceted phenomenon. Riley (1985:374) identified aging as composed of interdependent biological, psychological and social processes. Featherman and Peterson (1986:339) said that "aging...is a complex process that occurs interactively at the biological, psychological and societal levels for historical cohorts."

Life course theory is also capable of offering analyses of aging on both the micro and macro levels. Herne (Maddox and Campbell,1985:7) offered a framework whereby both micro (personal) and macro (social factors) could be analyzed. The micro level focused on properties of actors and on

behavioral assumptions. The macro level dealt with the collective aspects and material conditions of society. Atchley (1985:115-118) has also related how his model addresses both individual and group dynamics. Individuals are seen to respond to the alternatives presented in the life course by making choices among decision demands. These decision demands force a person to make selections from an age linked field of possibilities. Socialization and acculturation impact as group coercion on individuals. These processes are governed by the age norm system spoken of earlier.

Movement by persons within the life course is done in the context of a birth cohort. Riley (1985:374) has said that the life course patterns of individuals are affected by the character of the cohort to which they belong. The cohort experiences social, cultural and environmental changes as it moves through each successive age strata. Binstock and Shanas (1976:45-49) stated that the character of the age system is due in part to the initial characteristics of successive cohorts, such as size and sex ratios. In addition the interaction between such factors as age, sex, race, ethnicity and social class produces a number of different patterns within the cohort.

In a previous work (Ford, 1984) this author stated that life course theory could be viewed as an inclusive theory. That is to say that the concept of life course is broad enough to accommodate other theoretical perspectives

within the life course framework. This contention will be explored further in the next two sections.

### Theory Synthesis

Fontana (1977), in his classic research The Last Frontier: The Social Meaning of Growing Old, studied elders in three settings. One was a well to do community center. Secondly, in an older, poorer area of a city. Third were people in a nursing home. Based on the patterns of life and leisure he observed he explained different types of adjustments or aging patterns by means of disengagement, activity and symbolic interaction theories. Binstock and Shanas (1976:18) stated that "No theory can be expected to accommodate all interesting and important phenomena equally well." As was stated in the previous section discussing life course theory, aging is a complex multifaceted process. Several theory perspectives might explain different patterns of aging as Fontana suggested. One theory might apply more readily at one stage of the age sequence than at another. The concept of aging in a life course perspective could provide a framework within which several theories could be synthesized.

Earlier in this chapter it was shown how age stratification and life course theory fit together through the concepts of movement through time, and significant life events. Continuity theory could also be seen to fit within the context of the life course with it's emphasis on life



long personality development being carried into old age. From an understanding of both life course and continuity theory it can be seen that a person enters into the old age phase of life with a life history of interacting variables. This notion will be further developed in a presentation of a conceptual model in the next section of the paper.

Continuity theory might provide the explanation as to why some people fall into disengaged patterns and others into activity patterns of aging. In one study (Neugarten et. al., 1968) it was stated that people have different personality types. Personality type could be an important intervening variable in showing which kind of theory best explains a person's aging process. Personality type might also indicate why some people do not fit into a particular pattern, such as a person who has low activity but high life satisfaction. Havinghurst (1961) also maintained that people kept the personality and lifestyle characteristics of their middle years. Active people who remain active will be satisfied. Passive dependent people who disengage will also be satisfied.

Activity and disengagement could be brought together in another way. Maddox and Eisendorfer (1962) found that as age increased activity decreased. Morale was associated with high activity levels with the additional association of such variables as good health and stability of the living situation. In a later study (Maddox, 1963), the same results were found. Good health increased the likelihood of high

morale even with low activity. Tullmeyer and Kutner (1970), coming from a disengagement perspective, found similar results. Morale was seen to be related to lifestyle and circumstances beyond the person's control such as health, income and widowhood. Brown (1974) suggested that people tend to disengage from contacts not totally satisfying, but maintain those that were. Contacts with family members were the exceptions being more obligatory in nature. These findings indicate that an interaction of many variables serve to dictate when a person is going to be active and when they are going to disengage in old age.

As a person enters into the "old age" phase of life, often defined by the role transitions of retirement, they become increasingly vulnerable. Bengston (1977:47-48) has stated that the elderly are more susceptible to and dependent on social labeling in later life. Events such as role loss, vague information about norms and lack of reference groups deprive a person of feedback. This can lead to the "social breakdown syndrome" spoken about earlier in this paper. Labeling of aged persons could be encouraged by the negative role transitions as indicated by role theorists. At the same time the presence or absence of reference groups or significant others would also help or hinder a person in their ability to resist the negative labeling process.

Romeis et. al.(1971) have suggested that the reference group concept might serve as a link between activity and

disengagement theories. Each theory is seen by these researchers to emphasize different aspects of an individual's adjustment. There are also differences regarding the quantity and quality of adjustment. Disengagement theorists, for example, are viewed as focusing on non-participatory reference groups (past, present and future). Activity theorists tend to stress present participation in membership groups. Romeis et. al. (1971:69) reiterated that we should look to an analysis of a person's reference group behavior and adjustment alternatives. A person who is well adjusted is one who is receiving positive feedback from his/her reference groups. Flexibility comes into play with the realization that those reference groups might be present active ones or non-participatory past, present, or future groups. In this way both active and disengaged patterns of aging can be accounted for. Neugarten (1968:140) also offered support for these contentions. She stated that with increasing old age ego functions are turned inward. There tends to be a change from active to passive modes. There is also a movement from an "outer world to an inner world" orientation. As physical age advances and senescence comes more into play, external types of influences may become less important than internal influences for maintenance of self-esteem and purpose-in-life. Each person may shift from active participatory roles and reference groups to non-active, non-participatory ones according to their own life course pattern. As life

termination nears, the person relies more on past mental affiliations or looks beyond death to find meaning in life.

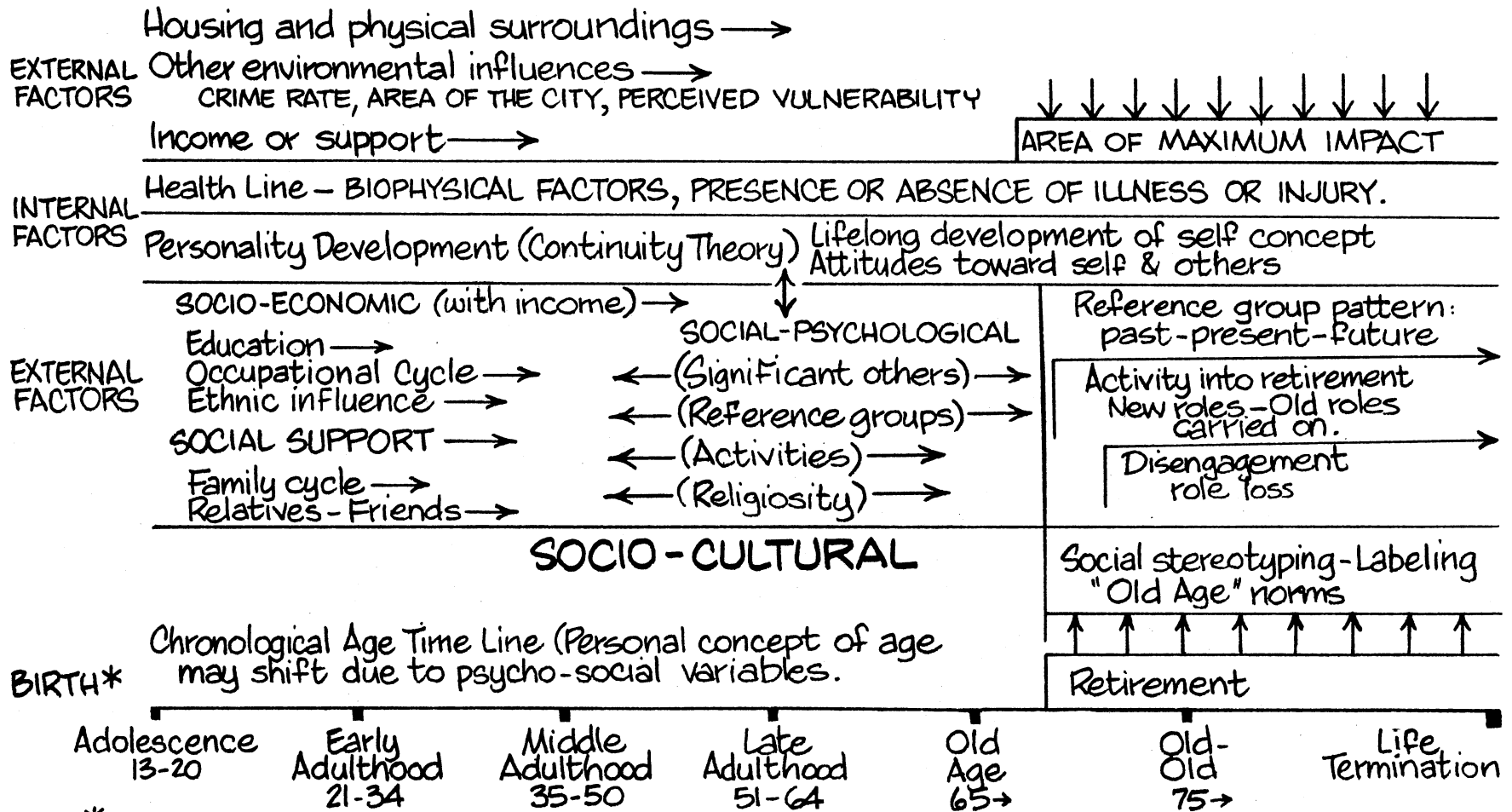
#### A Life Course Conceptual Model

The theories of aging reviewed prior to this point provide the background for the more specific examination of the phenomenon of retirement. A researcher's theoretical stance may color their approach to the study of retirement.

Several previous authors have used life cycle or life course type models to research aspects of aging and retirement. Butler (Carp, 1972:157-164) used a life-cycle approach to examine public policies in later life. He maintained that biology was a basic background factor for the life cycle. In the social psychological sense, people are aware of their own life cycle, the timing of events and have a general sense of going through phases of life. Gustman and Steinmeyer (1986) used a life cycle model to show the relationship between work and retirement. Romsa et. al. (1985) have stated that retirees' life satisfaction is a function of life cycle forces, socio-environmental influences and degree of fulfillment of Maslow's hierarchy of needs.

The conceptual model in this research is an expanded life course framework built upon Atchley's (1985) ideas. This model (Ford, 1984) presented in Figure One, page 35, started with Atchley's ideas of a chronological time line upon which were a person's movement through occupational,

# SOCIO-ENVIRONMENTAL



\*Date of Birth indicates cohort influences.

Figure 1. The Aging Process: Influential Factors on the Life Course

educational and family events. This model attempts to portray those variables as well as many additional variables given in the gerontological literature as impacting on the aging process.

#### Main Components of the Model

In this model, progression through the life course is shown by the presence of a chronological time line which indicates general stages of the life cycle. Factors seen influencing a person are divided into those internal to the person versus those forces external to the person. The internal factors consist of an individual's health and psychological well being. The latter would include personality and attitude development. The external factors are sub-divided into the socio-environmental area and the socio-cultural area. This includes such relevant variables as housing and physical surroundings, income or support and other environmental influences. The socio-cultural area includes socioeconomic factors; education, occupation and status. It also consists of ethnicity or sub-cultural influences and family history. A final component, that of activity or group participation is also given. Ideally each of these variables could be measured and/or charted. This would provide a total picture of the experiences and factors which influence a person as they move through the life course.

Another area seen to mediate between the internal and

external components is the social psychological dimension. This represents those societal components such as reference groups or significant others which can have an impact on a person's attitudes or behavior.

The model also shows how other theories could be couched within the life course framework as was suggested by the theory synthesis section earlier in this chapter. The model indicates that the area of "maximum impact" of all these variables begins to occur at some point chronologically as a person enters their mid sixties or upon the event of retirement. Each of the aspects of this model will be explored more completely under the "Model Justification" section of this chapter.

#### Assumptions Behind the Model

The aging process involves a complex interrelationship of all the factors represented in the model. In addition there are these main assumptions:

1. Variables that are related to aging in general are also related to adjustment to retirement.
2. Continuity exists to the extent that each person has a life long development of all factors and carries that "history" with them as they enter "old age."
3. The variables in the life course are cumulative and are seen to intensify in impact as a person enters "old age."
4. Variables in the life course are not time sequenced. They all impact on the person at the same time. Some variables may have more impact than others, especially after retirement.
5. An "adjustment to retirement" whether positive or negative, involves the cumulative impact of several dimensions of relevant variables on the retired individual.

### Justification of Model Components

The variable categories and structural components of the life course conceptual model were each derived from gerontological research literature. Each aspect of the model is grounded in the work of previous research in the areas of aging/retirement. What follows is a literature review justifying the inclusion of each main component in the model and showing the impact of each factor on aged persons.

#### Socio-environmental Factors

Socio-environmental factors refer to forces or physical conditions external to the aged person which act as part of the milieu in which the individual lives. Gubrium (1972), in his socio-environmental approach, brought out the importance of living environment. He suggested that the homogeneity or heterogeneity of an aged community interacts with such resource factors as health, solvency and education. For example an aged person with high resources in a homogeneous aged community might feel dissatisfaction. The same would be true for an aged person with low resources in a heterogeneous community. He also stated that behavior flexibility affected by resource factors is also important. Those aged who can least afford it (the least flexible) are the most adversely affected by normative demands.

The living environment influences would include quality and type of housing, neighborhood and perception of



the community of residence. Income or financial support for the elderly is also seen as an important variable.

Housing and Physical Surroundings. Golant (1986:122) has stated that the terms housing or housing environment have come to refer to not only the dwelling and its lot, but also the social and physical aspects of the neighborhood and community. Atchley (1985) said that housing is a key feature in the relationship between older people and their community. Housing for example may affect an older person's opportunities for contact. Home ownership may encourage involvement in community affairs, but as person's age the burden of maintaining a home may increase.

Lawton (1985:461-472) stated that eighty-seven percent of the elderly live in housing that is individually selected and situated. He went on to say that housing is a major problem for the poor and those who acquire assistance. Carp (1976:244) indicated that housing can have an impact on the life-styles and well being of the elderly. Housing characteristics interact with other aspects of the living situation to produce that impact. Golant (1986:123) has concluded that "when old people evaluate their housing situation, they are telling us a great deal about themselves..". This would include such things as their perceived happiness, what's important about their life-styles and how they are able to cope with diversity

and adversity.

Other Environmental Influences. This is a "catch-all category which would include the area of the community one lived in, vulnerability to crime, and perceived or actual control over environmental factors. Anything which could potentially increase or decrease a person's well being due to physical surroundings can be under this category.

Slivinske and Fitch (1987:176), in a study of people living in retirement communities, stated that "the ability to successfully manipulate important aspects of the environment has been found to be associated with improved health and well-being". Control intervention strategies were found to increase the perceived level of control and well-being among program participants.

Gubrium (1972) commented that aged persons with low resources (poor health, lower income) might have a greater chance of being victimized if they lived in a heterogeneous aged community. An example of this could be the physically frail elder who is afraid to walk the streets for fear of getting mugged. Kennedy and Silverman (1985) suggested that when individuals feel a loss of control they feel fear. Elderly women were found to be more fearful than other groups. Social isolation, housing, length of residence and area of the city were all shown to be linked to perceived vulnerability. Social interaction with neighbors and friends was found to reduce the fear of crime among the elderly.

Income or Financial Support. Financial security for the aged has been shown by research to be one of the most important considerations in the well-being or life satisfaction of the elderly. Income adequacy (Atchley and Robinson, 1982) was found to be one of the predictors of attitudes toward retirement. Doyle and Forehand (1984) also stated that "money problems" was one of the strongest correlations with life satisfaction for people in old age. Gubrium (1976:296) confirmed the importance of this variable in his study, "A solvent person is not as limited to the contingency of his/her immediate environment".

In early life, up to the time a person becomes independent from their family, they receive financial support. In "adulthood" each individual who works outside the home receives income. During the course of the life cycle both the husband and wife may contribute to the finances of the family. At retirement, income or support is often provided through investments, pension funds, retirement programs and Social Security payments. Kreps (1976) has examined the impact of macro-economic forces on the quality of life in old age. She found that lifetime earning patterns, economic growth and inflation all affect financial security in old age. Streib (1985:339) has also concluded that "the economic situation of the elderly is closely linked to past behaviors - life time employment, savings, home ownership, investments etc".

Retirement financial planning has been seen by many experts as the key to financial security in old age . In research by Kilty and Behling (1986), however, retirement financial planning among four groups of professional workers was found to be limited. They also stated that the ability to finance retirement would vary across occupational groups.

Research findings are mixed when it comes to describing the overall financial status of the elderly. Chen (1985:641) stated that poverty rates generally declined from 25% in 1970 to 15% in 1975, but have held steady since then. Cook and Kramek (1986) maintained that elderly adults were more likely than other mature adults to have low incomes. General support and service systems, however, were found to mitigate the effects of lower income. Crystal (1986), on the other hand, suggested that poverty no longer characterizes the elderly as a group.

A partial explanation of these mixed findings may come from looking at specific subgroups of the elderly population. Again, Crystal (1986) has noted that inequality is still a problem among aged citizens. Some have benefited more than others by the overall improvements in private and governmental pension systems. Chen (1985:642) has shown that poverty rates are greater for ethnic individuals. This extends into old age. These persons, because of a lifetime of disadvantages, may bring few economic resources into old age. Finally, Uehara et. al. (1986) most recently have stated that the elderly poor have suffered material benefit

cuts under the Reagan administration. There have been medical and food stamp cuts. The elderly poor were seen as less likely to be able to mobilize supportive services and more likely to perceive themselves as having limited resource options.

### Socio-cultural Factors

A second overall category of external milieu forces are called socio-cultural variables or factors. Included in this area are occupation and education which, with income, reflect socioeconomic status. Also included are ethnicity or racial heritage which might reflect subcultural influences on the process of aging. Ethnicity may indicate the disadvantages of minority status in our society. Social support comes through contact with friends and relations. A person's marital status is also considered here as well as their "family history". Finally an individual's activity level is taken into account. This would be participation of various kinds including both solitary activities and participation in groups.

Socio-economic Status. The importance of a person's life long progress in regard to socioeconomic status should not be underestimated. Socioeconomic status (SES) is a reflection of a person's education, their occupational history and the income they derive from their work either directly or indirectly. The level of SES has an important

bearing on the amount and quality of resources a person can bring with them into retirement. Education is a link to occupation and income. Educational attainment opens the door to better jobs and/or higher prestige and income occupations. Streib (1985:345) stated that education and training are significant because they are measurable attributes that cannot be taken away from a person. Higher educational attainments allow for an aged individual to maintain their standing in the community. Hess and Markson (1980:299-305) also suggested that birth cohorts are successively better educated or have had more schooling than previous ones. Higher educational attainment may have a positive effect on aging by lessening dependency on kin and by providing coping skills for dealing with problems in old age.

