





3 1293 00910 1795

This is to certify that the

dissertation entitled

RELATIONSHIP OF GENDER TO FAMILY AND  
PARENT CARE CONCERNS IN RETIREMENT  
PLANNING BY SINGLE MEN AND WOMEN

presented by

Phyllis Ellen Greenberg Gendler

has been accepted towards fulfillment  
of the requirements for

Doctor of Philosophy degree in Family Ecology

Professor Lawrence B. Schiamberg

Major professor

Date April 2, 1993

**LIBRARY**  
**Michigan State**  
**University**

**PLACE IN RETURN BOX to remove this checkout from your record.**  
**TO AVOID FINES return on or before date due.**

DATE DUE	DATE DUE	DATE DUE
SEP 26 1997 138	FEB 05 1997 138	

**MSU Is An Affirmative Action/Equal Opportunity Institution**

c:\circ\datedue.pm3-p.1

**RELATIONSHIP OF GENDER TO FAMILY AND PARENT CARE CONCERNS  
IN RETIREMENT PLANNING BY SINGLE MEN AND WOMEN**

**By**

**Phyllis Ellen Greenberg Gendler**

**A DISSERTATION**

**Submitted to  
Michigan State University  
In partial fulfillment of the requirements  
for the degree of**

**DOCTOR OF PHILOSOPHY**

**Department of Family and Child Ecology**

**1993**



## **ABSTRACT**

### **RELATIONSHIP OF GENDER TO FAMILY AND PARENT CARE CONCERNS IN RETIREMENT PLANNING BY SINGLE MEN AND WOMEN**

**By**

**Phyllis Ellen Greenberg Gendler**

The purpose of this research was to examine differences between single men and women regarding their concerns for family and parent care in retirement planning. While the unmarried will be a larger part of the aged population, they have been studied minimally in relationship to both retirement issues and parent care. Women are more often the care-givers in the family for not only the children but also aging parents. We need to better understand the special needs and processes for women during the retirement phase of life particularly related to family and parent care issues.

The sample were single subjects and came from the Research Project (W-176) titled, "Housing and Locational Retirement Decisions: A Study of Preretirees in Four States" There were 70 men and 112 women. Selected portions of the mailed questionnaire were analyzed. The major dependent

variables were retirement concerns about family and parent care. Also included were concerns about physical and sociocultural environment.

Data analysis demonstrated significant differences between men and women on the family concerns scores using Mann Whitney U. There were no significant differences using Mann Whitney U and ANOVA techniques with the parent care measures. Correlation coefficients between the proposed intervening variables and the dependent variables suggested that analyses using multiple regression and/or ANCOVA would provide little further understanding. Unexpected findings occurred with the environmental dependent variables. While there were no significant differences between men and women on the physical environment variable, there were differences on the sociocultural variables.

This study demonstrated areas where there are differences between single men and women as they consider retirement. Therefore, we need to rethink our previous understanding of retirement as a genderless issue. We need to consider family concerns and some sociocultural concerns for women. Women also need to be more cognizant of parent care responsibilities in retirement planning. This research adds to the understanding of women's development expanding theories of moral development. Women, in their later years, value family relationships highly and this affects decision making in retirement planning.

**Copyright by**

**PHYLLIS ELLEN GENDLER**

**1993**

I dedicate this dissertation to my  
husband, Harvey, my best friend for 34 years.  
He has always encouraged me and made me  
feel that I could do anything.

## ACKNOWLEDGMENTS

I would like to acknowledge and thank my committee members for their help in my completing this dissertation and Ph.D. My experiences with Dr. Margaret Bubolz convinced me of the value of this doctoral program. As chair of my program committee and teacher, she stimulated my thinking and facilitated my progression within the program. Dr. Sharon King cheerfully joined my committee and brought a much appreciated nursing perspective as well as her expertise in gerontology. Dr. Joyce Ladenson helped me design the women's studies minor and expanded my interest and understanding of feminist thought. Dr. Linda Nelson fostered my interest in qualitative methods and furthered my understanding of theory development. Dr. Lawrence Schiamberg generously shared his research on retirement, from which I developed this dissertation, and patiently directed and encouraged me along the way as I wrote.

I am also indebted to Verna Lee and John R. Hildebrand for the Dissertation Fellowship awarded to me to assist with expenses. Not only did the money help with the myriad of

expenses associated with the research, but it was also an honor to have my dissertation recognized as an important affirmative action topic by not only the Family and Child Ecology Department but also Women's Studies.

I also want to thank my family from which I gained insights about this dissertation topic and the role of family in a woman's life.

## TABLE OF CONTENTS

LIST OF TABLES.....	ix
LIST OF FIGURES.....	xi
CHAPTER ONE -- INTRODUCTION.....	1
Statement of the Problem.....	1
Purpose of Research.....	2
Research Objectives.....	6
CHAPTER TWO -- REVIEW OF LITERATURE.....	8
Retirement Process.....	8
Family Relationships in Later Life.....	18
Parent Care Concerns.....	23
Gender.....	33
Summary of Retirement Research.....	37
An Emerging Theoretical Framework.....	37
Research Questions.....	40
CHAPTER THREE -- METHODOLOGY AND PROCEDURE.....	42
Sampling Procedures.....	43
Demographic Characteristics of Sample.....	45
Research Design.....	52
Operational Definitions of the Research Variables..	53
Independent Variables.....	53
Dependent Variables.....	56
Research Assumptions.....	60
Research Hypotheses.....	60
Instrumentation.....	62
Statistical Methods.....	66
CHAPTER FOUR -- RESULTS.....	69
Organization of Data Analysis.....	69
Descriptive Analysis.....	70
Summary of Preliminary Analysis.....	80
Test of Hypotheses.....	81
Hypothesis 1.....	81
Hypothesis 2.....	83
Hypothesis 3.....	84
Hypothesis 4.....	86
Hypothesis 5.....	87
Hypothesis 6.....	89
Hypothesis 7.....	91
Hypothesis 8.....	93
Hypothesis 9.....	95
Hypothesis 10.....	96