The occupational cycle can begin with part-time jobs held by a person in their teenage years. As an adult, this cycle continues with each person's pattern being affected by education, job opportunities, career changes and events such as unemployment. Hendricks and Hendricks (1977:208-209) have talked of examining the "career patterns" of individuals. Career patterns were seen to be related to status, prestige and income. Sheppard (1976), Streib (1985) and other researchers have indicated that the occupational position is important in the study of the elderly because of it's relationship to ability to generate income. Retirement income is produced largely by a person's contributions all

during the occupational life cycle. Streib (1985) has also said that occupational position is an important dimension of stratification for another reason. Retirement may serve to lower a person's status in the eyes of society. People who are in more non-professional occupations may fare worse than those in skilled professions. Doctors are still called "doctor" even in retirement, for example.

Ethnicity. Ethnic identity, particularly as it is reflected in a minority status, has several implications for the aging process. Moore (1976:321-322) has given four characteristics that have relevance for aged minority populations. First, she stated that each minority has a special history which positions that group in American society. Secondly, each group has a history of discrimination which includes stereotypes. Third, in each case a subculture has developed based on ethnic identity. A fourth characteristic is the existence of "coping structures" found in each group. Two examples of this last point would include the black church and the Mexican American family structure.

Jackson (1985:281-292) stated that the central consideration of the impact of ethnicity on aging is the concept of "double jeopardy", being minority and aged. The implication is that this also means aged and poor. He further stated that the social statuses, roles and structures of aged persons are affected in many ways by their race, ethnicity or national origin. Chen (1985:642)

has stated that poverty rates among all ages of Spanish and black Americans are two and three times higher than that of white Americans. Watson (1986) pointed toward a bleak economic outlook for blacks retiring in the twenty-first century. Continued discrimination in the workplace and poor to nonexistent income maintenance programs are reasons suggested by Watson's research. Markson (1979) found ethnicity (as defined by foreign born) as a factor in the institutionalization of the elderly. Hospitals in New York City were found to be lacking in meeting the needs of aging ethnic peoples.

Not all findings in regard to ethnic identity have had negative implications. Farakhan et.al. (1984) found that there was an overall pattern of high life satisfaction and low levels of depressive mood. These appeared to be correlated with an increase in time spent with family and in participation in church activities.

Social Support. Social support structures for the elderly are provided within the context of a marriage, within a family structure and within a friendship network. Baldassare et.al. (1984) stated that social networks were especially important resources for older adults. Social relations were found to be important predictors of happiness. Revicki and Mitchell (1986) determined that social support was a multidimensional construct. Important aspects include the emotional intensity of social contacts,



the socio-economic value, and the quality and quantity of contacts. Both in person and telephone contacts were seen as being important.

Marital status has been viewed by researchers as an important variable. Hess and Markson (1980:244) have said that the older population is composed of married couples, people who have never married, the divorced and the widowed. They suggested that being old exaggerates the effects of being married and marital status appears to intensify the impact of aging. Blau (1981) has spoken to the importance of the presence of a spouse in old age. A spouse can act as a friend, a confidant, and a link to a network of friends. All this comes into jeopardy with widowhood. Lawton et.al. (1984) found that being married had favorable consequences on the well-being of older people.

Family or kin network is also seen a vital source of support for the elderly. Sussman (1976:218-240) mentioned such themes as the kin-family network, differing family forms, intergenerational interaction and how family members function as facilitators, protectors and mediators for it's aged members. Sussman (1985:415) has also stated that the family-kin will become even more important to the elderly as a support system in the remaining decade and into the next century. Peters et.al. (1987) have examined the primary group support systems of the aged. They found that the elderly turn primarily to the spouse for needs. This is followed by turning to adult children, friends, siblings and

other relatives in that order. Shanas (1979) has also indicated that the immediate family of the old person, including spouses and children, were the major social support for the elderly in times of illness. Kiver (1985) has shown, in a study of working class elderly, that children and children in-laws were the primary suppliers of aid.

Blau (1981:61) has stated the importance of friendships in helping maintain morale after widowhood or retirement. Friendships were viewed as vehicles in sustaining social participation and activity. Lowenthal and Haven (1968) have suggested that the presence of even one intimate friend or confidant could be an effective "buffer" against the stresses of life. Keith et.al. (1984), in a study of elderly men, found some relation between the presence of a confidant and life satisfaction.

Blau (1981) has said that friendships may be more effective in helping elderly people sustain their self-esteem than filial relationships. Friendships tend to rest more on mutual choice and the satisfaction of mutual needs. Roberto and Scott (1986) have pointed out the importance of "equity" in the friendships of older adults. Individuals who perceived their relationships more equitably expressed less distress with all aspects of their friendships compared to those who viewed their friendships as inequitable.

### Social Psychological Factors

The social psychological dimension is the area where the person interacts with the social environment. Factors in this area would include the role of significant others and reference groups. Also included would be an individual's activities and group interaction. In the previous section family and friends were indicated as important to the social support system of the elderly. They also act as "significant others" in terms of their potential influence on aged persons. Romeis et.al. (1971) have suggested that friends and family members can also act as reference groups for the elderly. Reference groups (Hyman and Singer, 1968) are an important source of referents for norms, attitudes and values for the individual.

Activity Level. This conceptual model accepts some of the basic assertions of activity theorists that were given earlier in this chapter. Activities, both solitary but especially those of an interpersonal nature, are seen as important in helping the elderly person maintain contact with the social environment. Social contacts and activities have a relationship with sustaining self-esteem and life satisfaction. Literature cited in the social support section indicated that friends and family are important in sustaining social activity and contact by the elderly. Furthermore Romeis et.al. (1971) have also suggested that friends and family, acting as reference groups for the

elderly, can also serve to mediate activity levels.

Religiosity. In this conceptual model, religiosity is seen to be an important social psychological factor by which a person can cope with his/her environment and circumstances. Religiosity is defined as an individual's positive attitudes toward religion in general and expressions of belief in a supernatural being who can have a beneficent influence on a person's life. This is most closely related to Glock's (1962) experiential and ideological dimensions of religiosity.

Moberg (1965:87) has suggested that while some religious practices decline in later years, religious feelings and beliefs increase. In several studies Moberg (1951, 1953a, 1953b, 1956 and 1958) has found a positive relation between religious practices and beliefs and adjustment in old age. Young and Dowling (1987) found that strong religious beliefs increased both organized and nonorganized religious participation. The "young" old participated in more formal religious activities and the "older" old people participated more in private devotions.

In a study (Blazer and Palmore, 1976) of religion and aging in a longitudinal panel, it was found that positive religious attitudes remained stable despite declines in religious activities. The researchers also found several "significant and substantial correlations between religion and happiness, feelings of usefulness, and adjustment". In

another study (Steinitz,1980) four measures of religiosity were drawn from a NORC General Survey using an N = 1493 of persons 65+. The religiosity indicator question of belief in life after death was found to be a strong predictor of well-being among persons in the sample.

Religiosity, along with activity level and the reference groups, are seen as mediating between the external forces impinging on the older person and their internal state defined as adjustment, life satisfaction, well-being etc.

#### Internal Factors

Two factors internal to the person are seen as important features of the life course. These are an individual's life long psychological or personality development and their health history. The latter would include any bio-physical aspects and the presence or absence of injuries or illness which might impact on the life span of a person.

Psychological Dimension. This internal factor is represented by the life long development of a person's personality. It is also reflected in temperament, self-concept or self-esteem and the attitudes of a person towards others and society in general. In discussing personality, continuity theory can be integrated into the life course model. Neugarten et.al. (1968:177) stated that

in normal men and women there is no necessary discontinuity with age, but an increasing consistency. Characteristics and values central to the personality come more sharply into focus as a person ages. Neugarten and her fellow researchers regarded personality as the "pivotal dimension" in describing patterns of aging and in predicting the relationship between social role activity and life satisfaction.

Other research has also shown the importance of the psychological dimension. Ryff (1982) suggested that a positive personality growth pattern in earlier years contributes to successful aging. Baum and Boxley (1983) found that "feeling younger" was associated with different dimensions of psychological health.

The attitudes that older people have toward themselves and others are another important consideration. Dobson et.al. (1979) found that life satisfaction was related to measures of self-esteem and anomia among the elderly. Still other researchers (Acuff, 1970 and Mitchell, 1980) have been interested in measuring the quality and meaning of the lives of senior citizens, as an indicator of their overall attitude adjustment.

Health. Good health is a crucial factor in a person's life at any age but especially as one ages chronologically. In later life, the possibility of declining health becomes more prevalent. Gubrium (1972:282) stated that health was

one resource which affected the aged person's behavioral flexibility. Shanas and Maddox (1985:696) said that health and illness affect an elderly individual's ability to perform basic personal tasks. Brody and Kleban (1983) reported that the elderly suffer from a variety of symptoms ranging from fatigue/weakness to mental health symptoms and worries in that order. Preston and Mansfield (1984) showed a relationship between stress and poor health in a study of rural elderly people.

Health status has been seen to have an impact on the decision to retire. Sickles and Taubman (1986) found perceived health status to be one of the crucial variables in retirement decision making. In contrast Wolfe (1985) suggested that many older people decide to take advantage of early retirement while they still perceive themselves in good health.

The health dimension also has an impact on personal adjustment in old age. Shanas and Maddox (1985:692) again stated that the loss of autonomy, due to physical impairment, has a negative impact on the self evaluation and life satisfaction of the elderly. Mitchell (1980) also found health to have a relation to life satisfaction among retired people. George and Landerman (1984) found a moderate and robust relationship between self-rated health and subjective well-being among older individuals. Results of a path model also indicated that self reported health was one of the best predictors of life satisfaction.

### Old Age as a Focal Point

In listing the main assumptions of this model earlier in this chapter it was stated that a person carries with them a life "history" of all the accumulated factors as they enter into old age. "Old age" is loosely defined in the model as starting at some indefinite chronological point. Societal tradition has typically viewed age sixty-five as a transition point entering into old age because that has been the common age of retirement. In the increasing trend of early retirement, sometimes in the mid fifties, chronological age becomes only one indicator of aging. In this model retirement will be viewed as the main transition point for entering into "old age".

As a person moves into the old age category, all the factors discussed in this model are seen to intensify in impact on a person's life. Internal factors such as health and psychological well-being are subject to increasing vulnerability as old age advances. All the macro external influences become more important, as for example, whether or not housing and income are adequate. Good social support systems are necessary for coping with both the increased physical and social psychological stresses. Havinghurst (1954) said that great changes occur between the ages of fifty and seventy-five. Some roles intensify and others diminish. Rosow (1973) has spoken of the problem of role loss in old age. Beck (1982) stated that the elderly are



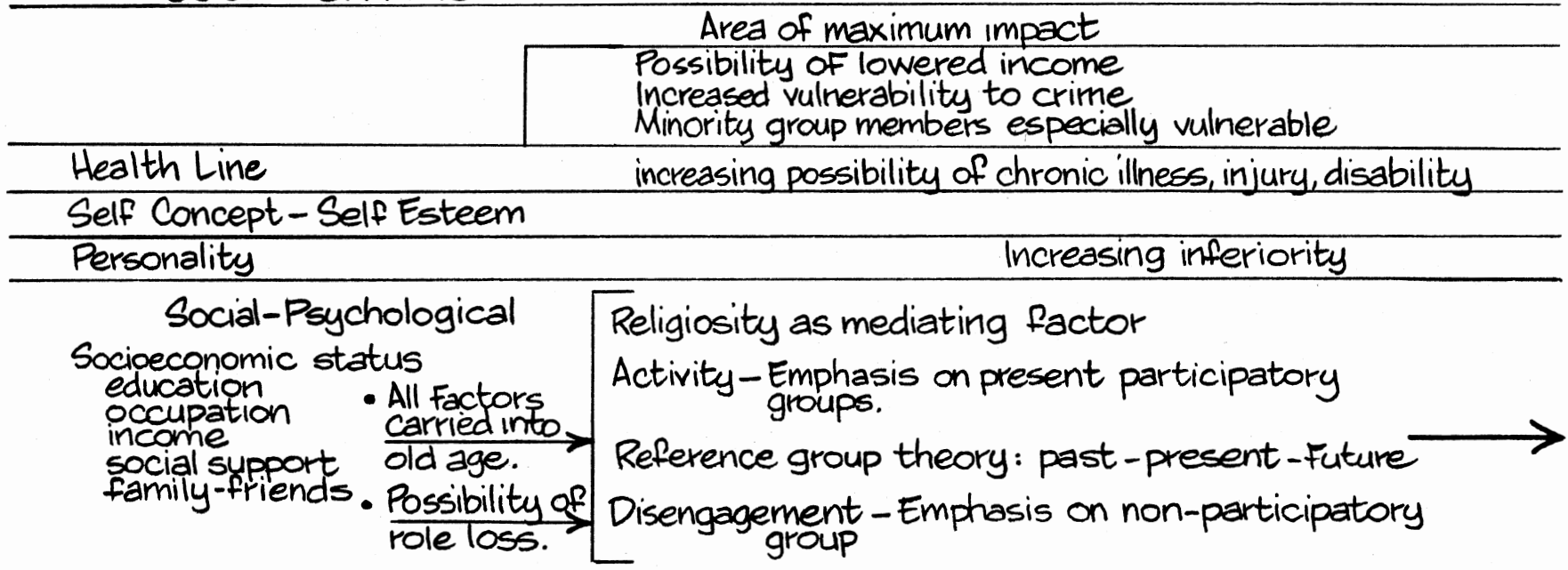
more likely to experience many types of stress including relocation, death of friends and loved ones and problems in health.

The impact of the variables on an individual are seen to be cumulative. Each factor will exert some influence on the person in old age or more specifically after retirement. The influence of the factors is not viewed to be time sequenced, but rather they are seen to operate simultaneously on each individual. Some factors may exert more influence than others on the lives of given individuals. To this extent the model could be used to assess an individual life history of a person. In the broader sense the model focuses on the old age category and retirement as shown in Figure II, page 56.

Each person's life course is unique and so therefore are their old age and retirement. At the same time social gerontological theories assume that social forces impact on people. Identifiable patterns of aging are seen to typify groups of people. These patterns of aging may be explained by different theoretical perspectives. Fontana (1977), in his qualitative study, used three different theories to explain patterns of aging which he found among the groups of elderly he studied.

The life course model assumes that several different social gerontological theories could be applicable and can be synthesized together at some points. An earlier section in this chapter showed how some of this synthesis could

## SOCIO-ENVIRONMENTAL



## SOCIO-CULTURAL

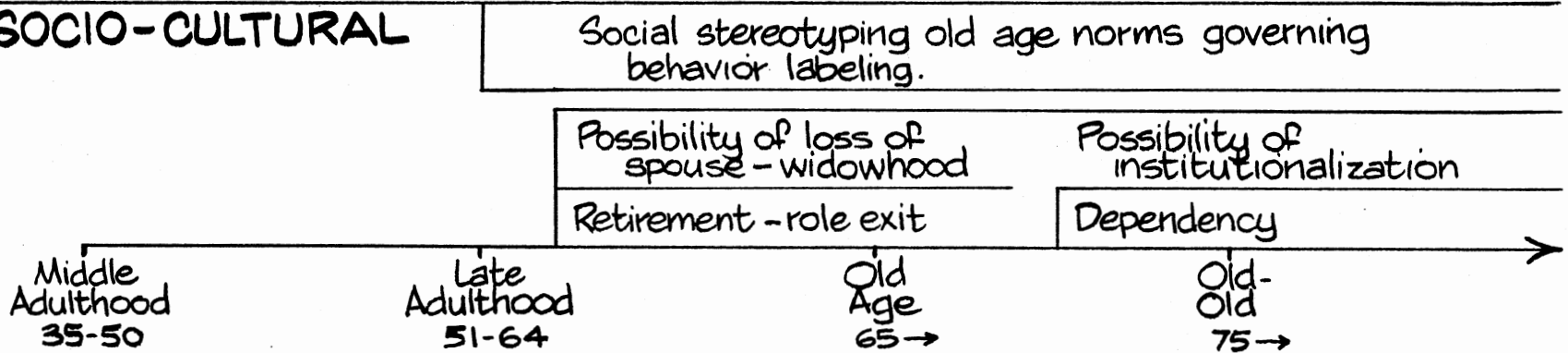


Figure 2. Old Age Section of the Life Course Model

occur. Figure II also depicts the appropriateness of concepts from several theories.

In the life course model, old age is negotiated through a system of "age norms" that society tends to place on elderly people. Neugarten (1968:143) stated that, "Age norms and age expectations operate as prods and brakes upon behavior, in some instances hastening an event, in others delaying it". Roth (1963) has said that three kinds of age norms can be discussed in studies of industrialized societies. These are permission, proscription and prescription with regard to role entries and exits, timetables and norms dealing with other kinds of age-appropriate behavior. The age norm structure serves to set people apart in the category of old age through major role transitions and the application of stereotypes and labeling.

Role Transitions in Old Age. As an individual enters into the final phase of the life course he/she is faced with numerous transitions and role changes. Many of these changes have negative implications. Elderly people face the possibility of losing personal, economic and political power in our society. The aged also begin to experience role loss which may increase stress and impact upon coping resources and life satisfaction (Elwell,1981). Rosow (1973) said that there were no ready structural compensations for social losses due to aging. Blau (1981:195) has stated that many

studies show a cumulative decline in morale according to the number of major role exits a person experiences. The highest proportion of those exhibiting low morale is among the retired and widowed.

Role exit is often accompanied by role loss in the major transition points of the life of an aged person. Blau (1981) has identified retirement and widowhood as two such major transition points. Widowhood, often the biggest role change for women in our society, can have an isolating effect on an individual. The death of a partner may cut the surviving spouse off from the deceased person's friends and family. It may also eliminate the association with married couples that was previously enjoyed by the spouse with his/her former partner (Blau,1981:37-38). Retirement (Blau,1981:31-33) is seen as a more demoralizing experience for men who lose their important position as bread winner of the family. Retirement is seen to disrupt many job related relationships and signify the loss of group affiliations.

Other transitions can take place as a person moves toward life termination. A person may become increasingly dependent on others due to health or financial reasons. Disability or sickness could lead to further exclusion from roles and activities. For some, institutionalization acts as a final separation from all "useful" activities as judged by society.