CHAPTER FIVE -- DISCUSSION, IMPLICATIONS, AND	
CONCLUSIONS.....	98
Brief Description of the Study.....	98
Demographic Findings.....	100
Marital Status.....	100
Age.....	100
Subjects' Health.....	101
Income.....	101
Parents' Dependency.....	101
Current Assistance to Parents.....	102
Educational Level.....	103
Discussion of Hypotheses.....	103
Hypothesis 1.....	103
Hypothesis 2.....	104
Hypothesis 3.....	105
Hypothesis 4.....	108
Hypothesis 5.....	109
Hypothesis 6.....	111
Hypothesis 7.....	112
Hypothesis 8.....	113
Hypothesis 9.....	114
Hypothesis 10.....	115
Summary of Discussion.....	116
Limitations.....	116
Implications for Future Research.....	117
Policy Implications.....	119
Implications for Theory Development.....	120
Conclusions.....	122
LIST OF REFERENCES.....	123
GENERAL REFERENCES .....	127
APPENDICES.....	129
Appendix A - Copy of Questionnaire.....	129
Appendix B - UCRIHS Approval Letter.....	141



## LIST OF TABLES

Table 1:	Extent Thinking About Retirement Q-1.....	46
Table 2:	Marital Status Q-33.....	46
Table 3:	Age Q-38.....	48
Table 4:	Summary of ANOVA for Age.....	48
Table 5:	Employment Status Q-39.....	49
Table 6:	Occupation Q-40.....	50
Table 7:	Highest Level of Education Q-41.....	51
Table 8:	Income Q-42.....	52
Table 9:	Variables.....	54
Table 10:	Alpha Reliabilities for Parent Care Influence, Economics and Safety, Convenience, and Personal Enrichment.....	66
Table 11:	Subject's Health.....	70
Table 12:	Mann-Whitney U for Subject's Health and Gender..	71
Table 13:	Parents' Dependency.....	72
Table 14:	Summary of ANOVA for Parents' Dependency.....	72
Table 15:	Mann-Whitney U for Income and Gender.....	73
Table 16:	Current Assistance to Parents.....	74
Table 17:	Mann-Whitney U for Current Assistance to Parents and Gender.....	75
Table 18:	Mann-Whitney U for Educational Level and Gender..	76
Table 19:	Zero-order Correlations of Variables.....	78
Table 20:	Family Proximity.....	82
Table 21:	Mann-Whitney U for Family Proximity and Gender..	82
Table 22:	Family Influence on Retirement Decisions.....	83
Table 23:	Mann-Whitney U for Family Influence and Gender..	84
Table 24:	Parent Care Influence on Retirement Decisions...	85
Table 25:	Mann-Whitney U for Parent Care Influence and Gender.....	85
Table 26:	Move Parent to Care Facility.....	86
Table 27:	Mann-Whitney U for Move Parent to Care Facility and Gender.....	87
Table 28:	Move Parent to My Home.....	87
Table 29:	Summary of ANOVA for Move Parent to My Home and Gender.....	88
Table 30:	Anticipated Assistance to Parents.....	90
Table 31:	Mann-Whitney U for Anticipated Assistance and Gender.....	90
Table 32:	Physical Environment.....	92
Table 33:	Summary of ANOVA for Physical Environment and Gender.....	92

Table 34: Economics and Safety.....	94
Table 35: Mann-Whitney U for Economics and Safety and Gender.....	94
Table 36: Convenience.....	95
Table 37: Summary of ANOVA for Convenience and Gender.....	96
Table 38: Personal Enrichment.....	97
Table 39: Mann-Whitney U for Personal Enrichment and Gender.....	97

## LIST OF FIGURES

Figure 1: Proposed model of interrelationships of variables.....	39
---	----

## CHAPTER ONE -- INTRODUCTION

### Statement of the Problem

The American population is aging and therefore our society is dealing with new concerns related to these changing demographics. Planning for retirement is one major issue in relation to our aging population. Social scientists and theorists recognize the importance of maintaining a view of the future as a resource in order to manage difficult life events (Rakowski & Clark, 1985). Antonovsky and Sagy (1990) proposed that the more one is active and successful with the developmental tasks associated with retirement, the more likely the retirement transition will result in reintegration. The best time to plan for retirement may be the middle years (40-50); however, this is the "sandwich" generation when many other responsibilities are primary, particularly for women who are "in the middle" (Brody, 1990). People in their 50s do begin to think about their retirement. Karp (1989) argued that since retirement researchers view retirement as a process, more detail is needed in research about the elements of the process. Because of death of spouses, the unmarried will be a large part of the aged population. They have been studied minimally in relationship to both retirement issues and parent care (Brody, 1990; Keith, 1985).

Women face unique challenges in the later years. Women generally outlive men and they tend to have more acute and chronic diseases (Verbrugge, 1984). Additionally, women make less money than men throughout their working careers (American Association of Retired Persons, 1989). Those retiring in the near future will likely have at least one parent still living, since increasing numbers of people are living into their 80s and 90s. Women are more often the care-givers in the family for not only the children but also aging parents (Abel, 1986; Brody, 1990; Brody & Schoonover, 1986; Finley, 1989; Horowitz, 1985). Brody (1990) so eloquently stated how it is for women:

The first, most powerful, and over-arching theme, one that appears and reappears for virtually all daughters and daughter-in-law, is their fundamental acceptance that parent care is a woman's role. Related to this acceptance is their feeling that they are responsible for more than performing the instrumental, personal-care, and nursing tasks that are needed. The women also feel responsible for the emotional well-being of the older people. Indeed, they often feel responsible for the happiness of everyone in their families (p. 79).