Old Age Stereotyping. The old age phase of life may also have a negative impact on individuals because of the effects of stereotyping or labeling. Butler (Achenbaum, 1985:144) was given credit for coining the term "ageism" in 1968. Ageism can be seen as the systematic stereotyping of and discrimination against people because they are old. In a study by Frank Nvessal (1982) it was suggested that the language used to depict the elderly is overwhelmingly negative. this includes negative connotative words as well as specific reference words.

The application of labeling theory is also appropriate in showing how additional social pressures are put upon people as they enter old age. Bengston and Kuypers (Bengston,1977:47-48) stated that an "individual's sense of self...and his orientation to competence are related to the kind of social labeling and valuing he is experiencing." Referring to Zussman's concept of social breakdown syndrome, they further explained that there is a link between the susceptibility of the elderly person, negative labeling and the development of psychological weakness.

As old age progresses another label may be applied. Baizerman and Ellison (1971) related that a diagnosis of senility could act as a negative label. Physicians, lawyers and family members then begin to structure their perception of the person on the basis of that label.

While the implications of role transitions and labeling in old age are largely negative, there is the

possibility of countering those effects. Blau (1981:199) said that persons with a greater number of role resources were able to withstand the demoralizing effects of role exits better. In another study (Brubaker and Powers, 1976) the concept of the stereotyped old was examined. They found that the acceptance of either a negative or a positive stereotype by the aged was related to objective indicators of old age as well as subjective definition of self. They also stated that an individual with a positive self concept will select elements supporting a positive stereotype of old age, congruent with self opinion. In this way negative old age stereotyping could be resisted.

#### Summary

This chapter began with a review of the most prevalent theoretical perspectives in social gerontology. A theory synthesis section endeavored to show how several perspectives might fit together at different points. The remainder of the chapter was devoted to the explication of a conceptual model, based primarily in life course theory, but seen as broad enough to include aspects of other theoretical stances. A main focus was on the old age portion of the model. Retirement was given as a major role transition point for men entering into old age status. The topic of "adjustment to retirement" can be addressed from this framework. The cumulative impact of each factor mentioned is seen to impact on a man's retirement adjustment.

## CHAPTER III

### RETIREMENT LITERATURE REVIEW

#### Introduction

##### The Historical Perspective

Retirement as a phenomenon in society has been a latecomer to the historical scene. Atchley (1976:6) stated that nearly all the research on this subject has only gone on since 1950. Graebner (1980:11) has said that in 1828 the word retirement was not applied exclusively to the elderly. Retirement (Atchley, 1976:10) is a creation of the industrial society. It emerged as a result of changes brought about in the industrial revolution. Prior to its emergence (around 1850) people simply worked until they could not do so anymore.

Today retirement has become an established institution in American society. It has become a unique phenomenon associated with massive intergenerational income distribution through the state bureaucracy (Quadagno, 1982:199). In Chapter I, it was established by Atchley (1985) that retirement and early retirement were increasing trends in American society. Retirement can be viewed as an institution because it concerns specific groups, older adults, and the elderly with the accompanying statuses and

roles that have developed in modern society. Atchley (1976:2) defined retirement as the final phase of the life cycle. He further suggested that an essential characteristic of retirement as a social institution are the norms of society allowing an individual to an income without holding a job.

Retirement has emerged to serve the needs of older adults, but also to serve the needs of a capitalistic corporate society. Today the population of retired persons is increasing and people are living longer, therefore having more years in retirement. The trend toward retirement and early retirement is being fostered in many corporate structures. Both private companies and public systems such as schools and government agencies are using early retirement to cope with budgetary problems. As the United States moves into a "post-industrial" era there are many questions raised about the impact of retirement and early retirement on the individuals involved and on society at large.

### Theoretical Framework

The conceptual model given in the previous chapter is the basis for this present study of adjustment to retirement. It shall also serve as the "backdrop" from which to review the retirement literature. Just as aging in general was viewed as a complexity of interrelated variables, so too is retirement. The broad life course



framework allows for an examination of the many issues and topics that have emerged from the retirement literature. The remainder of this chapter will be devoted to a specific review of the most current retirement literature which will serve to give a context for the present study.

### Pre-Retirement Concerns

Research under the retirement heading generally has two broad foci. The first group of topics are concerned with all the variables and processes that precede entering into retirement status. Topics include; the nature of the retirement decision, the governmental and corporate policies affecting retirement, predictors of retirement, preparation for retirement and personal and societal expectations about retirement.

### The Voluntary versus Non-voluntary Retirement Issue

One area that retirement literature has focused on is the decision to retire. One of the more volatile issues debated is the question as to what extent retirement is a voluntary action by the persons involved. Some researchers view retirement in a largely negative light. Zena Blau (1981) argued, for example, that very few retirements are truly voluntary and all have negative consequences.

Some researchers have tried to make a distinction between mandatory and voluntary retirement decisions. Even the process of non-voluntarily retiring employees may rest

on several factors. In one article Leigh (1984:512) stated that companies who have mandatory retirement policies weigh the costs of human capital investment, monitoring costs of the retirement program and personal characteristics of the retirees. Rosen and Jerdee (1982) gave a decision making simulation to two hundred and fifty personnel administrators. Nonjob-related employee characteristics (financial status and social adjustment) were found to affect administrators' recommendations to retire or retain older workers. Continued employment was more often recommended for those employees who were financially troubled compared to those viewed as financially well off. Persons who were perceived to make a poorer social adjustment in retirement were also more likely to be retained. Burkhauser and Quinn (1983:337) argued that mandatory retirement is only one aspect of a broader system that influences an individual's retirement decision.

With the raising of the age of retirement by governmental agencies and the increased awareness of the possibility of age discrimination lawsuits, mandatory retirement may become a thing of the past. What is on the increase, however, is the incidence of early retirement prompted by financial incentives and societal pressures. Hayward (1986) derived data from The National Longitudinal Survey of Older Men, 1973-1981 waves. The sample was restricted to white males who were employed in wage or salaried occupations. Prior to age 62, persons in

occupations requiring social skills were found to be more likely to take early retirement. This was partly explained by the fact that many of those occupations had early retirement options built into the career line. Men within whose occupations manipulative skill was needed were more likely to remain on the job. Perception of adequate pension benefits was found to increase the possibility of early retirement for all occupations (pp.1038-1039). In the same study the early retirement decision for men between the ages of 62-64 was seen as being affected by compulsory retirement regulations and union membership. The researchers concluded that workers approaching 65 begin to realize the limits of their working life and respond by leaving the labor force prior to mandatory retirement (p.1042).

One additional study emphasized a worker's perceptions of control and choice. Kimmel et.al. (1978:375) stated that that while there are a variety of individual and environmental factors operating on the decision to retire, the differences were found to lie in the individual's perception of voluntary choice. Retirees that felt their decision was voluntary were more likely to report positive attitudes and higher life satisfaction compared to those who felt their decision was non-voluntary. The authors suggested from the findings of their research that one of the goals of pre-retirement counseling should be to "promote the individual's perception of retirement as voluntary".

### Retirement Preparation

Another area closely related to the decision making process is use of retirement prepararion programs to help older workers make the transition into retirement. Atchley (1976) has called retirement a "rite of passage" celebrating old roles, but not necessarily preparing people for new roles in society. Studies starting with those by Van Gennepe (1960) have indicated the importance of marking significant life events with ceremony as a way of smoothing the transition. Retirement preparation programs could be useful in laying a foundation for a positive adjustment to retirement.

A recent study (Abel and Hayslip, 1987) investigated locus of desired control and participation in a retirement preparation program. Retirement preparation was found to maintain both the desirability and expectancy of internal control and positive retirement attitudes among the participants. The researchers suggested that this type of program could provide a context within which a person's attitudes and preparation for retirement could be assessed. This framework would tend to help stabilize feelings of control and fend off attitudes of uncertainty about the future (p.166).

Another study (Evans et.al., 1985) examined anticipatory involvement and proximity to retirement. The basic finding was that as proximity to retirement drew closer,

pre-retirement involvement increased. Attitude toward retirement did not appear to have any impact on this finding. In this case preretirement involvement did not mean enrollment in a formal retirement program. The researchers suggested that the more socially institutionalized retirement becomes, the more it should have it's own socialization and transition procedures. The findings indicated that the closer men got to retirement the more they would informally begin preparing on their own (p.373).

It would seem that the more preparation a person could make before retirement, the greater the possibility of adjustment after retirement. Some research has shown, however, that people may not be taking full advantage of formal retirement preparation programs. Evans et.al. (1985) found that while 38% of their panel study of 816 male workers had access to formal preretirement programs very few took advantage of them. Only 18% of 46 workers within two years of retirement said they had participated in a program. Beck (1984) found similar results in a survey of older men, ages 60 to 74, taken in 1981. He found that fewer than 4% had participated in a retirement preparation program. The research concluded that few older men have been exposed to programs of this type. Low status, low income workers who might benefit the most, have the least access to such programs. Taken together the findings of these two studies may indicate an area of improvement for companies that are truly interested in the well-being of their employees.

### Impact of Policy and Predictors of Retirement

Social policy, whether on the macro societal level or on the micro level of the workplace, has an impact on the retirement decision process. On the macro level it must be realized that changes in governmental laws and labor force policies can possibly have an affect. Hardy (1982) used data from the National Longitudinal Surveys and an historical perspective to look at shifts in Social Security policies between the years 1969-1975. The retirement rates for older white males were associated with adjustments in policy. Hardy suggested that older people responded to the changes. More liberalized benefits tend to "pull" people into retirement. The strongest shifts were observed for workers with health limitations and those facing compulsory retirement.

The decision to retire is also tied into the structure of the workplace and the possibilities of continuing work into the later years. Individual employer's policies determine the extent of these opportunities. Rosen and Jerdee (1982:112) stated that, "...the greatest opportunities for continued employment beyond traditional retirement ages may be found in organizations with flexible retirement and strong affirmative action programs".

Gustman and Steinmeier (1986) developed a life cycle model to analyze retirement choice as an interplay between personal preferences and financial incentives. Company

policy changes were seen to impact on the retirement choice. Older workers were viewed as making decisions to continue working full-time or to accept part-time work, often meaning a change in jobs and a lowering of financial compensation (p.583). These decisions were sensitive to both individual preferences and company policy which tended to set the parameters for retirement choice.

In another study (Quinn,1981) partial retirement was found to be more prevalent among self-employed workers. the extent of partial retirement was seen to grow with age. The likelihood of partial retirement was correlated with pension eligibility and presence of dependents. Older men who perceived that they did not have adequate benefits or who still had children at home tended to want to continue to work. The nature of the work, self-employment, was seen to be conducive to the possibility of gradual rather than complete withdrawal from work.

Another area of research has dealt with the predictors of retirement. What factors may influence a person to take early retirement for example? Palmore et.al. (1982) have given a theoretical model of factors predicting retirement. Multivariate analysis and multiple definitions of retirement were used to examine data from seven longitudinal data sets. Variables measured include demographic characteristics, socio-economic status, health, job qualities and individual attitudes. One conclusion was that predictors of retirement varied depending on how retirement was defined. The

strongest predictors of objective retirement (men over 65) were socio-economic conditions and job characteristics. For early retirement these two factors plus the subjective factors of self-rated health and attitudes were important. The subjective factors were seen to be the most significant in predicting early retirement (p.733).

#### The Impact of Perceptions by Self and Others

Personal and societal perceptions of work, leisure and retirement also enter into the retirement choice process. The changing expectations of society, for example, have helped make retirement more of an option for the modern worker. Kaplan (1979) has pointed out the subtle decline in the work ethic over the years and the rise of a "leisure ethic." He stated, (p.22) "The encroachment of leisure ideas into the workplace has made transition to retirement easier." David Ekerdt (1986) has suggested a slightly different viewpoint. He maintained that retirement is legitimated in our society on a daily basis. This was partly done by an ethic that esteems leisure that is active and occupied. Ekerdt named this the "busy ethic" because of its emphasis on keeping busy in retirement. Activity in retirement is seen as congruent with the ideals of the work ethic. The busy ethic therefore justifies the leisure of retirement and defends persons in the retirement role. He concluded that this ethic helped individuals adapt to retirement, and it in turn adapts retirement to prevailing



societal values (p.239).

Personal attitudes and values can also affect the retirement decision. Prothero and Beach (1984) studied the "decision action chain" of persons making a decision to retire within two years. One hundred and twenty-five staff employees at a university made up the sample. Workers were asked to state intentions and were followed up two years later. Expectations used to predict intentions were 78% accurate. The researchers also found that workers with positive expectations about retiring were more likely to retire than those with negative expectations. Self-perceptions of other areas including health and post-retirement finances were also found to be important.

Personal perceptions can also be crucial in making the transition from work to retirement. Hooker and Ventis (1984) found a complex relationship between work values, usefulness ratings and satisfaction after retirement. Seventy six retired men and women ages 52-88 comprised the sample in this study. Least satisfied retirees were found to have high work values and perceptions of being involved in less useful activities. Greater satisfaction was associated with low work values and with higher usefulness of activity ratings. Overall it was found that retirees with strong work values were not as active or satisfied in retirement (p.478).

The area of "adjustment to retirement" constitutes the second major area of research to be examined in this literature review.

## Adjustment to Retirement

Researchers and policy makers have been interested in the question of how to maximize the quality of life for retirees. To this end studies have concentrated on trying to determine what factors either predict, or contribute to, retirement adjustment. Many different independent variables have been compared to measures of retiree's "well-being", life satisfaction and so on to find relevant correlations and relationships. Sub-topic areas under this section include; economic well-being, assessment of life satisfaction and the consequences of retirement.

### Economic Well-Being

One of the most crucial areas found in the research literature to be related to retirement adjustment, has been the area of finances. Atchley (1976:121) has said that the biggest single factor affecting adjustment in retirement is perception of income sufficiency. After retirement people are relying primarily on the economic investments of their previous work life to supply their current needs. Lamb and Duffy (1977) have stated that preparation and planning prior to retirement are crucial in insure economic well-being.

Perceptions of availability of economic resources affect workers' decisions about when to retire. Fields and Mitchell (1984) examined data from a survey of workers and their income opportunities They used a formulae to estimate

the economic status of potential retirees. They took into account Social Security earnings, pension benefits and investments. With the use of empirical retirement estimates it was found that people with higher base wealth tend to retire early. Those who expect to gain more by staying on the job longer, retire later. The researchers also concluded that employees tried to extrapolate trends and make forecasts for future income.

Leon (1985) used a recursive life-span model to study the economic status of recently retired workers. A path analysis model took into account family and demographic variables, educational and occupational achievements, position in the economic and social structure and work after formal retirement. Each of these variables related to social class position which in turn helped explain differences in retirement wealth. The direct and indirect effects of the path model explained 65% of the variance in a measure of economic well-being.

In a very recent study (Stoller and Stoller, 1987) it was suggested that the drop in real income at retirement is not accompanied by an increased tendency to spend savings. Older residents in a retirement community were asked how they would use hypothetical \$10 and \$25 weekly income increments. The tendency to save the money was found among most of the residents. For the less well to do residents savings were associated with income inadequacy and security concerns. For the more affluent savings were related to concerns about

health and financial security. The authors stated that older people cannot anticipate their income needs very well because of the uncertainties of longevity and unpredictable expenses. Older persons find more difficulties in trying to re-enter the labor market so they compensate through savings. Their motivation is a reluctance to become a burden to their children when they may need more extensive care (p.315).

Adjustment to retirement has not only been affected by economic factors. The next section explores additional relevant variables.

#### Life Satisfaction and Well-Being

Perceived life satisfaction and well-being should not be seen as associated with just one variable. These indicators of adjustment to retirement are affected by many life course factors.

#### The Transition into Retirement

Earlier in this chapter it was stated that pre-retirement programs could help ease the transition of a person into retirement. In the same way formal programs after retirement could help people make the adjustment. In one study (Bynum et.al.,1978) enrollees in a Senior Adult Educational Program were examined for the impact of the program on their retirement adjustment. The data indicated that the program did help ease the participants from their

occupational role into the retirement role. Participants, who were typically white, middle-class, Protestant and female, were found to have made successful retirement adjustments.

Retirement adjustment has also been related to a person's perceptions of work and retirement. Kremer (1984/1985) found that perceptions of work roles and role loss were important. Retirees adjust by adapting to new roles available to them in retirement and by being able to give up previous work roles gracefully.

In other research (Ekerdt et.al.,1985) life satisfaction was found to be related to length of time in retirement. Cross-sectional data was taken from two hundred and ninety-three male retirees in the Normative Aging Study. A comparison was made of levels of life satisfaction and leisure activities across six month intervals within the first three years of retirement. More recent retirees (0-6 months) were found to be more involved and had higher levels of life satisfaction than those retired for longer periods (13 to 18 months). The authors suggested that the immediate postretirement period is marked by enthusiasm followed by a letdown in the second year of retirement.

### Health

Second only to finances in terms of it's affect on perceived satisfaction is the perception of health. The typical stereotype is that retirement and decline of health

go hand in hand. In a study by Ekerdt and Bosse (1982) contrary evidence was found. One hundred and twelve men, who had retired in 1975 and whom were measured in 1978, were compared to 386 age peers who continued to work (ages 56-67). Only 2% of the retirees claimed that retirement had been detrimental to their health. Overall, retired men's health ratings differed only slightly in comparison to their age peers. Another conclusion to the study was that changes in health have less to do with retirement and more to do with access to medical services at any given time.

Perceived health and life satisfaction have been discovered to be related to activity. Soumerai and Avorn (1983) drew a random sample of 25 experimental and 30 control subjects from a pool of 98 applicants in a demonstration employment program. Program participants worked in park beautification and maintenance activities twenty hours a week for six months. Interviews conducted with participants and control subjects at the end of that time revealed significant positive effects of paid employment on measures of perceived health and life satisfaction.

#### A Multi-variable Phenomenon

Several studies have tried to evaluate life satisfaction and/or well-being as they relate to several factors at the same time. Mutran and Reitzes (1981) conducted a study using data from a national survey of 4254 persons. The research

was originally done by the National Council on Aging in 1974. Variables examined included community involvement, age, health, friendship and marital roles as determinants of identity in old age. Among retire men, a younger identity was associated with well-being. Community activities were seen to have the strongest impact on identity.

In a 1983 study (Doyle and Forehand) persons over age 65 were found to be only slightly less satisfied with their lives than persons aged 40 to 54 and 55 to 64. The main correlates with life satisfaction across all age groups were poor health, loneliness and money problems.

Bauer and Okun (1984) found a stability to life satisfaction in later life. A longitudinal data analysis of life satisfaction scores of retirement community residents aged 66 to 98 revealed a consistency of means over a three year interval. Self-perceived health, contact with friends, and lack of dependence on others tended to predict high life satisfaction levels (p.262).

In one other study (Romsa et.al.,1985) interviews were conducted with three hundred retirees. Retirees' needs were seen to vary according to the stage of retirement they were in. Retirement satisfaction was suggested to be a function of life cycle forces, socio-environmental influences and the degree of fulfilment of Maslow's hierarchy of needs. The latter factor was found to be useful in understanding the recreational needs and behavior of retirees. Environmental

factors, however, were found to have much less impact than suggested by previous research.

Another topic area in the literature is that of the consequences of retirement. This is seen to be a reciprocal relationship of retirement on individuals and on the society as a whole.

### Consequences of Retirement

A great deal of research in this area has focused on the negative consequences of retirement. Walker (1982), in a study done in Great Britain and France, found a link between poverty and retirement. Early retirement was seen as an increasing trend. He suggested that retirement resulted in role loss in a way similar to Blau (1982). He also stated another negative consequence of increased deprivation for persons on a fixed income as the time in retirement lengthened (p.66).

In another study Blank et.al. (1983) administered a ten item yes-no questionnaire to thirty two retirees. Their average age was 69 and the average length of retirement was ten years. The researchers found associations between "empty days", medical care, perceptions of the elders that they were victims and dissatisfaction. In contrast, good satisfaction with retirement was seen to be linked to goal-oriented behavior.



In contrast to research that has indicated the negative consequences of retirement, some studies have emerged to challenge that idea. Palmore et.al. (1984) examined data from six longitudinal data sets to research the consequences of retirement while controlling for preretirement characteristics. They came to several conclusions: (1) little health differences were caused by retirement, (2) retirement has little impact on social activity and (3) there are few affects on attitudes such as life satisfaction. Overall they suggested that most of the negative consequences of retirement were small or insignificant.

In a study mentioned earlier, Ekerdt et.al. (1982) had researched the claims that retirement affected health in a negative fashion. In a related study (Ekerdt et.al.,1983) claims that retirement improves health were explored. Data were compared between men who claimed that retirement had a good effect on health with those who claimed no effect. While some claims were seen to have a medical basis, most retirees probably made claims because of reduced role demands.

Attitudes can be general indicators of adjustment and of the consequences of being in retirement. Atchley and Robinson (1982) studied the relationship between distance from the retirement event and attitudes toward retirement. Their sample consisted of 173 people in the preretirement stage and 176 people who had retired. They found that

attitudes toward retirement were generally positive and were unrelated to the distance from the event in both samples. They further concluded that health and income adequacy were the main predictors of retirement attitudes.

In a study (Keith,1985) of unmarried men and women in retirement, it was found that no socio-economic variable explained significant amounts of variance in retirement attitudes (p.413). Positive preretirement attitudes and withdrawal from the labor force were associated with positive post-retirement attitudes.

In a study with a different emphasis, researchers explored the physical survival rates of persons after retirement. Holloway and Youngblood (1985/1986) studied the survival rates of retirees in a large corporation in the oil industry. After controlling for such factors as age, sex, type of job and job location, differences in survival beyond retirement were still observed. One group died on the average six and a half years after retirement. A second group survived on the average for nineteen years. The researchers indicated the need for further research with additional variables to help explain this phenomenon.

Another area of research that should be mentioned briefly is that of the consequences of retirement on society. Increasingly, gerontological experts are beginning to point out the present and long term consequences of a society that has encouraged early retirement. Walker (1982)

has stated that policies of early retirement result in a loss of tax revenue to society and weakens support for pensions and benefits. Forman (1984) and Alsop (1984) have written articles suggesting other undesirable consequences of early retirement policies. Corporations may be losing valuable and irreplaceable labor and expertise. It remains to be seen if corporate concerns will slow the trend toward early retirement.

#### Demographic Variables and Retirement

Traditionally, research in the area of retirement has concentrated on white working to middle class males. Increasingly research is now broadening it's approach to include various sub-groups of retirees. Comparisons are now being made between men and women, different ethnic groups, different age groups and between people of different socio-economic levels. Researchers are finding that demographic variables have a way of changing the impact of retirement as a life event. The experience of retirement has not been the same across all sub-groups of our society.

#### Male and Female Differences

Women today have joined the work force in record numbers and have begun to retire from full time work in increasing numbers. Studies are starting to show differing patterns of work and retirement for men and women.

O'Rand and Henretta (1982) studied demographic factors as they related to the early retirement patterns of a cohort of unmarried women. The researchers used a life course perspective to view retirement in a longitudinal framework. They suggested from their study that early family and career events tended to reduce the chances of early retirement for women by changing the "timing" of events. For example, having children often delayed women's career entry and affected the amount of time and money put into the company pension plan. They concluded that working women were much more affected by their marital status than working men.

Another study by George et.al. (1984) compared antecedents and consequences of retirement among men and women. Data from two surveys with N's of 1845 and 235 were used for the comparisons. Significant predictors of retirement for men were age, pension coverage, aspects of work history, socio-economic status and health. The only significant predictor of retirement for women was age. The researchers suggested that women's retirement was less predictable because of the intermittent and interrupted nature of work history for cohorts of older women. In terms of the consequences of retirement, positive and negative effects were seen for both men and women.

O'Rand and Landerman (1984) examined women's and men's retirement income status by looking at the Earnings Records of Social Security and the Longitudinal retirement History Study. They found that early family roles have greater

direct and indirect effects on women's preretirement economic status than on men's. These effects presented themselves in the form of costs in retirement dollars. For both men and women, economic well-being after retirement is a result of a lifetime of earnings and retirement investments. Women's work history is seen to be much more influenced by family events. Each child and each year of delay or interruption in full-time labor participation subtracts from women's occupational status and therefore their retirement income (p.40-41).

Szinovacz (1986/1987) found similar results in recent research. He used a sample of 115 women retirees in Florida to examine preferred retirement timing and its impact on retirement satisfaction. While controlling for the factors of age, race, health, leisure interests and other independent variables, only two predictors remained significant. Timing of retirement and preretirement income were shown to have the strongest relation to retirement satisfaction.

Pat Keith (1985) used longitudinal data to conduct a study of work, retirement and well-being across categories of marital status. Men were found to evaluate work more positively than women. There were no differences in attitudes toward retirement by sex. Women reported somewhat greater happiness than did men. Never-married women were found to embrace retirement and also indicated greater happiness than did formerly married women. Part of this

was due to the better economic circumstances at retirement experienced by the unmarried compared to the widowed or divorced.

Dorfman and Moffett (1987) compared the correlates of retirement satisfaction for married and widowed rural women. An increase in voluntary associations and health were predictors in both groups. For married women, financial adequacy and the certainty and frequency of aid from friends was also important. For widowed women, important predictors included maintenance of preretirement friendships and frequency of visits with friends.

There has been a rise in the number of dual worker families. This is another phenomenon that will have an impact on retirement. Henretta and O'Rand (1983) have studied joint retirement using data from the Social Security Longitudinal Retirement History Study. Three patterns of family retirement emerged. The first pattern was that of husband and wife retiring together called joint retirement. In the second pattern (substitution) the wife works longer than the husband. In the third pattern (secondary) the husband works longer than the wife. Both spouses' characteristics were seen to affect the retirement pattern. Economic status, health, age and family composition were found as important demographic factors.

### Ethnicity and Socio-economic Status

Race or ethnicity and socio-economic status are two additional factors to be considered regarding their impact on retirement. Minority group members are disproportionately represented in lower class and lesser paying jobs. Their lower socio-economic status might be assumed to result in a poorer retirement adjustment. One study Fillenbaum et.al. (1985) found mixed answers to this contention. This research compared older white and black workers in poverty, marginal and upper socio-economic conditions. They were interested in examining the determinants and consequences of retirement between these two groups. Data from the Retirement History Survey and The National Longitudinal Survey were used for the comparison. For white men significant determinants were demographic variables, socio-economic status, job characteristics and attitudes. For black men there was less consistent agreement about the categories that are important determinants of retirement. Retirement was found to have few consequences for either blacks or whites except in the areas of health and economics. Blacks and poverty level men were minimally affected by retirement. The authors suggested that for these men government programs and subsidies tended to mitigate the impact of retirement.

Kilty and Behling (1985) focused exclusively on professional workers in another study. Four types of professionals; attorneys, social workers, high school

teachers and college professors made up the sample. Intentions and attitudes toward retirement were examined. Intentions toward retirement were defined in terms of projections about plans to retire and life after retirement. Attitudes toward retirement were measured by three previously developed attitude scales. These dependent variables were studied in relation to six independent variables. Cultural and social forces, alienation, financial planning and choice of retirement life style were found to predict across both intention and attitude dependent variables. Profession was found to have the broadest impact. The researchers stated that the influence of profession was mediated by the age of entry into a particular occupational group. Contrasts were made between the high school teachers who needed smaller amounts of formal education and the other three groups. Alienation was also seen as an important factor. Professionals who were alienated from their work were more likely to retire early or make plans for second careers.

#### Summary

This chapter has served as a review of some of the most current ideas and research in the area of retirement. It can be seen from the wide scope of the research that has been presented that retirement is a very complex phenomenon. Retirement, as a multivariable topic, lends itself well to an examination from a life course framework.



## CHAPTER IV

### RESEARCH METHODOLOGY

#### Introduction

The purpose of this chapter is to present the details of the research methodology used in this study. The first section will be a depiction of the operational framework. Next there will be a thorough examination of the test instrument. The layout of the questionnaire will be described, including the specification of how each variable was measured. The details of scale construction and/or testing will also be discussed. Sampling procedure will be described as well as general sample characteristics. Limitations of the research will be addressed in the next section followed by a presentation of the data analysis methodology. The chapter will conclude with a "statement of hypotheses" section and a summary.

#### Operational Model

In the theory chapter a conceptual model based on a life course framework was presented. From a review of the literature, justification was given for each main component of the model. Since the model seeks to give a framework for

most of the relevant factors and theories dealing with aging/retirement, it is far too unwieldy to be of use in a research capacity. For this reason a life course "operational" framework has been developed to put some of the most salient concepts into testable form.

The life course operational framework shown (Figure Three, page 89) depicts five categories or "dimensions" of important independent variables that are seen as impacting on retirement adjustment. These five dimensions are: social support, activity-disengagement, socio-economic, socio-environmental and health. Two independent variable measures of retirement adjustment are also depicted. These are purpose in life and anomia. Religiosity is presented as an intervening variable. Shown along the bottom of the chart are some variables that could potentially be used as controls in an extended examination of the relationship between the independent and dependent variables. A further explanation as to how these components were measured will be given in the next sections.

#### The Instrument

The instrument used in this study (please see the Appendix) was a questionnaire designed to be totally self administered. The format was such that in most cases an answer could be given by checking a blank or by circling a number or letter combination. Initial instructions on the

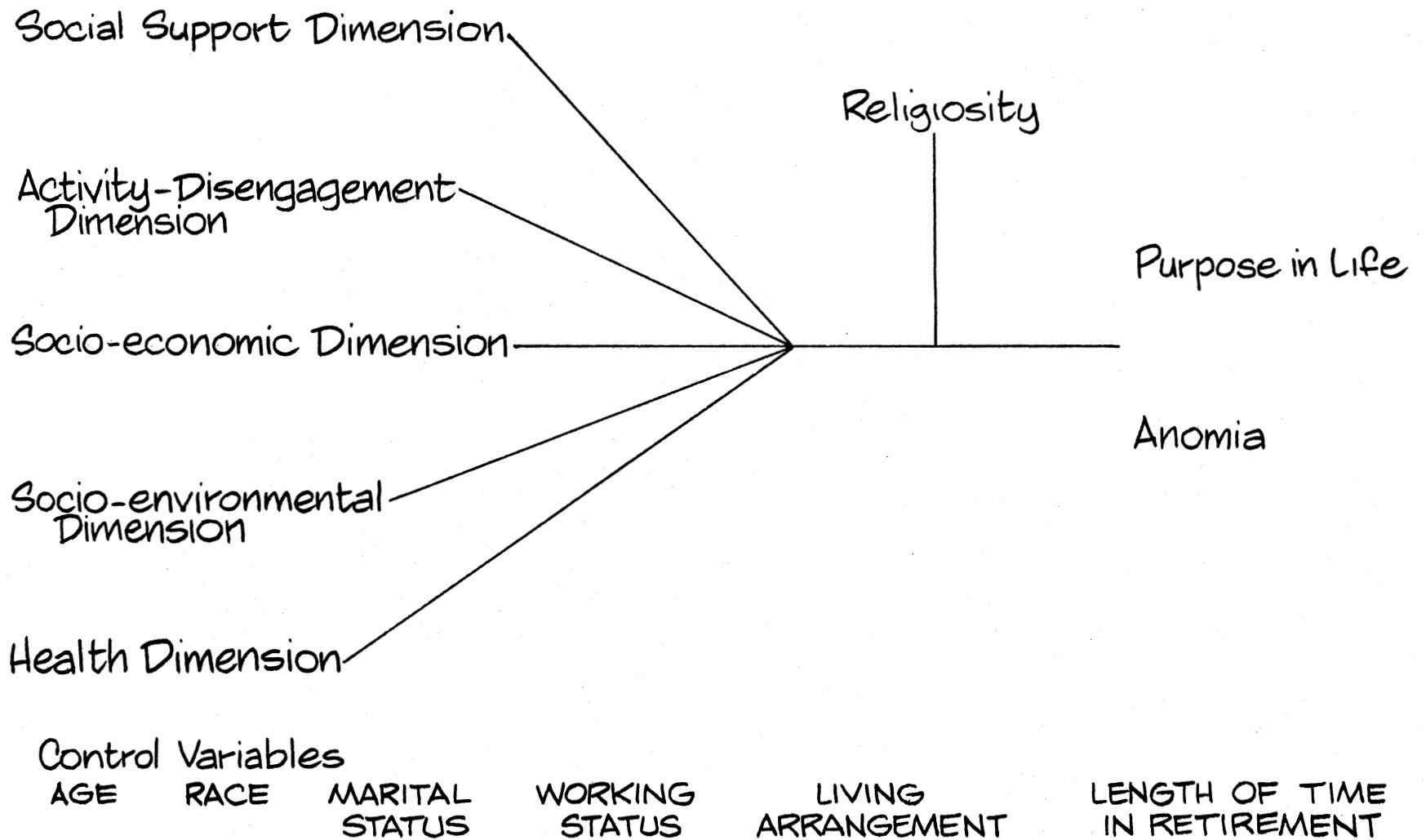


Figure 3. A Life Course Operational Framework

first page explained the purpose of the study and stated the ethical intentions of the research. The participants' anonymity was assured, and they were reminded of the voluntary nature of the survey. The instructions stated that the respondent should feel free to not answer any question that they found offensive or did not understand. Each questionnaire item also contained a brief word of instructions as to the way in which the item was to be marked (write-in, check one, etc.). Several subsections of the questionnaire contained additional clarifying instructions.

The survey contained seventy-two individual items. The basic layout of the questionnaire gave consideration to the impact of sensitive questions and the possibility of the phenomenon of acquiescence occurring. Questions that were seen to be the least sensitive were placed at the front of the survey. The attitude scale measures were placed in the middle and back of the survey. Questions about personal demographic information such as education, occupation, and income, were placed at the end of the questionnaire. Items comprising the anomia and religiosity scales were mixed to try and discourage any automatic response set. Questions were also laid out so as to be readable by both the respondent and later the information coder.

Respondents were not required to give any identifying information. Each questionnaire was given an identifying number code to keep track of which group of respondents to

which it belonged. No other identifying information was gathered on individual respondents.

The following sections will discuss the operationalizing and measurement procedures for each variable and scale included in the instrument. The present research is indebted to previous aging/retirement research by Lewis (1972), Mitchell (1980) and Miller (1981) for providing some of the questionnaire items.

## Variables

### Demographic and Control Variables

Age. Respondents were asked to write in their age at the time of their last birthday.

Race. Respondents were asked to check a blank next to the categories of "Hispanic", "White", "Black", or "Other". If they checked the "Other" category they were also instructed to write in the appropriate ethnic affiliation.

Marital Status. Categories of response for this item were; single (never married), married, remarried, widowed, divorced or separated. There was also an "other" category to cover unforeseen contingencies.

Time Retired. Respondents were asked to write in the amount of time they had been retired from their main occupation in terms of years and months.

Work Status. This question asked if the retirees were presently working. Response categories included: yes,

full-time; yes, part-time; and no.

Retirement Program. This item asked if the respondent had participated in a company sponsored retirement preparation program. Answer categories were: yes; no; and no, my company did not have a retirement preparation program.

Retirement Activities. This question asked about the type of retirement ceremonies that the respondent may have taken part in upon their retirement. Two response categories dealt with the companies formal ceremonial recognition. Two response categories related to informal ceremonies with family and friends. One answer stated, "My company did not do anything special for the retirees". Respondents were instructed to check as many categories as applied to them.

Living Arrangement. Respondents were asked what type of home they lived in. Choices included owning their own home, renting a house, a condominium, a retirement home, an apartment or living with relatives. For the last item they were asked to write in the type of living arrangement with relatives. Another related item asked persons who checked that they lived in an apartment or condominium, to indicate if their complex was strictly for retired people (yes or no).

Living Conditions. This item asked with who the retiree lived. Answers categories included; living alone, with a spouse, spouse and children, living with other relatives, living with someone other than relatives or living with

children/grandchildren.

Number of Friends. Retirees were asked how many close friends they had. Four categories ranging from "None" to "More than six" were used.

Extent Religious. This was a subjective indicator of the extent to which the respondents identified themselves as religious. Four categories of response ranged from "non-religious" to "very religious".

Religious Label. Respondents were asked to write in what specific church, religion, or denomination of which they were a member if applicable.

#### Independent Variables

This section contains a list and description of all the items that were considered part of the five dimensions making up the independent variable measures.

Contact with Family and Friends. Four questions were asked of the respondent in this area. Two questions dealt with contact with family members and two concerned contact with friends. One type of question asked about how often family or friends visited or were visited personally by the retiree. The other type of question asked how often the retiree was in contact with family or friends by telephone or letter. Each question had nine possible categories that could be checked ranging from "less than once a year" to "every day".

Pre-retirement Activities. Retirees were instructed to think back to age forty or five to ten years before their retirement. They were then directed to five types of organizations or activities and asked how often, on the average, they were involved with each of them. Each of the five categories of activities/organizations had nine possible responses that could be indicated. These ranged from "less than once a year" to "every day".