#### Purpose of Research

This research addressed the special needs and processes for women during the retirement phase of life, particularly related to family and parent care issues. Moreover, unmarried women will be a large part of the elderly

population. Therefore, the central purpose of this investigation was to examine differences between single men and women regarding their concerns for family and parent care during retirement planning. Planning for retirement can be understood within the context of lifespan human development. Retirement creates changed circumstances for individuals in relationship to their social, emotional, psychological, intellectual, and biological wholeness (Antonovsky & Sagy 1990). At this time in their lives, values influence behavior as individuals make decisions about their physical and sociocultural environment (Bubolz & Sontag, 1993).

According to Gilligan (1982), women are very much influenced by how their decisions will affect other people. This "caring" value is hypothesized to be a result of cultural influences during their early development. Since women, men, boys, and girls do not experience their family in the same way, there is a gender basis to social and cultural life (Thorne, 1982). Although women are concerned about the human-constructed, natural, and sociocultural environments, they are particularly concerned about other people as they make retirement decisions. Women are currently in the work-force in much larger numbers than in the past and tend to live longer than men, frequently with responsibilities for care of aging parents. Nonetheless, there is relatively little in the research literature about women and retirement. Notably absent from this research are retirement issues related to family and household

responsibilities. Most retirement studies report findings on men alone, particularly married men, or do not differentiate findings by gender.

Gender is a very complex concept and, as Palmore, Burchett, Fillenbaum, George, and Wallman (1985) suggested, reflects a number of underlying biological and psychosocial processes. Even though some differences associated with gender may be explained by research methods that control for social and economic influences, remaining differences in men and women in the work force need to be identified and understood.

Thompson (1987) recommended that feminists view women as active agents in their lives. Two basic assumptions of feminist theory are that women are oppressed, and society is organized around gender. Women's personal experiences are influenced by social, political, and economic systems of society (Thompson). While feminists have been debating the meaning of nurturance in women's lives, parent care has been ignored (Abel, 1986). However, government policies that provide support to caregivers of the elderly will affect women adversely as they will encourage women to leave the work force and reinforce their subordinate position in the labor force (Abel).

Gender is used as a variable in this study to determine if there are unique perceptions and needs which women tend to exhibit as they think about retirement. It is not possible to determine the stability of gender differences over time because the data for the study are cross-sectional. However, even cross-sectional data provide

a valuable opportunity to investigate retirement in relation to women's issues. The assumption that we can understand women and retirement based on studies on men needs to be explored. In order to assist women with retirement decisions and provide appropriate support for them, it is necessary to understand the needs and concerns of women at both the pre- and post-retirement phases of life.

The family ecological framework (Bubolz & Sontag, 1993) integrated with Bronfenbrenner's (1979) human development model provides a means for an understanding of these issues. Bronfenbrenner conceptualized the systems interacting with the developing individual as the microsystem, mesosystem, exosystem and macrosystem (1979). More recently he introduced the chronosystem as a concept (1986). Bronfenbrenner originally focused on the young and was concerned with the early development of the individual which occurs primarily in the context of the family, a microsystem. The mesosystem is the interacting of microsystems that affect the developing individual. One can envision concentric circles around the individual with the outer layers having less direct interactions with the individual yet still having an effect on the individual. The next level is the exosystem which contains the more formal structures in society like the legal system. The most distant circle is the macrosystem in which the ideologies or "blue-print" of the society interact with the individual.



Both the family ecological framework (Bubolz & Sontag, 1993) and Bronfenbrenner's model view the individual interacting with the environment. An assumption of the family ecological framework is that the individual/family, acting as a system, has goals and rules for interacting with human made, natural and sociocultural environments. These goals and rules reflect exosystem and macrosystem influences. Decisions are made about how to use material and psychic energy to meet individual/family goals. Therefore, individuals/families have some control over their destinies as they make decisions for their future (Bubolz & Sontag).

For the individual planning retirement, the family microsystem will influence decision making. There are also laws (exosystem) that affect the timing of retirement and financial resources available, such as social security benefits and when annuities can be accessed. The individual has been influenced his/her whole life by the ideologies in our society (macrosystem) which have resulted in gender differences. There have been different expectations and experiences for women and men as has been explained.

### Research Objectives

Retirement is a normal developmental, ecological transition (chronosystem) occurring in the later years of an individual's life in an environment that has become increasingly more complex. In order to understand the independent effect of gender on retirement planning, it is important to study women as unique individuals rather than

as part of a married couple (microsystem) planning for retirement. The family (microsystem) does interact with the individual at this time. Therefore, the main objective for this study was to analyze differences between single men and women regarding their concerns for family and parent care during retirement planning. Since there is little in the retirement literature about retirement of single men and women, additional objectives of this study included:

1. Describing family and parent care retirement concerns of single men and women.
2. Comparing single male and female respondents, mid- and later-life, on family and parent care retirement concerns to determine if concerns increase as one approaches retirement.
3. Determining differences between single men and women related to concerns about selected characteristics of the physical and sociocultural environment during retirement planning.
4. Analyzing the effect of health, income, educational level and employment status on the retirement concerns selected for this study.

## CHAPTER TWO -- REVIEW OF LITERATURE

A discussion of the literature and research relevant to an understanding of retirement planning is included in this chapter. Retirement is conceptualized as a phase or transition in life which includes a planning part of the process. Some of the concerns that people consider during planning for retirement include adequate retirement income and when and if they should retire. Other issues include health, happiness, activities during retirement, and death. Although there are many losses with retirement, such as income, structure of daily routine, social status, and support, there are as likely to be positive outcomes as well as these negative ones (Palmore et al., 1985).

Aspects of research on both family and parent care are reviewed in this chapter, since this researcher hypothesizes that these influence retirement planning differently for men and women. Gender is also discussed as it relates to retirement planning and its importance as a variable for study.

### Retirement Process

Antonovsky and Sagy (1990) developed a framework for explaining the retirement process and the relevant aspects. They adapted Erikson's work expanding the ideas of generativity and integrity to clarify the significant developmental transitions during these 40 years of the life

cycle. Their framework included the context for development, which is discussed here as "on-time" retirement in the late 1980s in Israel.

Although the authors recognized the limited research on the social and psychological consequences of retirement, they identified the most important developmental tasks for those going through the retirement transition to be: active involvement, reevaluation of life satisfaction, reevaluation of a world view, and a sense of health maintenance. The personality dimension of this conflict results in reintegration versus disintegration.

"Reintegration-disintegration refers to the putting together again, or the falling apart of, in adaptation to a set of considerably changed circumstances, the social, the emotional, the psychological, the intellectual, and the biological wholeness of the person" (Antonovsky & Sagy, 1990, p. 366).

Of the four developmental tasks, a sense of health maintenance is not considered specific for the retirement transition but related to the age of retirement for subjects if they retire at the usual time. Active involvement has to do with confronting the idea of what is to be done with one's time now that many hours have been freed. Reevaluation of life satisfaction means taking stock with what one has achieved or what one has done with one's life. It also includes dreams for the future. Reevaluation of a world outlook deals with the linkages between the person and his/her world: the time structure, persons, tasks and the social definition of one's role which have all changed. The

sense of health maintenance forces one to examine the morbidity and mortality levels that begin to rise sharply among peers and their personal relevance. Their theory proposes that the more one is active and successful with these four developmental tasks, the more likely the retirement transition will result in reintegration versus disintegration.

Karp (1989) studied the early phase of the retirement process through professionals' interpretations of their current work situations and how these influenced their views and anticipation of retirement. He believed it is important to understand people's attitudes prior to retirement in order to explain adaptation to retirement. Qualitative data were collected through interviews which began by asking the individual to trace his or her occupational route. Karp considered the 72 subjects, 50 to 60 years old, to be between the remote phase and the near phase of retirement. Differences were found between the men and women relative to feelings about retirement. The women in the study were less likely to think about retiring because they had barely begun their professional careers. Women had spent their earlier years oriented around relationships and now in their fifties experienced their work lives differently than men. Men were feeling bored with their work and were interested in becoming less intensely involved in their work, whereas women experienced a sense of growth in their work lives. Of all subjects, 27 viewed retirement as negative, 14 were ambivalent, and 22 saw retirement in positive terms. These responses were not reported by gender. Karp (1989)

concluded, that in their fifties, people begin to think about what will happen in their future. The research indicated there is no uniformity in the way fifty year olds think about retirement. Respondents tended to imply that they would stay at their jobs if they perceived unfinished career work, were concerned with financial security, and were in good health.

Palmore et al. (1985) used multi-variate statistical techniques on seven data sets in order to study both the predictors and the consequences of retirement. These data sets included the Retirement History Study (RHS) conducted by the Social Security Administration during 1969 to 1979, the National Longitudinal Surveys (NLS) conducted for the Department of Labor during 1966 to 1976, the Panel Study of Income Dynamics (PSID) conducted by the Institute for Social Research of the University of Michigan from 1968 to 1977, the Duke Work and Retirement Study (DWRS) and the Duke Second Longitudinal Study (DSLIS) conducted by the Center for the Study of Aging and Human Development at Duke University during 1961 to 1966 and 1969 to 1976 respectively, the Ohio Longitudinal Study (OLS) conducted by the Scripps Foundation during 1975 to 1981, and the Michigan Study of Auto Workers (MSAW) conducted by the Institute of Social Research of the University of Michigan from 1966 to 1969.

The subjects selected for inclusion were present in all waves of the research projects, at least 50 years old, not retired, and working a minimum of sixteen hours a week initially. As a result most of the subjects were between 50 and 69 years of age. In most of the data sets, males

represented 70% or more of the subjects. Males made up 100% of three of the data sets and only the OLS had a slight majority of females.

Because of previous research, Palmore et al. (1985) predicted that demographic characteristics, socioeconomic status, health, job characteristics, and attitudes toward work and retirement would affect retirement. Results differed depending on whether retirement was defined dichotomously or as a continuous variable. Demographic and SES variables were more important predictors of the dichotomous measure and job characteristics more predictive of the continuous measure of retirement. Health variables and attitudes were not important predictors for retirement at normal ages. The authors explained these findings as occurring because workers are being pressured to retire due to mandatory policies at work; whereas early retirement is more influenced by subjective factors such as health status. Those who were self-employed were more likely to work after retirement. Other factors that distinguished retired working men from the non-working retired included less education, lower occupational status, less income, and lower socioeconomic status. For women, less income and lower socioeconomic status were the only findings that supported working after retirement. Further analysis on these issues was not done for women because of small numbers.