Post-retirement Activities. Retirees were asked how often they were involved in five types of activities or organizations. The five types of organization/activities and the range of response categories was the same as for the pre-retirement activities mentioned above.

Education. Respondents were instructed to check the highest level of education they had achieved. Seven levels of education were given in eight response categories. The lowest category was "did not finish elementary school". The highest categories were "received doctoral or other professional terminal degree".

Occupation. Retirees were asked to check the category which best described their occupation before they retired. Nine categories were given ranging from "unskilled worker" to "professional requiring an advanced degree".

Pre-retirement Income. Respondents were presented a scale from one to five. One was labeled "under \$10,000" and five was labeled "over \$50,000". They were instructed to circle the number most closely representing their average



yearly income before retirement.

After Retirement Income. Respondents were given the same scale as in the pre-retirement income question. They were asked to circle the number most closely representing their average yearly income after retirement.

Total Worth. Respondents were asked to estimate their total economic assets by circling a number on a scale from one to six. One was labeled "under \$25,000" and six was labeled "over \$300,000".

Location Time. Retirees were asked how long they had lived in their present location (community, town or city). Seven response categories ranged from "less than one year" to "all my life".

Location Rank. Retirees were asked to rank the location (community, town or city) that they lived in on a scale of four responses from "a poor place to live" to "an excellent place to live".

Home Rank. Respondents were asked to rank their immediate neighborhood, rental complex or retirement home etc. on a scale ranging from "a poor place to live" to "an excellent place to live".

Health. Two items were used to measure health. One question asked if the retirees health was good enough to do all the things they would like to do. Response possibilities ranged from "My health is so poor I have a hard time doing anything" to " Yes, I can do everything I want to do". A second question asked respondents to rate their health

compared to others of the same age. Response possibilities ranged from "much worse" to "much better".

### Dependent Variables

Purpose-in-Life Test. The Purpose-in-Life (PIL) instrument was developed by Crumbaugh and Maholich (1963, 1964, 1968). It was designed to measure an individual's "meaning" in life, the goals around which he/she integrates life. The researchers also stated that the aim of the PIL was to detect "existential vacuum" (Crumbaugh and Maholich, 1969). The instrument was based on concepts derived from the work of Frankl. Frankl (1966, 1967, 1969) stated that the primary motive of man is the "will to meaning". That is to say that people seek to find meaning and purpose in human existence. When people fail to find a meaning or purpose to their lives they experience a state of "existential vacuum". This condition was seen as a state of emptiness and possibly eventual frustration which might lead to a form of neurosis. An existential vacuum was not seen as an abnormality as such, but rather a human condition which Frankl thought the result of the modern age in which we live.

The PIL has been used in research with various groups of people, including samples of aged persons. Retirees (Acuff and Gorman, 1968; Acuff and Allen, 1970; Lewis, 1972; Bynum et.al., 1978) have specifically been studied using the PIL. In the present study the PIL was used as a phenomenological indicator of adjustment to retirement.

The PIL consists of three parts: A, B and C. Only Part A, however, is objectively scored. This is the only part which was used in this study. Part A of the PIL Test is a twenty item attitude scale. Each statement in the scale is scored from a "1" to a "7". A one is indicative of "low purpose" and a seven of "high purpose". Each item in the scale is a statement which the respondent answers by circling the appropriate number response. The first and seventh responses have adjectives written underneath as part of the descriptors of that statement. The fourth number always is indicated as "neutral" on the scale.

The first item on the scale is worded in this way: "I am usually bored:". Under number one on the scale are the words "completely bored", while under number seven are the words "exuberant, enthusiastic". The remainder of the statements are worded in a similar fashion. The complete scale used may be seen in the Appendix.

Anomia Scale. The second dependent variable used in this study was a measure of anomia. Srole (1956) developed a scale which he felt reflected a person's integration into the social field. Anomia was seen by Srole as an individual's generalized awareness of social malintegration or "self-to-others alienation". The Anomia scale measures a sense of belongingness compared to a sense of alienation.

The Anomia scale originally consisted of five items. Later four additional items were added. In this research one item was erroneously left off of the questionnaire. The

eight items used in this research were judged consistent enough to use as a scale, as is indicated in the section on scale analysis (p.99). Each scale item was a statement accompanied by a Likert type set of response possibilities. These response possibilities ranged from "strongly agree" to "strongly disagree". The responses were scored a one for "strongly disagree" to a five for "strongly agree". Low scores were seen as indicative of low anomia and high scores of high anomia.

#### Intervening Variable

Religiosity Scale. Religiosity is defined in this study as the degree to which religious beliefs guide a person's behavior. The Religiosity Scale is an attitudinal scale, designed by Fagin (1973). The scale consisted of six statements regarding the beliefs and practice of religion. Each statement was accompanied by a Likert set of response possibilities. These response categories were exactly like those used for the Anomia Scale items.

In order to counter the possible phenomena of response set, the items from the Anomia Scale and the Religiosity Scale were mixed together in random fashion.

### Scale Building and Testing

The scales used in the independent variable measures were built and tested using Pearson's  $r$  correlation and the principal components factor analysis. Existing dependent and intervening variable scales were tested in this research using principal components factor analysis. Carmen and Zeller (1979:60) have suggested that items should load at a minimum of .30 or greater on the first factor to be included into a scale. This criterion has generally been adopted for this research.

### Social Support Dimension

The four questions regarding contact with family and friends were originally going to make up one scale. The results of factor analysis clearly indicated that two scales would be more appropriate. One scale was derived from the mean of two contact with children items. The second scale was created using the mean of two contact with friend items. The child contact items were strongly related with a  $+0.86$  correlation, significant at the  $.0001$  level. The friend contact items were correlated at moderate strength,  $+0.47$ , at a  $.0001$  level of significance. These two scales made up the social support independent variables. The item analysis is presented in Table I on page 100.

TABLE I  
ITEMS AND FACTOR LOADINGS FOR THE  
SOCIAL SUPPORT SCALES

Items	Factor1 Loadings	Factor2 Loadings
How often (on the average) do your children or grandchildren personally visit with you or you with them?	.96	.01
How often (on the average) are you in contact with your children or grandchildren by telephone or letter?	.96	.00
How often (on the average) do your friends personally visit with you or you with them?	.04	.86
How often (on the average) are you in contact with your friends by telephone or letter?	.06	.86

Activity-Disengagement Dimension

Five post-retirement activity items were used to make up this independent variable measure. The scale was created by taking the mean of the five items, after the items had been factor analyzed. Table II below shows that each item loaded above a minimum criterion of .30. No other factors emerged as the result of the analysis.

TABLE II  
ITEMS AND FACTOR LOADINGS FOR THE  
POST-RETIREMENT ACTIVITY SCALE

Item	Factor1 Loadings
How often (on the average) were you involved in civic organizations (ex. political activities, Lion's club).	.60
How often (on the average) were you involved in volunteer activities (ex. church, hospital or service organizations).	.74
How often (on the average) were you involved in educational activities (ex. college courses, educational seminars).	.64
How often (on the average) were you involved in occupational related organizations (ex. unions, professional organizations).	.47
How often (on the average) were you involved in hobbies and entertainment (ex. crafts, games, carpentry, reading).	.66

### Socio-economic Dimension

Two questions, one on after retirement income and the second on total economic worth, were first correlated together. A high positive correlation of .82, significant at the .0001 level was obtained for the two items. The mean of these two items together comprised a third item measuring total income.

One question measuring education, and another measuring occupation, were then analyzed to determine if they could comprise a scale. The three items were found to be correlated moderate to high in a positive direction. The income correlation with occupation was .47. Education correlated with income, .36. Occupation was correlated with education, .65. All three correlations were significant at the .0001 level. The three items also loaded very high on a factor analysis. The mean of the three items together was then used to comprise the socio-economic scale. Table III on page 103 summarizes the statistical analyses of this scale.



TABLE III  
 ITEMS AND FACTOR LOADINGS FOR THE  
 SOCIO-ECONOMIC SCALE

Items	Factor1 Loadings
Which of the following best describes your occupation before you retired? (nine categories)	.89
Please check your highest level of education. (eight categories)	.83
The mean of these two items: Please circle on the above scale (\$10,000-50,000) the number most closely representing your average yearly income after retirement. Please circle on the scale below (\$25,000-\$300,000) the number most closely representing your total worth.	.72

### Socio-environmental Scale

Three questions were correlated and factored together to determine if they could comprise a scale. One question was regarding the amount of time the retiree had lived in their present location. A second question asked the respondent to rate their location as a place to live. The third question dealt with ranking of the immediate neighborhood. The two location ranking items had a correlation of positive .65 together at a .0001 level of significance. The time in location item did not correlate at all with the neighborhood ranking item and only moderately with the other location item. In addition, only the two location ranking items loaded well on the first factor of a factor analysis. Results of the analysis, can be seen in Table IV, on page 105. Therefore, the socio-environmental scale was comprised of the mean of the the two location rank items.

TABLE IV  
ITEMS AND FACTOR LOADINGS FOR THE  
SOCIO-ENVIRONMENTAL SCALE

Items	Factor1 Loadings
How long have you lived in the location (community, town, city) you now live in?	.06
Would you rank the location (community, town, city) you now live in as: (poor - excellent place to live)	.87
Would you rank your immediate (neighborhood, rental complex, retirement home, etc.) as: (poor - to excellent place to live)	.92

#### Health Dimension

The two subjective health questions were positively correlated together with a .58 correlation. The mean of these two items combined comprised the Health scale.

#### Purpose-in-Life Scale

Previous research by Crumbaugh and Maholick (1964) and Crumbaugh (1968) has established the validity and reliability of the Purpose-in-Life (PIL) measure. Some years ago, Crumbaugh (1968) established construct validity by correctly predicting the PIL means on research involving four "normal" groups in the population. He was also able to predict, to a lesser extent, the order of means for psychiatric populations. Criterion validity was established

through correlating PIL scores with ratings of purpose and meaning which therapists assessed in their patients and which ministers assessed in their parishioners. The Pearson's  $r$  for the therapists' ratings and PIL scores was .50. The correlation between ministers' ratings and PIL scores was .47. In the same research, Crumbaugh found a split-half (odd-even) reliability of .85 using Pearson's  $r$  correlation. Crumbaugh and Maholick (1964) also found a split-half reliability of .81 using Pearson's  $r$  correlation.

Based on the above findings the PIL scale used in this study was expected to load well on the first factor. A principal components method of factor analysis derived five factors from the scale. All items except one, loaded above a minimum criterion level of .30. Because of the established past reliability and validity of this scale, and the fact that the loading was in the expected direction (+.24), it was decided to retain the item in the scale. In the process of putting together the questionnaire, the next to last and last items on the twenty item scale were erroneously combined. This item loaded well above the minimum criterion (.70), so it was also retained in the scale. It should be noted that the wording of this item is still in line with the wording of the other items as can be seen in Table V. For the purposes of this study the mean of PIL items one through nineteen comprised the individual respondent scores on this dependent variable. Factor loadings for each item are reported in Table V. on pages 107 and 108.

TABLE V  
ITEMS AND FACTOR LOADINGS IN THE  
PURPOSE-IN-LIFE SCALE

Items	Factor Loadings
I am usually: completely bored - exhuberant enthusiastic	.67
Life to me seems: always exciting - completely routine	.55
In life I have: no goals or aims at all - very clear goals and aims	.69
My personal existance is: utterly meaningless without purpose - very purposeful and meaningful	.67
Every day is: constantly new and different - exactly the same	.71
If I could choose, I would: prefer never to have been born - like nine more lives just like this one	.60
After retiring: I am doing some of the exciting things I've always wanted to do - I am loafing the rest of my life	.46
In acheiving life goals I have: made no progress whatever - progressed to complete fullfillment	.64
My life is: empty, filled with despair - running over with exciting things	.73
If I should die today, I would feel that my life has been: very worthwhile - completely worthless	.69
In thinking of my life, I: often wonder why I exist - always see a reason for being here	.79
As I view the world in relation to my life the world: completely confuses me - fits meaningfully with my life	.57

TABLE V (Continued)

Items	Factor1 Loadings
I am a: very irresponsible person - very responsible person	.24
Concerning man's freedom to make his own choices, I believe man is: absolutely free to make all life choices - completely bound by limitations of heredity and environment	.49
With regard to death I am: prepared and unafraid - unprepared and frightened.	.43
With regard to suicide, I have: thought of it as a way out - never given it a second thought.	.41
I regard my ability to find a meaning, purpose, or a mission in life as: very great - practically none.	.65
My life is: a source of pleasure and satisfaction - a painful and boring experience	.81
I have discovered: no mission or purpose in life - clear cut goals and a satisfying purpose.	.70

#### Anomia Scale

Robinson (1970:172) has reported that researchers' examinations of Srole's Anomia scale have found the original five item scale to be unidimensional and satisfying the requirements of a Guttman type scale. The eight items were expected to load a minimum of .30 on the first factor in a principal components factor analysis. The results listed in

Table VI below, have supported the justification of the use of these items as a scale. For later statistical analyses, the mean of items the eight items was used as the score for each respondent on the Anomia Scale.

TABLE VI  
ITEMS AND FACTOR LOADINGS  
IN THE ANOMIA SCALE

Items	Factor1 Loadings
Most public officials (people in public offices) are not really interested in the problems of the average man.	.43
Nowadays a person has to live pretty much for today and let tomorrow take care of itself.	.57
In spite of what some people say, the lot of the average man is getting worse, not better.	.67
It's hardly fair to bring children into the world the way things look for the future.	.70
These days a person doesn't really know whom he can count on.	.69
Most people don't care what happens to the next fellow.	.73
Next to health, money is the most important thing in life.	.57
To make more money there are no right and wrong ways, only easy and hard ways.	.69

### Religiosity Scale

The Religiosity Scale, originally developed by Fagin (1973), has not been used extensively. One previous study (Bourdette and Dodder, 1976) found that the six items comprising the scale loaded moderately well (range .31-.53) on factor one of an unrotated factor analysis.

In this study Religiosity Scale six items were also compared using a factor analysis. All items except the sixth were found to load highly on the first factor. The sixth item still met the minimum requirement of being above .30.

The mean of the six items was used as each respondent's score on the Religiosity Scale. Results of the item analysis are shown in Table VII on page 111.



TABLE VII  
ITEMS AND FACTOR LOADINGS  
IN THE RELIGIOSITY SCALE

Items	Factor1 Loadings
I frequently feel very close to God in prayer, during public worship, or at important moments of daily life.	.85
I try hard to carry my religion over into all my other dealings in life.	.75
I know that God answers my prayers.	.89
Religion is especially important to me because it answers many questions about the meaning of life.	.89
My religious beliefs are what really lie behind my whole approach to life	.90
The psychiatrist rather than the theologian can best explain the phenomena of religious experience.*	.49

\*reverse scored item

## The Sample

### Sampling Procedure

When this project was in its initial stages of conception, the original intent was to do research on the impact of early retirement. This researcher tried to gain access to five hundred employees who had taken early retirement the previous spring and summer in one major Tulsa company. While the idea for the project was accepted at the local level by the personnel office, it was ultimately rejected by the company's legal department. For possible questions of legality, they did not want an outside researcher to have information on former employees. This was in spite of assurances on part of the researcher of the privacy and anonymity of the respondents. Faced with this dilemma, the research focus broadened to include retired men of whatever age and number of years in retirement.

Given that the research was unfunded, and the researcher could not afford a large expense in collecting the information, it was decided to use a self-administered survey. Babbie (1986:231-234) has indicated two strengths of this method as being cost effectiveness and reliability. The latter strength is supported by the standardization of the question items.

The target population for this study became retired men in Tulsa, Oklahoma and the surrounding area. In order to get access to as many groups of retirees as possible, it was

decided to use the "snowball technique" of making contacts and letting those contacts lead to others and so on.

A goal of collecting 175 completed surveys was established. Out of this number it was expected to generate between 140 to 150 usable surveys. This number was thought to be reasonable, given the type of data collection methods employed.

A system of formal and informal contacts was used to gain access to retired men through several different groups and in some cases individual contacts. An initial contact was made with the Tulsa Area Agency on Aging. Through this agency questionnaires were distributed to retired men attending nutrition center programs in Tulsa, Creek and Osage counties. Additional contacts made with the following organizations also provided retired men to fill out the survey; A chapter of the American Association of Retired Persons, a retired American Airlines employees group, a retirement apartment complex, members in a local community club, and senior citizens classes at an Assembly of God and a Southern Baptist church. A few surveys were also collected using personal contacts.

Data collection proceeded from June - October of 1987. Because the researcher did not have direct access to all the groups, a variety of methods were used to gather the data. The questionnaire was designed to be totally self-administered as would have been the case if this had been

an exclusively mailed out sample. Direct access to respondents was therefore not necessary to obtain completed surveys. Through the Tulsa Area Agency on Aging, packets of questionnaires were given to the directors of nutrition center programs. They in turn, over a period of several weeks, located retired men in their respective programs to fill out the surveys. The procedure was similar in the American Airlines employees group, the community club group, and in the two church groups. Either participants or directors of groups acted as liasons to pass out, collect and return completed surveys. Contacts were briefed on the nature of the research and were told to ask potential respondents if they would be willing to fill out an anonymous questionnaire "for a student doing doctoral research at Oklahoma State University". All other instructions were contained in the questionnaire itself. A small number of surveys were completed through individual contacts as well. No contact person was used to fill out a questionnaire themselves. All respondents were unknown to the researcher personally.

Direct contact was made with two groups. Questionnaires were administered directly by the researcher to the retirement housing group. Telephone contact was made with the director of a local American Association of Retired Persons chapter. Through the director, a list of retired men's names were obtained. With the consent of the director each of these men was called by phone and asked if they

would be willing to complete a survey. Surveys were then mailed to the men who answered in the affirmative, along with a stamped self-addressed envelope.

At the end of the data collection period, 167 surveys had been obtained. Twenty-four surveys were thrown out of the final sample for having large sections of non-response on the items. For example, eighteen of the surveys from the nutrition centers were discarded because of questions on one or more scales not being filled out. A final N of 143 comprised the analytical sample. A complete breakdown of the sample numbers is given in Table VIII on page 116.

#### Sample Description

As can be seen from the sampling procedure, several types of groups of retired men were accessed for this research. Generally speaking, a broad range of socio-economic strata were represented among the different groups. The two church groups comprised a specific "religious sub-set" in the sample.