The reason for retirement for women was an aspect of the retirement process studied by Szinovacz (1986-87). She interviewed 115 recent retirees who had worked in lower and

middle level occupations. Most of these women were in their 60s and had worked a mean of 19 years in the last job. The majority gave two reasons for retirement. The most frequent responses included tired of working, health, family needs, age, work conditions, leisure interests, and financial reasons. The dependent variables were preferred timing of retirement and retirement satisfaction. Women who retired for family needs or health reasons preferred a later retirement; however that was not related to retirement satisfaction. Szinovacz (1986-7) concluded that women may become more oriented to work and instrumental life goals as they age and complete parenting responsibilities. Thus, women retiring for family needs feel a disruption in their goals. However, it is only when they are unable to pursue leisure interests that there are negative effects on retirement satisfaction. The author identified the need to investigate differences between men and women regarding retirement motives and retirement satisfaction.

Palmore et al. (1985) inferred from previous research that men and women prepared in different ways for retirement: women less so than men. Therefore, gender differences were studied with the data from RHS and DSLS by Palmore et al. There were significant differences by gender in predictors of retirement. For men in the RHS, older age, lower education and occupational status, greater health limitations, being enrolled in a pension program, greater tenure in longest job, and fewer years worked since age 21 significantly increased the odds of retiring. Higher income, increased interaction with friends, reporting that



one would not work unless necessary, and perceptions of poorer health were the factors in the DSLS that increased the likelihood of retirement. For women the only predictor for retirement was age. The authors concluded that the predictors for retirement differ considerably by gender.

Further analysis of these two data sets revealed that retirement resulted in increased health limitations, decreased income and income adequacy, decreased participation in formal organizations, increased time spent in extra-work interests, and decreased life satisfaction for married men in the RHS. For unmarried men and women, decreased income and income adequacy were the effects of retirement with extra-work interests also a factor for unmarried women. Therefore, retirement had considerably more outcomes for married men than for the remaining men and women. Similar results were demonstrated in the DSLS. Men had increased psychosomatic symptoms; decreased perceptions of health; decreased income; increased time spent in hobbies, self-care, household tasks, and with friends; increased frequency of church attendance; increased perceptions of social worth; and increased perceptions of uselessness. For women, retirement was not associated with all of these outcomes. Similarities included increased psychosomatic symptoms, increased time spent in hobbies and household tasks, increased time spent with friends and increased perceptions of social worth. Additionally, women had increased perceptions of internal control.

For both men and women, there was no relationship between retirement and participation in formal organizations, interaction with family, time spent in sedentary activities, age identification, anomie, life satisfaction and the three affect measures. A major limitation of these analyses was the inability to differentiate some of the findings that might have been influenced by marital status due to the small numbers of married women in the RHS data and the preponderance of married subjects in the DSLS. The authors made a strong argument for the importance of studies on women and retirement.

Additional research on retirement preparation has demonstrated that a person's stated reason for retirement did not adequately explain the process leading to retirement (Henretta, Chan, & O'Rand, 1992). Although the sample included both retirees and older continuing workers, aged 62-72, women were not included in this study because of the differences between the work careers of men and women. The most frequent reasons given for leaving the last job included wanting to retire, health, lost job, and compulsory retirement. Further analyses used individual variables grouped into three categories: family, job characteristics, and health. The only reason for retirement affected by family variables was wanting to retire. Pensions and wages also influenced individual control of retirement. For health, there was a blurring of reasons for retirement

because health limits affect other types of exit from work. Henretta et al. 1992 concluded that retirement reason was only an approximate indicator of the process of retirement.

There have been relatively few studies on the differential retirement experiences of men and women. Martin Matthews and Brown (1987) chose that focus for their research. The 300 subjects in their sample included retired persons, 60 to 72, 124 of whom were women. Men were more likely to have retired for reasons of company policy or being tired of work. There was no difference by gender for health as a reason to retire. However, women were more likely to retire for reasons of health of spouse or other family members (7.2% for women versus 1.1% for men). Men were more likely to have positive feelings about retirement when they retired. However, both men and women were most likely to be satisfied with retirement.

Further analysis using an adaptation of the Holmes and Rahe Social Readjustment Rating Scale demonstrated that retirement had slightly more effect on men than women. This effect was not necessarily negative. Another finding was that women were more likely to report an increase in their social activities during retirement. However, both men and women saw friends about the same amount of time and most respondents perceived their health as very good to good. Pre-retirement attitude and health were strong predictors of retirement attitude for both men and women. Martin Matthews and Brown (1987) concluded that the social

involvement of women in retirement needs further study. They also recognized much individual variation in the experience of retirement.

In order to further understand gender and retirement, Keith (1985) considered unmarried persons' evaluations of work, retirement, and happiness in relationship to gender. Data came from two waves of the Longitudinal Retirement History Survey conducted by the U.S. Bureau of the Census for the Social Security Administration for a subsample of 1398 unmarried men and women. There were 1072 women and 326 men in the study, initially ranging in age from 58 to 63. The background variables of age, education, occupation, health, income, and employment status were incorporated into the study because previous research documented the relevance of these variables. All the subjects were employed at the initiation of the research, and employment status was a dichotomous variable.

Although men evaluated work more positively than women, there were no differences in attitudes toward retirement. Initially, attitudes did not differ by marital status, although there was a tendency for the widowed to stress the importance of work less than the never married at time 2. Marital status seemed to have more effect on attitudes toward work, retirement, and happiness for women than for men. Never married men and women had similar attitudes toward work. However, formerly married women found work less important than men. Never married women looked forward to retirement more than previously married women. The

background variables were not explanatory of the results (Keith, 1985). This research points out the importance of differentiating findings by gender and marital status.

In summary, the research on the retirement process demonstrates a planning phase which initiates the transition into retirement. Women give less thought to retirement than men (Karp, 1989). If people believe they have unfinished career work, need financial security and are in good health, they are less likely to want to retire (Karp; Palmore et al., 1985). For men, being tired of work or company policy, being enrolled in a pension plan, older age, poorer health, less education, both lower and higher income, and lower occupational level and SES are associated with retirement. Poorer health of self or family member, family needs, age, being tired of work, work conditions, leisure interests, and less income and SES are associated with retirement for women (Martin Matthews & Brown, 1987; Palmore et al.; Szinovacz, 1986-7). However, many studies do not include adequate numbers of female subjects (Palmore et al.).

#### Family Relationships in Later Life

An understanding of family relationships in later life provides insights into retirement planning issues. Brubaker (1990) acknowledged the diversity in later life family relationships. Although family relationships of older people are important, the dynamics of later life relationships are not fully understood. Generally later life families are contracting, as children are launched. Even childless families experience similar family issues as

people retire and the family networks contract, parents need care, and the family members experience health difficulties. Many later life families are multigenerational and reciprocity is often a characteristic (Allen, 1989). The relationship patterns that have been established in earlier years continue into the later years as the family experiences commonly occurring events such as launching of children, becoming a grandparent, retiring, the aging process, and coping with widowhood.

Barresi and Hunt (1990) divided the elderly into three age groups for discussion. The young-old are the preretirement group, aged 55 to 64, and are active and healthy. Often, they are not only primary caregivers for their elderly parents, but are also helping adult children. The middle-old, aged 65 to 74, are retired, the majority of whom are married and active. The old-old, aged 75 or older, are likely to be experiencing the difficulties of old age. The unmarried elderly over 55 make up 37% of the total group with 25% widowed, 1.5% separated, 5.1% divorced, and 5.7% never married. Women are a higher percent in all categories except the separated. There have been relatively few studies of the unmarried elderly, which include not only the never married but also the divorced, separated, and widowed. Although spouse and children may be lacking in unmarried elderly, over the years they have developed other reciprocal relationships. Siblings are important as well as friends, nieces, nephews, and cousins (Allen, 1989). Some gender differences among the unmarried include females'

greater dependence on help with instrumental tasks than males, and males' tendency to have smaller networks than females (Barresi & Hunt 1990).

Troll (1986) summarized other research findings about aging families. Most adult children are in contact with parents and visit frequently if they live close to them. Long visits and phone calls often occur for those that live far away. There is continuity in the patterns of contacts that have been established in earlier years. Older people who live with a child are more likely to live in their own home with a daughter rather than a son, and it is more likely to be an unmarried daughter than a married one. Help is usually a mutual process with the direction dependent on the stage of the various families involved. Families are often held together by the mother-daughter bond.

Keith and Wacker (1990) discussed our understanding of sex roles in the older family. One aspect of study, derived from psychology, includes self-assessment of sex-role characteristics related to perception of one's own masculinity or femininity attributes. Masculine characteristics include such things as being assertive, independent, and forceful, whereas feminine characteristics include being affectionate, compassionate, and sensitive to needs of other. Studies in family and family sociology have investigated marital roles in the household relative to expressive and/or instrumental behavior (Parsons & Bales, 1955). Keith and Wacker suggested that the research has provided conflicting information: role reversal, a move towards androgyny, both androgyny and masculinity associated

with better mental health, and femininity associated with distress. Many of the studies have been on young people as has the work on the division of household tasks.

To examine the idea that there would be an anticipated substitution of family roles for work roles as one approached retirement, Anson, Antonovsky, and Sagy (1989) studied the association between gender, familial states, and attitudes toward retirement. The relationships between marital status and proximity to children, of men and women on the verge of retirement, and attitudes toward retirement were the focus of the research. The researchers believed that gender differences might occur because of the gender differences in work and work-related experiences. Health status and education were controlled for in the research. Various occupations were appropriately represented.

Attitudes towards retirement were conceptualized into three dimensions: losses in retirement, gains in retirement, and gains in leaving work. Gender differences in the results of this study showed that women held significantly more positive attitudes toward gains in entering retirement and gains in leaving work. Marital status was not a relevant factor in these findings.

Proximity of children was related to gains in entering retirement, however not linearly, and there was partial support for it being stronger for women. There was no support for the proximity of children and positive attitudes toward gains in leaving work among women. The variable proximity of children was operationalized into: same community, split, different community, abroad, and childless



(Anson et al., 1989). This researcher questions the operationalization used in this study as to its usefulness in understanding the relationship among variables.

Anson et al. (1989) suggested that preretirement relations, modified by proximity of children, influenced the results. In summary, this research found no significant gender differences in attitudes toward losses in retirement. However, women's attitudes toward gains in entering retirement and gains in leaving work were more positive than men's. The researchers inferred that this is a result of employed women's housework responsibilities which constrain their social activity and enhance conflict between their family roles and work roles. Family appeared to be equally important for men and women in the study on the verge of retirement. The researchers cautioned that this study was conducted in Israel where the fairly traditional culture has a strong family orientation. The researchers emphasized the importance of considering family relations as a factor in understanding retirees' attitudes to the transition.

In summary, although there is diversity in family relationships in later life, some common themes are that families are contracting, people retire, parents need care, and health difficulties are experienced. Relationship patterns from earlier years continue as adult children maintain contact with parents, frequently through the mother-daughter bond. There are more unmarried women in

this age group, and they tend to have larger networks than men. Other gender differences were not consistently demonstrated.

### Parent Care Concerns

One would expect that parent care concerns influence retirement planning, because there is extensive research to support that families are interdependent and that children do maintain relationships with parents throughout life. It is also apparent that families are providing a great deal of care for older family members (Brubaker, 1990).