According to demographic characteristics the ages of the respondents ranged from forty-nine to ninety-one years, with the average age being just over seventy. Respondents were typically white, married with the median amount of time in retirement being six and a quarter years. Respondents were distributed throughout all categories of education but tended to be concentrated in the high school

and below categories. Occupations tended to fall in the skilled and semi-professional categories. Also the majority of retirees had after retirement incomes of approximately \$20,000 and less yearly. Table IX on page 117 gives a listing of the characteristics mentioned.

TABLE VIII  
SAMPLE DESCRIPTION

Retirees Group	Surveys Obtained	Surveys Used in Sample
Nutrition Centers		
Tulsa County	25	23 (16.08%)
Creek County	24	16 (11.19%)
Osage County	27	19 (13.29%)
Personal Contacts	13	13 (9.10%)
American Association of Retired Persons	16	15 (10.49%)
Community Club	10	8 (5.60%)
American Airlines Retired Employees	20	20 (13.99%)
Assembly of God	15	14 (9.79%)
Southern Hills Bapt.	9	8 (5.60%)
Retirement Apartments	8	7 (4.90%)
	<u>167</u>	<u>143 (100%)</u>

TABLE IX  
 DEMOGRAPHIC AND DESCRIPTIVE CHARACTERISTICS  
 OF A SAMPLE OF RETIRED MEN

Characteristic	Sub-sample N's	Range	N*
Age	70.3 yrs. (average)	49-91 yrs.	142
<u>Race</u>			
Hispanic	1 (.007%)		
White	134 (94.37%)		142
Black	7 (4.93%)		
<u>Marital Status</u>			
Single/divorced separated	9 (6.34%)		
Married	134 (78.17%)		142
Widowed	22 (15.49%)		
<u>Education</u>			
Elementary school only	21 (14.89%)		
High school graduate	63 (44.68%)		
Two years of college	26 (18.44%)		141
Bachelor's degree	19 (13.48%)		
Post-grad. degree	12 (8.51%)		
<u>Occupation</u>			
Unskilled/semi-skilled	17 (12.06%)		
Service/skilled	50 (35.46%)		
Semi-professional	26 (18.44%)		141
Owner/professional	34 (24.11%)		
Executive/graduate degree	14 (9.93%)		
<u>After Retirement Income</u>			
Under \$10,000	39 (29.55%)		
Approx. \$20,000	48 (36.36%)		
Approx. \$30,000	30 (22.73%)		132
Approx. \$40,000	8 (6.06%)		
Over \$50,000	7 (5.30%)		
Time Retired	6 yrs. 3 mo. (median)	2 mo.- 26 yrs. 5 mo.	142

\*N's vary because of non-response on some items by some respondents.

### Limitations of Methodology

As with any research the present study had to deal with certain limitations. Babbie (1986:232-234) has pointed out some of the weaknesses of using the survey approach. For example standardized questions are seen as getting at the "least common denominator" in regard to social life and attitudes. Surveys can not deal with the context of social life. The questions may be more contrived or artificial than would reflect a truer picture of social life. Attitude measures are viewed by Babbie as self-reports of "recalled past actions" (p.233). Survey research, according to Babbie, is also weak on validity, because the questions can only approximate social life, not actually reflect it. In addition, a one time case study has limitations in regard to attempting to establish trends, or examining changes in important variables over time.

Another limitation in this study was the necessity of working through contacts. Working through contacts to obtain completed surveys may have hampered the control as to how those questionnaires were administered. Working through third parties also stretched out the amount of time that it took to acquire a reasonable sample size.

These limitations, however, are no greater than those faced in doing a mail-out survey. In a mail-out survey the researcher also lacks control over how the instrument is



filled out. The response rate for mailed-out surveys is also typically one-quarter to one-half of all the surveys that were mailed. It could be argued that if this study had used a mail-out procedure, three to five hundred surveys would have had to have been sent out to obtain the number of surveys that were actually obtained (N=167).

The nature of the sample has also limited the amount of generalization that can be made from it. An ideal statistically valid sample would have been some form of random sampling procedure which would have gotten at a larger number of the retired men in the Tulsa area.

In reviewing the retirement research literature, there were many examples of the use of non-random sampling procedures. Typically, only secondary data analysis of large national studies have provided random samples to work with. The use of a non-random sample in this study should not hamper the contribution it could make to the study of retirement adjustment.

#### Methods of Data Analysis

Answers for each survey were first coded by hand on to a coding sheet. The coded strings were then checked for large blocks of non-response, particularly on the scaled items. Based on this examination, twenty-four surveys were

eliminated from the sample. The final sample N was 143.

Data analyses then proceeded using the Statistical Analytical Systems (SAS) computer software. A command file specifying variable names and the location of variables was then established. Command procedures for creating the scaled variables were also coded. The data string codes were then typed into the data file. Non-responses on individual items were coded with a decimal point so that response would not be included in the statistical analyses.

An initial output of a hardcopy of the inputted data strings was obtained. The data was generally examined for coding errors. In addition, five surveys were chosen at random and their respondent written answers were compared to the coded string information. Frequency distribution tables for all variables were also created and checked for accuracy of values. Initial N's, means and standard deviations were obtained for a few test variables and examined for accuracy.

Initial statistical procedures included the use of Pearson's r correlation technique and the principle components method of factor analysis in order to build and/or test scales. Pearson's r correlation and two regression procedures, the general linear model and the stepwise model were then used to test the appropriate hypotheses. The secondary hypothesis under each independent variable dimension was tested using a one-way analysis of variance procedure to compare the levels of religiosity across the levels of the independent variable on the PII

scale. The SAS PROC RANK GROUPS procedure was used to divide the independent variable scales into levels for comparison purposes. The socio-environmental, child contact, friend contact and religiosity scales were each divided into low and high levels. The socio-economic, activity in retirement and health scales were divided into low, medium and high levels. Results of the hypotheses testing are reported in the next chapter.

#### Statement of Hypotheses

An examination of the research literature has indicated that each of the five independent variable dimensions should have an impact on retirement adjustment. The general expectations in this study were that each independent variable would be positively related to purpose-in-life and negatively related to anomia. In addition it was expected that retirees with higher religiosity would have higher purpose-in-life than those with low religiosity.

### Overall Hypotheses

1. In a linear regression model the independent variable measures of socio-economic status, health, activity, socio-environment and social support will account for a significant proportion of the variance in the dependent variable measures of Purpose-in-Life and Anomia.
2. The higher the religiosity the higher the purpose-in-life.
3. The higher the purpose-in-life the higher the amount of anomia.

### Dimensional Hypotheses

#### Social Support

1. The higher the contact with family and friends, the higher the purpose-in-life.
2. The higher the contact with family and friends, the lower the amount of anomia.
3. Retirees with high religiosity will have greater purpose-in-life than persons with low religiosity, across all levels of contact with family and friends.

### Activity-Disengagement

1. The higher the amount of activity, the higher the purpose-in-life.
2. The higher the amount of activity, the lower the amount of anomia.
3. Retirees with high religiosity will have greater purpose-in-life than those with low religiosity, across all levels of activity.

### Socio-economic

1. The higher the socio-economic level, the higher the purpose-in-life.
2. The higher the socio-economic level, the lower the amount of anomia.
3. Retirees with high religiosity will have higher purpose-in-life than those with low religiosity, across all socio-economic levels.

### Socio-environment

1. The higher the socio-environmental scale score, the higher the purpose-in-life.

2. The higher the socio-environmental scale score, the lower the amount of anomia.

3. Retirees with high religiosity will have higher purpose-in-life than those with low religiosity, across all socio-environmental scale levels.

### Health

1. The higher the health scale score, the higher the purpose-in-life.

2. The higher the health scale score, the lower the amount of anomia.

3. Retirees with high religiosity will have higher purpose-in-life than those with low religiosity, across all levels of health.

### Summary

This chapter has depicted the research methods used in this study. A conceptual model was first presented as the foundation for the hypotheses testing. The instrument was discussed including the operational procedures for all variables and scales. Data collection procedures were explained and a general description of the sample was given. Statistical data analysis techniques were presented. Finally, a listing of the hypotheses to be tested was given.

## CHAPTER V

### RESEARCH FINDINGS

#### Introduction

The hypotheses presented in the previous chapter form the operational basis for testing aspects of the operational model. In the model, which was also presented in the research methods chapter, five independent variable dimensions were seen as being related to two dependent variable measures. In general, the five independent variable measures are expected to account for a significant proportion of the variance in the two dependent variable measures. In addition, each independent variable dimension is expected to relate positively with purpose-in-life and negatively with anomia.

Religiosity was suggested as an important intervening variable in the model. It is expected that religiosity and purpose-in-life will be positively related. Purpose-in-life and anomia are also expected to be positively related. There will also be a further examination of religiosity and each independent variable dimension on purpose-in-life. It is expected that retirees with high religiosity will have higher purpose-in-life than those with low religiosity at

every level of each independent variable measure.

In this chapter the results of the test of each separate hypothesis will be given.

### Overall Hypotheses

#### Hypothesis One

This hypothesis was an examination of the overall model. It was stated that in a linear regression model, the five independent variable measures of socio-economic level, health, activity level, socio-environment and social support would account for significant proportions of the variance in purpose-in-life and anomia.

Purpose-in-Life. Using a general linear models regression procedure an R-Square of .2069 was obtained at the .0001 level of significance. This led to the acceptance of the first hypothesis in relation to purpose-in-life. Results of the procedure are given on page 127 in Table X.

Anomia. A general linear models regression produced an R-Square value of .2149 at the .0001 level of significance. Hypothesis one was also accepted in relation to anomia. Results of this procedure are given on page 128 in Table XI.



TABLE X

SOURCE, DEGREES OF FREEDOM, SUM OF SQUARES, MEAN SQUARE,  
F-RATIO, R-SQUARE AND SIGNIFICANCE LEVELS FOR SIX  
INDEPENDENT VARIABLE MEASURES ON PURPOSE-IN-LIFE

Source	DF	SS	MS	F	P
Model	6	18.88	3.15	5.91	.0001
Error	136	72.34	.53		
Total	142	91.22			R-Square = .21
		Type I SS	F	P	
Socecon	1	6.51	12.24	.0006	
Health	1	7.82	14.69	.0002	
Actret	1	2.67	5.02	.027	
Socen	1	1.87	3.51	.063	
Chilcont	1	.014	.02	.88	
Frencont	1	.00	.00	.98	

Similar results were found in using a stepwise regression procedure. In both the purpose-in-life model and the anomia model, only four variables met a .15 significance level criterion, set by the SAS regression program, and were entered into the regression equation. The four variables of the PIL model, entered in terms of most variance accounted for were: health, socio-economic level, activity level and socio-environment. In the Anomia model the four variables, entered in terms of most variance accounted for were: socio-economic level, socio-environmental level, child contact and health. In both of the stepwise regression models, 21% of the variance was accounted for at a significance level of .0001.

TABLE XI

SOURCE, DEGREES OF FREEDOM, SUM OF SQUARES, MEAN SQUARE,  
F-RATIO, R-SQUARE AND SIGNIFICANCE LEVELS FOR  
SIX INDEPENDENT VARIABLES ON ANOMIA

Source	DF	SS	MS	F	P
Model	6	16.45	2.74	6.16	.0001
Error	135	60.10	.45		
Total	141	76.56			R-Square = .21
		Type I SS	F	P	
Socecon	1	11.32	25.43	.0001	
Health	1	1.31	2.94	.09	
Actret	1	.05	.10	.75	
Socen	1	1.86	4.18	.04	
Chilcont	1	1.54	3.46	.07	
Frencont	1	.38	.85	.36	

### Hypothesis Two

Hypothesis two stated that the higher the religiosity, the higher the purpose-in-life. A positive relationship of .40 was found at a .0001 level of significance, using Pearson's r correlation method. This hypothesis was accepted on that basis.

### Hypothesis Three

This hypothesis predicted a positive relation between purpose-in-life and anomia. Based on a finding of a negative correlation of .20 the hypothesis was rejected.

### Dimensional Hypotheses

The first two hypotheses under each independent variable dimension were tested using Pearson's r correlation technique. The criteria for acceptance of an hypothesis was a correlation in the expected direction, with a .05 or less level of significance. The third hypothesis under each dimension was examined using a one way analysis of variance. Again a .05 level of significance was adopted as the criterion for acceptance of the hypothesis.

#### Social Support

Two scaled independent variables were examined in relation to the dependent variables under this dimension. The scales were: contact with children and contact with friends.

#### Hypothesis One

Hypothesis one stated that the higher the contact with family and friends, the higher the purpose-in-life. Small, non-significant correlations of  $-.01$  and  $.05$ , were found for family contact and PIL and friend contact and PIL. This hypothesis was rejected.

#### Hypothesis Two

This hypothesis stated that the higher the contact with friends and family, the lower the amount of anomia. Child

contact had a non-significant correlation of  $-.15$ , with purpose-in-life. Friend contact had a small, non-significant correlation of  $.08$ . The second hypothesis was also rejected.

### Hypothesis Three

Retirees with high religiosity were expected to have greater purpose-in-life than those with low religiosity across all levels of contact with family and friends. A comparison of means (Table XII, page 131) suggested a difference between high and low religiosity categories. One way analysis of variance tests confirmed a significant difference between means at each level of contact. Results of these tests are in Table XIII on page 132. This hypothesis was confirmed for each level of family and friend contact.

### Activity-Disengagement

#### Hypothesis One

It was expected that the higher the amount of activity, the higher would be the purpose-in-life. A positive correlation of  $.26$  was obtained at a  $.001$  level of significance. The hypothesis was therefore accepted.

Hypothesis Two

This hypothesis stated that the higher the amount of activity, the lower the amount of anomia. A small correlation of  $-.06$  was obtained, but did not meet the criterion for significance. This hypothesis was rejected.

TABLE XII

A COMPARISON OF MEANS ON THE PURPOSE-IN-LIFE SCALE  
BY LEVELS OF CHILD CONTACT AND FRIEND CONTACT  
ACROSS LEVELS OF RELIGIOSITY

Contacts	Religiosity		F-Ratio	
	Low	High		
Child Contact	Low N=36	5.44	5.91**	6.51
	High N=36	5.39	5.78**	
Friend Contact	Low N=34	5.40	5.80**	4.56
	High N=38	5.44	5.88**	

\*\*Significant difference at  $p=.05$  or below.

Hypothesis Three

Retirees with high religiosity were expected to have higher purpose-in-life than those with low religiosity, across all levels of activity. Tests indicated that the hypothesis could be confirmed at low and medium levels of activity, but rejected at the high level of activity. Table XIV on page 133 and Table XV on page 134 summarize the results.

TABLE XIII

SOURCE, DEGREES OF FREEDOM, SUM OF SQUARES, MEAN SQUARE, F RATIO AND SIGNIFICANCE LEVELS FOR MODELS OF PURPOSE-IN-LIFE BY RELIGIOSITY AND LEVELS OF CHILD AND FRIEND CONTACT

Source	DF	SS	MS	F	P	Type of Contact
Religiosity	1	3.72	3.72	6.51	.01	Low Child
Error	68	38.92	.57			
Total	69	42.64				
Religiosity	1	2.69	2.69	4.20	.04	High Child
Error	70	44.80	.64			
Total	71	47.49				
Religiosity	1	2.91	2.91	4.56	.04	Low Friend
Error	69	44.00	.64			
Total	70	46.90				
Religiosity	1	3.51	3.51	6.07	.02	High Friend
Error	69	39.91	.58			
Total	70	43.43				

TABLE XIV  
 A COMPARISON OF MEANS ON THE PURPOSE-IN-LIFE  
 SCALE BY LEVELS OF ACTIVITY ACROSS  
 LEVELS OF RELIGIOSITY

Activity Levels	Religiosity		F-Ratio
	Low	High	
Low	5.06 N=23	5.60** N=24	4.21
Medium	5.54 N=22	5.97** N=22	5.25
High	5.62 N=27	5.96 N=24	

\*\*Significant difference at  $p=.05$  or below.

### Socio-economic

#### Hypothesis One

This hypothesis said that the higher the socio-economic level, the higher would be the purpose-in-life. A positive correlation of .27 was found between socio-economic level and purpose-in-life. This was significant at .001. The hypothesis was accepted.

Hypothesis Two

This hypothesis stated that the higher the socio-economic level, the lower the amount of anomia. A correlation of negative .38 was obtained, significant at the .0001 level. The hypothesis was accepted.

TABLE XV

SOURCE, DEGREES OF FREEDOM, SUM OF SQUARES, MEAN SQUARE F-RATIO AND SIGNIFICANCE LEVELS FOR MODELS OF PURPOSE-IN-LIFE BY RELIGIOSITY AND LEVELS OF ACTIVITY

Source	DF	SS	MS	F	P	Activity Level
Religiosity	1	3.38	3.38	4.21	.05	Low
Error	45	36.12				
Total	46	39.50				
Religiosity	1	2.00	2.00	5.25	.03	Medium
Error	42	16.04				
Total	43	18.04				
Religiosity	1	1.50	1.50	2.89	.10	High
Error	49	25.38				
Total	50	29.87				

Hypothesis Three

Retirees with high religiosity were expected to have higher purpose-in-life than those with low religiosity,



across all socio-economic levels. While observable differences existed at each level (refer to Table XVI below), there was a significant difference between means only at the low socio-economic level. The hypothesis is accepted at the low level and rejected at the medium and high levels. Results are indicated in Table XVII on page 136.

TABLE XVI  
A COMPARISON OF MEANS ON THE PURPOSE-IN-LIFE  
SCALE BY SOCIO-ECONOMIC LEVELS ACROSS  
LEVELS OF RELIGIOSITY

Socio-economic Levels	Religiosity		F-Ratio
	Low	High	
Low	5.04 N=23	5.65** N=22	7.00
Medium	5.54 N=25	5.84 N=28	
High	5.64 N=24	6.06 N=20	

\*\*Significant difference at  $p=.05$  or below.

TABLE XVII

SOURCE, DEGREES OF FREEDOM, SUM OF SQUARES, MEAN SQUARE,  
F-RATIO AND SIGNIFICANCE LEVELS FOR MODELS OF PURPOSE-  
IN LIFE BY RELIGIOSITY AND SOCIO-ECONOMIC LEVELS

Source	DF	SS	MS	F	P	Socio-economic Level
Religiosity	1	4.08	4.08	7.00	.01	Low
Error	43	25.09				
Total	44	29.17				
Religiosity	1	1.13	1.13	2.14	.15	Medium
Error	51	26.88				
Total	52	28.01				
Religiosity	1	1.86	1.86	3.08	.09	High
Error	42	25.41				
Total	43	27.27				

### Socio-environment

#### Hypothesis One

Hypothesis one said that the higher the socio-environmental scale score, the higher the purpose-in-life. A positive correlation of .26 was obtained at the .001 level of significance. The hypothesis was accepted.

#### Hypothesis Two

This hypothesis stated that the higher the socio-environmental score, the lower the amount of anomia. A

negative correlation of .38 was obtained, significant at the .0001 level of significance. This hypothesis was accepted.

### Hypothesis Three

Retirees with high religiosity were expected to have higher purpose-in-life than those with low religiosity, across each level of the socio-environmental scale. Significant differences between means were found at both the low and high levels of the socio-environmental scale as reported in Table XVIII below and Table XIX on page 138.

TABLE XVIII

A COMPARISON OF MEANS ON THE PURPOSE-IN-LIFE SCALE BY SOCIO-ENVIRONMENTAL LEVELS ACROSS LEVELS OF RELIGIOSITY

Socio-environmental Levels	Religiosity		F-Ratio
	Low	High	
Low	5.26 N=44	5.68** N=43	6.06
High	5.66 N=28	6.10** N=29	5.45

\*\*Significant difference at  $p=.05$  or below.

TABLE XIX

SOURCE, DEGREES OF FREEDOM, SUM OF SQUARES, MEAN SQUARE, F RATIO AND SIGNIFICANCE LEVELS FOR MODELS OF PURPOSE-IN-LIFE BY RELIGIOSITY AND SOCIO-ENVIRONMENTAL LEVELS

Source	DF	SS	MS	F	P	Socio-environment Level
Religiosity	1	3.87	3.87	6.06	.02	Low
Error	85	54.25				
Total	86	58.12				
Religiosity	1	2.49	2.49	5.45	.02	High
Error	53	24.24				
Total	54	26.73				

### Health

#### Hypothesis One

Hypothesis one stated that the higher the health scale score, the higher the purpose-in-life. A positive correlation of .31 was obtained at the .0002 level of significance. The hypothesis was accepted.

#### Hypothesis Two

This hypothesis stated that the higher the health scale score, the lower the amount of anomia. A correlation of negative .15 was found, in the expected direction, but was not significant at the minimum .05 level. This hypothesis was rejected.

Hypothesis Three

Retirees with high religiosity were expected to have higher purpose-in-life than those with low religiosity, across all levels of health. An observable difference in means was seen at all levels. There was however, only a significant difference between means at the high health level. Hypothesis three was accepted at the high health level and rejected at the low and medium levels. Results of the analyses may be seen in Table XX below and in Table XXI on page 140.

TABLE XX

A COMPARISON OF MEANS ON THE PURPOSE-IN-LIFE SCALE BY LEVELS OF HEALTH ACROSS LEVELS OF RELIGIOSITY

Health Levels	Religiosity		F-Ratio
	Low	High	
Low	5.17 N=24	5.63 N=22	
Medium	5.51 N=28	5.74 N=24	
High	5.58 N=20	6.13** N=24	9.51

\*\*Significant difference at  $p=.05$  or below.

TABLE XXI

SOURCE, DEGREES OF FREEDOM, SUM OF SQUARES, MEAN SQUARE, F RATIO AND SIGNIFICANCE LEVELS FOR MODELS OF PURPOSE-IN-LIFE BY RELIGIOSITY AND LEVELS OF HEALTH

Source	DF	SS	MS	F	P	Health Level
Religiosity	1	2.50	2.50	3.31	.08	Low
Error	44	33.23				
Total	45	35.73				
Religiosity	1	.67	.67	1.07	.31	Medium
Error	50	31.11				
Total	51	31.78				
Religiosity	1	3.21	3.21	9.51	.004	High
Error	42	14.18				
Total	43	17.39				

### Summary

Hypotheses for this research were tested using three statistical procedures. These were: the general linear models regression procedure, the Pearson's r correlation technique and a one way analysis of variance procedure. The results of the various analyses were given in this chapter with conclusions regarding each hypothesis tested. The results of these tests are further summarized in Table XXII on pages 141 and 142.

TABLE XXII  
SUMMARY OF HYPOTHESES TESTING RESULTS

Hypothesis	Test	Statistic	P	Result
PIL Model	Regress.*	R-Square .21	.0001	Accept
Anomia Model	Regress	R-Square .21	.0001	Accept
PIL and Religiosity	Corr.**	r= .40	.0001	Accept
PIL and Anomia	Corr.	r= -.20	***	Reject
PIL and Chilcont	Corr.	r= -.01	***	Reject
PIL and Frencont	Corr.	r= .05	***	Reject
Anomia and Chilcont	Corr.	r= -.15	***	Reject
Anomia and Frencont	Corr.	r= .08	***	Reject
Religiosity and Low Chilcont	Anova#	F= 6.51	.01	Accept
Religiosity and High Chilcont	Anova	F= 4.20	.04	Accept
Religiosity and Low Frencont	Anova	F= 4.56	.04	Accept
Religiosity and High Frencont	Anova	F= 6.07	.02	Accept
PIL and Activity	Corr.	r= .26	.001	Accept
Anomia and Activity	Corr.	r= -.06	***	Reject
Religiosity and Low Activity	Anova	F=4.21	.05	Accept
Religiosity and Medium Activity	Anova	F=5.25	.03	Accept
Religiosity and High Activity	Anova	F=2.89	.10	Reject

TABLE XXII (Continued)

Hypothesis	Test	Statistic	P	Result
PIL and Socecon	Corr.	r= .27	.001	Accept
Anomia and Socecon	Corr.	r= -.38	.0001	Accept
Religiosity and Low Socio-economic Level	Anova	F=7.00	.01	Accept
Religiosity and Medium Socio- economic Level	Anova	F=2.14	.15	Reject
Religiosity and High Socio-economic Level	Anova	F=3.08	.09	Reject
PIL and Socen	Corr.	r= .26	.001	Accept
Anomia and Socen	Corr.	r= -.38	.0001	Accept
Religiosity and Low Socio- environmental Level	Anova	F=6.06	.02	Accept
Religiosity and High Socio- environmental Level	Anova	F=5.45	.02	Accept
PIL and Health	Corr.	r= .31	.0002	Accept
Anomia and Health	Corr.	r= -.15	***	Reject
Religiosity and Low Health Level	Anova	F=3.31	.08	Reject
Religiosity and Medium Health Level	Anova	F=1.07	.31	Reject
Religiosity and High Health Level	Anova	F=9.51	.004	Accept

\* General Linear Regression \*\* Pearson's r correlation  
 \*\*\* Result not significant at p=.05 or below # One way  
 analysis of variance.



## CHAPTER VI

### SUMMARY AND DISCUSSION

#### Chapter Summary

Chapter One of this research began with an introduction on the background and development of retirement as an institution in the United States. Changes and societal forces leading to the development of the retirement institution were examined. It was suggested that an increasingly aging and long-lived population was one contributing factor. Changes in ideology, from a work oriented to a more leisure oriented society have contributed to a climate more accepting of retirement as an option. The impact of technology was discussed in relation to both positive and negative impacts upon aged individuals. Corporate and economic forces were examined in terms of their impact on retirement policies. Government and historical social changes were reviewed in relation to retirement. The state of retirement today, as a result of the interplay of all the various factors, was presented.

A statement of the basic problem of the research was given. The general intent of the study was to examine factors related to the adjustment of men to retirement.

A statement of expected contributions was made. It was the intent of this research to contribute to the theoretical knowledge of aging by proposing a conceptual model based on life course theory. In addition the overall study is expected to contribute information regarding retirement adjustment. The use of Purpose-in-Life and Anomia as dependent variables was seen as a unique contribution. Religiosity as an intervening variable was also seen as unique in the literature.

Chapter Two began with a review of several main gerontological theories. Theories presented were: disengagement theory, activity theory, symbolic interaction theory, role theory, reference group theory, labeling theory, subcultural theory, continuity theory, age stratification theory and life course theory. Exchange theory was also mentioned in the context of disengagement theory. A theory synthesis section was presented, describing ways in which different theories might interrelate.

Also in Chapter Two was a presentation of a conceptual model based on life course theory. The model included many factors identified in the gerontological literature as important to aging/retirement. Main divisions of components in the model were the socio-environmental factors, the socio-cultural factors, social-psychological factors and factors internal to a person such as health and personality development. Each individual factor under these major divisions was presented and justified by a review of the

gerontological literature.

Chapter Three was a review of the current literature in research on retirement. The life course conceptual model was suggested as an appropriate theoretical backdrop for the literature review. A wide variety of relevant topics were reviewed. Under the heading of "Pre-retirement Concerns", these topics were discussed: voluntary versus non-voluntary retirement, retirement preparation, the impact of policies on retirement, predictors of retirement, and the impact of perceptions of self and others on retirement. A second major area concerned "Adjustment to Retirement". This section included such topics as: economic well-being, life satisfaction and well-being, transition into retirement, perceived health, retirement as a multi-variable phenomenon and the consequences of retirement. A final "Demographic Variables" section explored retirement in relation to ethnicity, sex differences and social class.

Chapter Four started with the presentation of an operational framework, which contained the major variables to be examined in the study. Five dimensions of independent variables were given. These were: the social support dimension consisting of contact with children and friends, the activity - disengagement dimension, the socio-economic dimension, the socio-environmental dimension and the health dimension. Purpose-in Life and Anomia were stated as the two dependent variables. Religiosity was given as an important intervening variable. Several relevant control variables

were also given in the framework.

An explanation of the test instrument was given including the way in which variables were operationalized and scales were constructed and/or evaluated.

The sampling procedure was described and the general characteristics of the sample were given. Limitations of the research procedures was also discussed. Statistical procedures used to test the hypotheses were given.

In a final section of the chapter, the hypotheses to be tested were stated. Overall hypotheses dealt with the overall impact of the five independent variables on the two dependent variables. It was expected that there would be a significant amount of variance accounted for in both a purpose-in-life and anomia regression models. The relationship between purpose-in-life and anomia and purpose-in-life and religiosity was also explored. Purpose-in-life was expected to relate positively with both religiosity and anomia.

Three hypotheses were given under each independent variable dimension category. The first hypothesis stated an expected positive relationship between the independent variable and purpose-in-life. The second hypothesis stated an expected negative relationship between the independent variable and anomia. A third hypothesis under each dimension suggested that retirees with high religiosity would have higher purpose-in-life across all categories of the independent variable.

Chapter Five was a presentation of the results of the hypothesis testing. Each separate hypothesis was re-stated and the specific statistical results were given to indicate the acceptance or rejection of the hypothesis. A summary of the statistics and conclusions of each test were given in Table XXIII on pages 141 and 142.

## Discussion

### Results of the Hypotheses Testing

An examination of both a PIL and an Anomia regression model produced significant results. In each model twenty-one percent of the variance was accounted for. In a stepwise regression procedure for the PIL model, four variables met a .15 significance level criterion to be entered into the model. The four variables accounted for the total variance of twenty-one percent. In order of importance these variables were: health, socio-economic level, activity and socio-environmental level. In a stepwise regression procedure for the Anomia model, four variables also were seen to account for the twenty-one percent of the variance. These four variables were: socio-economic level, socio-environmental level, child contact and health.

The PIL was seen as a measure of a more internal "psychological" state of retirees. The intent was to measure meaning and purpose in life. It was interesting to note that another internal measure, that of perceived health was the

variable that accounted for the most variance in the model. This was also born out in the correlational hypothesis between health and PIL. A moderately strong, positive association of .31 was found between the two variables. The socio-economic measure was also found to have a moderately, strong correlation with the PIL. A positive correlation of .27 was obtained between the two measures. Activity and PIL were positively correlated (.26) together as were PIL and the socio-environmental scale (.26). These findings were very much in line with previous research cited earlier in this study, which suggested the importance of these independent variable areas in regard to retirement adjustment.

The Anomia model differed somewhat from the PIL model. In the stepwise regression procedure, the socio-economic measure was given as accounting for the largest amount of the twenty-one percent of the explained variance. Anomia and socio-economic level were negatively correlated (.38). A person's socio-economic level is an indication of their social standing. It might be seen as a reflection of their "success" in the world. Anomia, conversely, is an indicator of a person's estrangement from his/her social environment. In that recognition the findings make sense. People who have done well status wise and socially are going to have more of an investment in their social world. People lower down the socio-economic ladder may indeed have experienced more of life's frustrations and less success, therefore more anomia.

In the Anomia model, the socio-environmental measure, contact with children and health accounted for approximately three percent, two percent and one percent of the variance in that order. Socio-environment was negatively correlated (.38) with anomia. Neither child contact nor health were significantly correlated with anomia, although they were found to be moderately correlated in the predicted direction (-.15).

Purpose in life was hypothesized to be positively related to anomia. The reasoning behind this hypothesis came from Frankl's original conceptions. Purpose in life, based in what Frankl called the "will to meaning" was thought to have an origin in, and reliance on, something outside the person. Despite negative life circumstances, such as Frankl's horrible experiences in a concentration camp, purpose and meaning in life could be present. Anomia on the other hand was suggested by Srole to be a measure of the estrangement of the person from society. It was thought that people might have purpose in life despite the existence of anomia. The findings in this study, however, showed a moderate negative correlation between the two, (-.20). This seems to indicate that the two concepts are opposite of one another. A person who has purpose and meaning in their life will feel less estranged from their social surroundings. People answering the statements on the PIL instrument are possibly relating to their life circumstances more than the

original concept had indicated. At best Crumbaugh and Maholick have tried to measure a concept which is somewhat hard to define. Their purpose-in-life measure might be seen to stretch between the "otherworldliness" of Frankl's ideas and the concept of anomia which has sociological roots.

Another major area of concern in this research was regarding the impact of religiosity. The general contention was that retirees with high religiosity would have higher purpose-in-life than retirees with low religiosity across all levels of the independent variable being examined. The results indicated some support for this notion under each of the five dimensions. PIL scores were significantly higher for high religiosity retirees on both low and high socio-environmental levels. Under the health dimension high religiosity retirees had higher PIL scores on the high health level. High religiosity retirees had higher PIL scores on low and high levels of both the child and friend contact scales. In relation to the activity dimension, high religiosity retirees had higher PIL scores on both the low and medium levels of activity. High religiosity retirees on the low socio-economic level also had higher PIL scores than low religiosity retirees. This section has summarized the significant mean differences found in the research. In referring back to the various mean comparison tables in the research findings chapter, it can be seen that there are at least observable differences between the means in most categories.



Religiosity was suggested to be an important intervening variable in relation to retirement adjustment. Several studies by Moberg (1951,1953,1956,1965), have given support for this contention. Acuff and Gorman (1968) found religiosity to be an important variable in relation to purpose and meaning in life. Blazer and Palmore (1976) found several significant and substantial correlations between religion and happiness, feelings of usefulness and adjustment. Steinitz (1980) found that a belief in life after death was a strong predictor of well-being. The findings in the present research have given some of the same indications of the importance of religious attitudes or beliefs and a more positive adjustment. In this case the one measure of that adjustment was purpose-in-life.

Religiosity and purpose-in-life were found in this study, to have a moderately positive correlation together of .40. Crumbaugh and Maholick's original intent with the PIL scale was to measure Frankl's concept of "will to meaning". Frankl did not necessarily suggest that purpose-in-life was solely the domain of the spiritual or religious aspect of a person's life. It may be, however, that Crumbaugh and Maholick's PIL scale is measuring more of a religious orientation or attitude set. Bourdette and Dodder (1976) examined the PIL scale as it related to Fagin's religiosity scale and a scale measuring middle class American values. Using factor analysis to examine the three scales, their findings suggested that all three scales were part of the

same generalized dimension. They concluded that the PIL scale could be part of a larger dimension as well as a scale in it's own right. To the extent that purpose-in-life and religiosity are related, persons with high religiosity might be expected to exhibit high purpose-in-life. The two measures taken together could be seen as a general indicator of the psychological well-being of the individual.

#### A Comparison With Other Purpose-in-Life Research

In some of Crumbaugh's (Crumbaugh and Maholick, 1969) original research, he found these raw score means on the PIL: 119 for a sample of business and professionals, 114 for a sample of Protestant parishoners, 108 for a sample of college undergraduates, and 106 for a sample of indigent nonpsychiatric hospital patients. Crumbaugh and Maholick (1969) have stated that a mean of 118 is an indication of definite purpose and meaning in life. The mean obtained for this study's retired men was 112. This falls within the range of means obtained by the Crumbaugh's research, but this group, as a whole, would not be characterized by Crumbaugh as having definite purpose-in-life. As was asserted earlier, differences in purpose in life mean scores between low and high religiosity categories may give some explanation as to why some persons would have higher purpose in life than others. In this research, for example, significant differences were found in comparing low versus high religiosity categories across all socio-economic and

health levels. Low religiosity retirees had an overall PIL scale mean of 108.4 compared to a mean of 116.8 for retirees in the high religiosity category.

Other research in aging and retirement has found results similar to the present study in using the PIL scale as a measure of well-being or adjustment. Acuff and Gorman (1968) matched fifty retired professors on seven criteria. They were compared on purpose-in-life scores, controlling for religiosity and continued professional engagement. In four out of five hypotheses comparing the religious to the nonreligious, the religious were significantly higher in purpose-in-life scores regardless of engagement - disengagement status. PIL scores ranged from a low of 116.77 for religious disengaged, to a high of 121.80 for the religious engaged. A 1970 study (Acuff and Allen) found a mean of 114 for a sample of retired professors. Acuff and Allen found several variables to be related to purpose-in-life including: continued professional involvement, contact with the extended family, good health, a personal religious philosophy and positive attitudes toward life. Lewis (1972), in a study of retired active professionals and clergy, found the PIL correlated with several personality characteristics. He also found significant differences between active professionals and clergy versus non-active professionals and clergy. Aside from activity as such, variables such as satisfaction with health, satisfaction with their profession and increase in age accounted for

positive associations with purpose in life. Having a belief in life after death and/or a religious philosophy was also related to higher purpose in life. Another study (Corbett, 1974) studied the aged in segregated retirement communities and nursing homes. Residential social structures were categorized for their usefulness in encouraging leisure activities or for promoting a dependent passive environment. Using a pre-test post-test method, Corbett found that purpose in life increased for those elders moving into a leisure encouraging environment and decreased for those entering the passive dependent environment. Bynum et. al. (1978) found a mean of 115 on the PIL scale for a sample of senior adult students in a senior adult educational program. These programs were seen to help ease the transition from the occupational role into the retirement role. The PIL mean of 115 was in line with other research with aged samples mentioned previously.

Means for research samples of aged persons range from a low of 112 in the present research, to a high mean of 122 found among one sub-group of Corbett's research. This can be compared to a mean of 108 obtained by Crumbaugh with a sample of college undergraduates. The indication is that purpose in life may increase with age, a finding substantiated in Lewis's (1972) study.