Family help to older people is generally grouped into personal care, instrumental activities inside and outside the home, home maintenance and repair, emotional support, and linkage services (Brody & Schoonover, 1986). The distribution of these tasks appears to be gender specific. Personal care and instrumental services generally are provided by spouses or by adult daughters. Sons tend to help with money management. Daughters are three times more likely than sons to share their household with a dependent elderly parent.

Families are the primary source of care for the frail and/or disabled elderly (Stone, Cafferata, & Sangl, 1986). Moreover, informal caregiving is an important aspect of our economy because of the escalating cost of health care for the elderly. It is important to strengthen the informal support systems in order to maintain the elderly in the community as long as possible and thus curtail some of the cost of these services.

Therefore, Stone et al. (1986) examined a sample of 1924 persons who were informal caregivers assisting frail and/or disabled elderly persons in 1982. In 1982 approximately 2.2 million caregivers aged 14 or older provided unpaid assistance to 1.2 million noninstitutionalized elderly. The majority of the caregivers (71.5%) were female. Adult daughters were 28.9% of the group. Approximately 70% were primary caregivers. Daughters (23%) were more likely to assume primary responsibility with no assistance than were sons (10.83%). Overall, 82.4% of the daughters were caring for mothers compared to 64.2% of the sons. There were no gender differences in living arrangements among the children. In general, incomes were in the low to middle range.

Some of these caregivers (9%) quit working in order to provide the care. Again there were gender differences with 12% of daughters compared to only 5% of the sons leaving their jobs. Other experiences with working to accommodate care responsibilities included cutting back on hours, rearranging schedules and taking time off without pay. Daughters were more likely than sons to make these work adjustments.

Caregiving tasks averaged 4 hours a day. Caregiving included personal hygiene activities, help with getting in and out of bed, household tasks, shopping and transportation, and helping with financial matters. Daughters were more likely than sons to assist with personal hygiene activities and spend extra time on household tasks. There were no gender differences with respect to shopping

and/or transportation; however, this information included spouses as well as child providers. There were no statistically significant differences in the perceived health status among the primary caregivers. Secondary caregivers were twice as likely to rate their health as excellent.

Brody and Schoonover (1986) sought to clarify the effects of women's work status on patterns of parent care. Their sample included 150 families with an elderly disabled widowed woman whose principal caregiver was a married daughter. There was considerable diversity in demographic and socioeconomic factors. The working daughter/mother group was somewhat younger than the nonworking daughter/mother group. A large proportion of the groups were shared households.

Hours of help were determined for seven categories: personal care, housework and laundry, meal preparation, using the telephone, managing money and arranging needed services, grocery shopping and transportation, and emotional support. There were no significant differences in the number of hours of help received by mothers in the two work-status groups of daughters. The most frequently provided types of assistance were shopping, transportation and emotional support. On two types of tasks, there were significant differences in the number of hours of help between working and nonworking daughters. Working daughters provided fewer hours of help with personal care and meal

preparation. However, there was greater involvement by other family members and paid helpers for the working daughters group.

Opinions about parent care were the focus of a study by Brody, Johnsen, and Fulcomer (1984). The sample of 403 included three generations of women assumed to be the care recipients and the caregivers of the present and the future. The researchers were interested in whether the recent demographic and social changes that have occurred in our country have resulted in differences in opinions about parent care across generations.

The subjects were asked what adult children should do in a hypothetical situation of an 89-year-old widowed mother who needs help with daily activities. Another measure was the women's ranking of preferences among helpers of six possible providers for selected services. All generations thought adult children should adjust entire family schedules in order to help their mothers. The youngest women were most likely to feel this. Expecting a nonworking married daughter to adjust her family schedule showed the highest percentages of all generations. They also believed that expenses for professional care were a responsibility of adult children. Although the subjects generally did not expect adult children to adjust work schedules, they were more likely to expect working daughters rather than working sons to do so. And unmarried working daughters were expected to do so more than married working daughters.

Household sharing was not supported by the older two generations. However, all generations considered sharing a household with an elderly mother more appropriate for a nonworking married daughter or an unmarried daughter. The generations did differ as to who should provide services, with the younger generation more receptive than the oldest generation to use formal services for instrumental tasks. Male helpers for personal care were unacceptable for all generations. The authors concluded that these findings suggested an increasing involvement of women in care of elderly relatives as well as a commitment of women to help their aging parents. There were also warm bonds among all generations.

Rather than focusing on primary caregivers, Matthews (1987) advocated studying parent care from a family perspective. Ways that families can be described include using structural dimensions such as size, gender ratios, and geographic proximity. Affective dimensions such as quantity and quality of interaction among members and how members feel about one another are also important descriptors.

Matthews (1987) studied 50 families, defined as the group of adult siblings with at least one parent aged 75+. The subjects included 100 daughters, 50 pairs of sisters, with different employment statuses between the sisters within the pair. Families were categorized according to the three types of help provided to old parents. Almost half of the families included only the two sisters. The 62 parents in the study, age 73 to 97, ranged from being totally dependent to almost completely independent.

Help common for all families included: giving advice, providing personal services, and giving emotional or moral support. There was statistical support for structural characteristics of the families having an effect on the way responsibility is divided. When the two daughters were the only siblings in the family, they reported sharing equally in providing each type of help. In families that included four or more siblings, a much higher proportion described that some helped, others did not. Families that included brothers were also more likely to be described that way. Geographic dispersion is related only to providing emotional or moral support. For affectual solidarity, there was some evidence that all members of sibling groups described as "close" were more likely to contribute than those described as "mixed". There was no support for a relationship between the way responsibility is divided and perceptions of how adequately the needs of the parents were met. A major limitation of this study was that information was collected from two family members and there was low agreement on perceptions of how responsibility was divided.