#### Implications for the Life Course Model

The conceptual model presented in this research was

based in a life course perspective. The five variable dimensions in the operational model, which were derived from the larger framework, bear some resemblance to a "successful aging" model developed by Bengtson (1970). His model suggested a layered set of systems with feedback between each level. The bio-genetic system was pictured on the bottom, followed by the cultural, the social and the personal systems in ascending order. According to Bengtson (1970) and later (1977), adjustment on all levels would contribute to a successful aging pattern. The five independent variable dimensions examined in the present research correspond somewhat with Bengtson's systems. The health dimension reflects the bio-genetic system and the socio-environmental and socio-economic dimensions reflect the cultural and social systems. Also the activity and social support dimensions could be related to Bengtson's concepts of the social and personal systems.

Bengtson's model and the life course framework of the present research imply that successful aging, including a positive adjustment to retirement, are reliant upon many factors. The findings in this research continue to support this contention. Again, previous research cited in the literature review also supported this idea. Romsa et. al. (1985) found retirement satisfaction to be a function of life cycle forces, socio-environmental influences and Maslow's hierarchy of needs.

This research also supported the importance of

socio-economic status (especially as it reflects income) and health as predictors of retirement satisfaction. Doyle and Forehand (1983) found two correlates of life satisfaction among the aged as being poor health and money problems. Atchley and Robinson (1982) found health and income adequacy to be the main predictors of retirement attitudes.

Post-retirement activity was also indicated as having some importance in this research, especially as it was associated with purpose in life. Soumerai and Avorn (1983) found perceived health and activity to be associated with life satisfaction. Other researchers (Bynum et. al., 1978) and (Acuff and Gorman, 1968) have indicated the importance of various types of engagement, such as ongoing educational or professional activities.

Least support was found in this research for the inclusion of the social support and socio-environmental areas. Previous research as cited in both the theory and literature review chapters would indicate the saliency of these two areas in regard to aging and retirement adjustment. Less support for these two areas in this research might be more a function of the methodology used or an anomaly in this particular research's sample.

Enough support exists in this research to suggest further exploration of retirement adjustment using the same operational framework that was presented in this study. Future research could benefit from changes in methodology which will be discussed in the next section.

### Suggestions for Future Research

The findings in the present research are congruent with previous research that has sought to measure well-being or adjustment with the PIL scale. The findings also tend to substantiate the importance of the relevant independent variable dimensions and religiosity in promoting retirement adjustment.

While the preliminary test of the operational model in this research was suggestive of interesting relationships among the relevant variables, more research needs to be done. Using the same model, the scope and method of the research could be increased. Other researchers (O'Rand and Henretta, 1982; George et. al., 1984 and O'Rand and Landerman, 1984) have already begun to explore the differences in male versus female retirement decision making and adjustment. Larger, heterogeneous samples, which could include both male and female retirees should be obtained to re-examine the variable relationships in the life course model. Efforts should also be made to obtain representation from as many diverse ethnic and socio-economic status subgroups of retirees as possible. Fillenbaum (1985) compared white and black retirees on three socio-economic levels. Kilty and Behling (1985) studied retirement among professional workers, a somewhat unrepresented group in the retirement research.

Another suggestion would be to conduct a longitudinal study, following a group of persons from a point prior to retirement and into the retirement years. Measures taken over a lengthy period could allow for more definitive comparisons both within the sample and to other samples in ongoing research projects.

Further exploration could also be done with the data from the present research. Techniques such as elaboration could be used to explore the relevance of key demographic and control variables to the relation of the independent variables and dependent variable measures.

A final suggestion relates back to the original life course theorist, Van Gennep. He stated (Van Gennep, 1960) that life is composed of a series of passages from one stage of life to another. These transitions, in many societies, were often accompanied by ceremonies preparing the person for his/her new identity and status. These "rites of passage" were seen by Van Gennep as very important to individual adjustment. Bynum (1972) has suggested that Van Gennep strongly implies that society is responsible for helping people make these life changes. What we lack in modern western society are clear "rites of passage" that could ease the transition of people into retirement. Further investigation could be done to analyze how important private or public ceremonies are in helping people make a positive retirement adjustment.



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APPENDIX

RETIREMENT ADJUSTMENT QUESTIONNAIRE

The purpose of this research is to learn something about the adjustment of men to retirement. The following questions are designed to obtain information relevant to retirement. The information will be combined with that of others. It will not be identified with you personally in any way. If you find you do not understand a question or feel it is offensive, please leave it blank and go on to the next one. Please, try, however, to answer all the questions. Thank you for your time and cooperation.

1. How long have you been retired from your main occupation? (please write-in number in terms of years and months.)

\_\_\_\_years      \_\_\_\_months

2. Are you presently working? (check one)

(1)\_\_\_\_yes, full-time

(2)\_\_\_\_yes, part-time

(3)\_\_\_\_no



3. Did you participate in a company sponsored retirement preparation program? (check one)
- (1) \_\_\_ yes
- (2) \_\_\_ no
- (3) \_\_\_ no, my company did not have a retirement preparation program.
4. When you retired, which of these activities did you take part in? (check as many as are applicable)
- (1) \_\_\_ My company had an awards dinner or ceremony.
- (2) \_\_\_ I received a testimonial (watch, plaque, certificate etc.) from my company.
- (3) \_\_\_ My company did not do anything special for retirees.
- (4) \_\_\_ I celebrated with my family.
- (5) \_\_\_ I celebrated with my friends from work.

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For this next series of questions think back to when you were age 40 (or five-ten years before your retirement). How often (on the average) were you involved with each of these activities or organizations?

BEFORE RETIREMENT

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5. Civic organizations (for example, political activities, Lion's club, and/or telephoning, helping with mail-outs from your home). Please check one.
- |                              |                                      |
|------------------------------|--------------------------------------|
| (9) ___ Every day            | (4) ___ About once every other month |
| (8) ___ Several times a week | (3) ___ Three or four times a year   |
| (7) ___ Once a week          | (2) ___ Once or twice a year         |
| (6) ___ Once every two weeks | (1) ___ Less than once a year        |
| (5) ___ Once a month         |                                      |

6. Volunteer Activities (for example, church, hospital, service organizations and/or doing telephoning or mail-outs from your home or office).

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

7. Educational Activities (for example, college credit or non-credit courses, correspondence courses, educational seminars offered by the local community and/or watching programs on educational t.v. channels, self study courses through your own library or the public library). Please check one.

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

8. Occupational Related Organizations (for example, unions, professional organizations and/or continuing professional activities on your own: writing papers reading journals). Please check one.

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

9. Hobbies and Entertainment (for example crafts, athletics, games and/or other hobbies you engage in alone - - carpentry, reading etc.). Please check one.

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

\* \* \* \* \*  
 \* For this next series of questions answer from your \*  
 \* current age group. How often are you now on the \*  
 \* average involved in each of these organizations or \*  
 \* activities? \*  
 \* AFTER RETIREMENT \*  
 \* \* \* \* \*

10. Civic organizations (for example, political activities, Lion's Club, and/or telephoning, helping with mail-outs from your home). Please check one.

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

11. Volunteer Activities (for example, church, hospital, service organizations and/or doing telephoning or mail-outs from your own home or an office). Please check one.

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

12. Educational Activities (for example, college credit or non-credit courses, correspondence courses, educational seminars offered by the local community and/or watching programs on the educational t.v. channels, self study courses through your own library or the public library). Please check one.

(9)___Every day	(4)___About once every other month
(8)___Several times a week	(3)___Three or four times a year
(7)___Once a week	(2)___Once or twice a year
(6)___Once every two weeks	(1)___Less than once a year
(5)___Once a month	

13. Hobbies and Entertainment (for example crafts, athletics, games and/or other hobbies you enjoy doing alone - - carpentry, reading etc.). Please check one.

(9)___Every day	(4)___About once every other month
(8)___Several times a week	(3)___Three or four times a year
(7)___Once a week	(2)___Once or twice a year
(6)___Once every two weeks	(1)___Less than once a year
(5)___Once a month	

14. Occupational Related Organizations (for example unions, professional organizations and /or continuing professional activities on your own: writing papers, reading journals, etc.) Please check one.

(9)___Every day	(4)___About once every other month
(8)___Several times a week	(3)___Three or four times a year
(7)___Once a week	(2)___Once or twice a year
(6)___Once every two weeks	(1)___Less than once a year
(5)___Once a month	

15. What type of home do you live in? (check one)
- (1) \_\_\_ Your own home
  - (2) \_\_\_ A house you rent
  - (3) \_\_\_ A condominium
  - (4) \_\_\_ A retirement home
  - (5) \_\_\_ An apartment
  - (6) \_\_\_ I live with relatives (write in house, apartment, boarding home etc.)
- 
16. If you live in an apartment or condominium, is it in a complex that is specifically for retired people? (check one)
- (1) \_\_\_ yes
  - (2) \_\_\_ no
17. How long have you lived in the location (community, town city) you now live in? (check one)
- (1) \_\_\_ Less than one year
  - (2) \_\_\_ One through four years
  - (3) \_\_\_ Five through nine years
  - (4) \_\_\_ Ten through nineteen years
  - (5) \_\_\_ Twenty through twenty-nine years
  - (6) \_\_\_ Thirty years and over - not all of life
  - (7) \_\_\_ All of your life
18. Would you rank the location (community, town, city) you now live in as: (check one)
- (1) \_\_\_ A poor place to live
  - (2) \_\_\_ A fair place to live
  - (3) \_\_\_ A good place to live
  - (4) \_\_\_ An excellent place to live

19. Would you rank your immediate (neighborhood, rental complex, retirement home etc.) as: (check one)

- (1)\_\_\_A poor place to live  
 (2)\_\_\_A fair place to live  
 (3)\_\_\_A good place to live  
 (4)\_\_\_An excellent place to live

20. With whom do you live? (check one)

- |   |   |
|---|---|
| (1)___Live alone  | (4)___Live with other relatives                 |
| (2)___Live with spouse only                                 | (5)___Live with someone other than relatives    |
| (3)___Live with spouse and children (and/or grand children) | (6)___Living with children and/or grandchildren |

21. How often (on the average) do your children or grandchildren personally visit with you or you with them? Refer to the ones that live closest to you, if you have more than one to choose from. (check one)

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

22. How often (on the average) are you in contact with your children or grandchildren by telephone or letter? (check one)

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

23. How often (on the average) do your friends personally visit with you or you with them? (check one)

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

24. How often (on the average) are you in contact with your friends by telephone or letter? (check one)

- |                            |                                    |
|----------------------------|------------------------------------|
| (9)___Every day            | (4)___About once every other month |
| (8)___Several times a week | (3)___Three or four times a year   |
| (7)___Once a week          | (2)___Once or twice a year         |
| (6)___Once every two weeks | (1)___Less than once a year        |
| (5)___Once a month         |                                    |

25. How many close friends do you have? (check one)

- |                  |                         |
|------------------|-------------------------|
| (1)___None       | (3)___From three to six |
| (2)___One or two | (4)___More than six     |

For each of the following statements, circle the number that would be most nearly true for you. Note that the numbers always extend from one extreme feeling to it's opposite kind of feeling. "Neutral" implies no judgement either way. Try to use this rating as little as possible.

26 I am usually:

	1	2	3	4	5	6	7
completely				(neutral)			exuberant
bored							enthusiastic





36. In thinking of my life, I:  
 1 2 3 4 5 6 7  
 often wonder (neutral) always see a  
 why I exist reason for  
 being here
37. As I view the world in relation to my life, the world:  
 1 2 3 4 5 6 7  
 completely (neutral) fits meaning-  
 confuses me fully with my  
 life
38. I am a:  
 1 2 3 4 5 6 7  
 very irresponsible (neutral) very  
 person responsible  
 person
39. Concerning man's freedom to make his own choices, I  
 believe man is:  
 7 6 5 4 3 2 1  
 absolutely free (neutral) completely bound  
 to make all life by limitations  
 choices of heredity and  
 environment
40. With regard to death I am:  
 7 6 5 4 3 2 1  
 prepared and (neutral) unprepared and  
 unafraid frightened
41. With regard to suicide, I have:  
 1 2 3 4 5 6 7  
 thought of it (neutral) never given it  
 as a way out a second thought
42. I regard my ability to find a meaning, purpose, or a  
 mission in life as:  
 7 6 5 4 3 2 1  
 very great (neutral) practically none
43. My life is:  
 7 6 5 4 3 2 1  
 a source of (neutral) a painful and  
 pleasure and boring  
 satisfaction experience
44. I have discovered:  
 1 2 3 4 5 6 7  
 no mission or (neutral) clear cut goals  
 purpose in life and a satisfying  
 purpose

\* \* \* \* \*

\* In this section, circle the response that comes  
 \* closest to your own attitudes. The following code  
 \* explains the symbols that represent the possible  
 \* answers.

\* 1. (SA) Strongly Agree  
 \* 2. (A) Agree  
 \* 3. (N) Neutral  
 \* 4. (D) Disagree  
 \* 5. (SD) Strongly Disagree

\* \* \* \* \*

46. SA A N D SD Most public officials (people in public  
 offices) are not really interested in  
 problems of the average man.
47. SA A N D SD Nowadays a person has to live pretty  
 much for today and let tomorrow take  
 care of itself.
48. SA A N D SD I frequently feel very close to God in  
 prayer, during public worship, or at  
 important moments in daily life.
49. SA A N D SD In spite of what some people say, the  
 lot of the average man is getting  
 worse, not better.
50. SA A N D SD I try hard to carry my religion over  
 into all my other dealings in life.
51. SA A N D SD I know that God answers my prayers.
52. SA A N D SD It's hardly fair to bring children into  
 the world the way things look for the  
 future.
53. SA A N D SD These days a person doesn't really know  
 whom he can count on.
54. SA A N D SD Religion is especially important to me  
 because it answers many questions about  
 the meaning of life.
55. SA A N D SD Most people don't care what happens to  
 the next fellow.
56. SA A N D SD Next to health, money is the most  
 important thing in life.

- 57. SA A N D SD My religious beliefs are what really lie behind my whole approach to life.
- 58. SA A N D SD To make more money there are no right and wrong ways anymore, only easy and hard ways.
- 59. SA A N D SD The psychiatrist rather than the theologian can best explain the phenomena of religious experience.

```
#####
#
# The following questions are of a little more
# personal nature, but are very important for the
# research. Please be assured that this information
# will not be identified personally with you in any
# way. It will all be combined to give us a more
# complete picture of retirement in general.
#
#####
```

- 60. Would you say your health is good enough to do all the things you would like to do? (check one)
    - (5)\_\_\_Yes, I can do everything I want to do
    - (4)\_\_\_I can do most things
    - (3)\_\_\_I can only do what I have to do
    - (2)\_\_\_I am not able to do some of the things I have to do
    - (1)\_\_\_My health is so poor I have a hard time doing anything
  
  - 61. In relation to people your age, how would you say your health is? (check one)
    - (5)\_\_\_Much better                      (2)\_\_\_Worse than most
    - (4)\_\_\_Better than most                (1)\_\_\_Much worse
    - (3)\_\_\_About the same
  
  - 62. Of what specific religious faith, if any, are you a member? (Write in specific church, religion, denomination or none if not applicable)
-

63. I regard myself as: (check one)

- (4)\_\_\_Very religious
- (3)\_\_\_Religious
- (2)\_\_\_Somewhat religious
- (1)\_\_\_Non-religious

64. Which of the following best describes your occupation before you retired? (check one)

- \_\_\_(1) Unskilled worker, laborer, farm worker
- \_\_\_(2) Semi-skilled worker (machine operator)
- \_\_\_(3) Service worker (policeman, fireman, barber etc.) military non-commisioned officer.
- \_\_\_(4) Skilled worker or craftsman (carpenter, electrician, plumber, mechanic etc.)
- \_\_\_(5) Salesman, bookkeeper, secretary, office worker, etc.
- \_\_\_(6) Owner, manager, partner of a small business or small farm; lower level government official; military commissioned officer
- \_\_\_(7) Professional requiring bachelor's degree (engineer, teacher etc.)
- \_\_\_(8) Owner, high-level executive of a large business or large farm; high-level government employee
- \_\_\_(9) Professional requiring advanced degree (lawyer doctor, college professor, etc.)

65. Please check your highest level of education.

- \_\_\_(1) Did not finish elementary school (less than eight years)
- \_\_\_(2) Finished elementary school (first eight grades)
- \_\_\_(3) Finished high school (first twelve grades)
- \_\_\_(4) Finished two years of college (technical, junior college or community college)

- \_\_\_\_(5) Received Bachelor's degree (B.S., B.A. etc.)
- \_\_\_\_(6) Received Master's degree (M.A., M.S., etc.)
- \_\_\_\_(7) Recieved Doctoral degree (Ph.D., Ed.D., etc.)
- \_\_\_\_(8) Other (such as M.D. or J.D. Please write in)
- 

66. What was your age on your last birthday?  
(write in) \_\_\_\_\_

67. Race (check one)

- (1)\_\_\_\_Hispanic (Includes Mexican American, Latino etc.)
- (2)\_\_\_\_White
- (3)\_\_\_\_Black
- (4)\_\_\_\_Other (write in)\_\_\_\_\_

68. Marital Status

- (1)\_\_\_\_Single (never married)
- (2)\_\_\_\_Married
- (3)\_\_\_\_Remarried (after being divorced or widowed)
- (4)\_\_\_\_Widowed
- (5)\_\_\_\_Divorced
- (6)\_\_\_\_Separated
- (7)\_\_\_\_Other (write in)\_\_\_\_\_

69.

1	2	3	4	5
under				over
\$10,000				\$50.000

Please circle on the above scale the number most closely representing your average yearly income BEFORE RETIREMENT. (Please include income from all sources, including spouses income.)



VITA

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Doctor of Philosophy

Thesis: ADJUSTMENT OF MEN TO RETIREMENT: AN EXAMINATION  
FROM A LIFE COURSE PERSPECTIVE

Major Field: Sociology

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Personal Data: Born in Tulsa, Oklahoma, May 13, 1951, the son of Wallace W. and Sue Ford. Married February 5, 1977 to Tonya Frost Ford. Children, Laura Renae Ford, born November 17, 1979 and Emily Janae Ford, born October 11, 1983.

Education: Graduated from Memorial High School, Tulsa Oklahoma, in May, 1969; received Bachelor of Arts Degree in Psychology from Oral Roberts University in Tulsa, Oklahoma in May, 1973; received Master of Science Degree from Oklahoma State University in Stillwater, Oklahoma in July, 1975. Completed requirements for the Doctor of Philosophy Degree at Oklahoma State University in May, 1988.

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