Gender and care were addressed by Montgomery and Kamo (1987). They analyzed how sons and daughters differ in their caregiving activities and experience as well as factors that influence the experience. Subjects included 541 families caring for their impaired elders. Primary caregivers numbered 337 and were within a one hour driving distance from the elderly person. Caregiving activities were grouped into transportation activities, personal care, meal related functions, and paper work matters. Burden was

divided into objective and subjective aspects. Another concept measured was love and affection which also included obligation or duty.

There were 64 sons and 273 daughters in the study. They were similar in age, marital status, and health. For single subjects, sons tended to be "never married" while nonmarried daughters included more divorced or widowed persons. Although a larger percentage of sons were employed full time, 50% of the daughters worked. Sons had higher household incomes than daughters.

Sons and daughters were equally likely to live in the same household with the parent. Daughters reported spending more time in all types of tasks than sons except they spent equal time with financial and business matters. Daughters also provided care for a longer period of time. Even though daughters spent substantially more time in caregiving activities, sons reported equal levels of burden. This research did demonstrate that sons are involved in care. The researchers concluded that sons are often underrepresented in care activities because they are less likely to continue to help throughout the entire length of their parents' dependency period.

Another aspect of parent care involves the differential experiences of sons and daughters providing parent care, to include the consequences to the caregivers (Horowitz, 1985). Horowitz's sample included 25 males and 71 females who were primary caregivers. The two dependent variables were the extent of caregiving involvement and caregiving consequences. The high percent of female primary caregivers



provided evidence that caregiving is predominantly a female role. The men in the study became caregivers by default because there were no females available. The subjects were very involved in the care of their impaired parents and more than one-fourth shared the household. Differences in specific types of care given were present. Daughters were more likely to help with "hands-on" assistance. When the care was less gender-specific or male-oriented, sons were no different than daughters. Both provided their parents with emotional support. In general, the sons provided less extensive support. Also, the men tended to depend on their spouses for help which thus extends it to a female role. The care experience affected sons less negatively than it did daughters. Horowitz explained the burden felt by women as being a result of the multiple demands placed on women.

Recognizing the importance of a future perspective related to caring for an impaired elder, Rakowski and Clark (1985) examined the future perspectives of both caregivers and care-receivers. The study included 90 pairs of family members providing assistance to an ill or impaired relative and the individual receiving care. Care-receivers had a mean age of 75.6 years. The care providers included 47% daughters, 23% spouses, 16% sons, and 14% friends or relatives. The mean age of caregivers was 54.5 years with a mean formal education of 13.5 years.

Future outlook was defined in terms of limitations in planning with a range from no future outlook restrictions through restricted to extended range of planning limitations. Unfavorable versus favorable future of the

care-receiver was also ascertained. Zero-order correlations demonstrated that restricted future outlook among caregivers was associated with giving help in a greater number of areas and citing a greater number of care-receiver health problems. Multiple regression analysis demonstrated trends toward more restricted future outlook when providing help in a greater number of areas and providing assistance for 6 or more hours a week.

Gender was not a statistically significant factor in these analyses. A subgroup of caregivers that had a markedly lower future outlook score and were giving help in a larger number of areas of daily life stated that the prospect of continued assistance negatively affected their future outlook. Rakowski and Clark (1985) concluded that difficult caregiving situations can be associated with a less positive future outlook. Care-receivers in this study were relatively healthy, not bedridden and/or critically ill.

Using qualitative methodologies of the phenomenon of care, Dressel and Clark (1990) were critical of studies employing gender-based dichotomies which tend to reinforce ideologies about gender and family care. The theoretical framework from which they operated is symbolic interactionism which assumes that the meanings given to family care are socially constructed, influenced by religious, political and economic systems as well as family culture. There were three main components from the standpoint of the individual actors: behaviors, feelings, and cognitions which in turn manifest a concern.

Data for their study were collected through diaries, descriptions of family care situations and the researchers' own reflections on family care. A definition of what constitutes family care was the focus of the diary guidelines. Even though the researchers implored men to participate in order to get equal numbers of men and women, of the 38 diaries, 26 were from women and only 12 were from men. Three themes about family care emerged: anything that one does for or with a family member; so much of family care consists of routine, common-place, or ordinary activity; and acts of care and feelings of caring are thought to be inextricably intertwined. The authors concluded that women tended to underestimate the amount of care they do, because they do not count the ordinary activities as men do and take them for granted as part of their lives.

There was evidence that acts of care might be self-directed rather than other directed. For example, the women's need to provide care came from desires to make connections with other family members, whereas men's self-beneficial motives were most likely to be personal. Also of interest was that women tended to anticipate the needs of others more than men. Although this study did not include examples specific only to care of parents, it did help to explain the concept of family care. Also of value to understanding the present study is the fact that the authors were careful to avoid a dichotomous view of gender and yet they found differences between men and women related to family care issues. One striking difference is that 75% of the women indicated feelings at odds with their care

behaviors, while the majority of men did not report this emotive dissonance. The idea that instrumental and expressive care behaviors can be viewed dichotomously was not supported. Most family care situations were multifaceted and thus gender distinctions surrounding the instrumental-expressive dichotomy are not useful.

In summary, the research reviewed on parent care demonstrated that mothers of working women receive the same amount of care as mothers of nonworking women; however, some of it is through paid services and other family members rather than directly from the working daughter. The studies also affirmed that females are the primary caregivers of the elderly, tend to underestimate the amount of care they do, and make more changes in work status than males. Nonworking married daughters are expected to change family schedules and daughters are expected to adjust work schedules more than sons, with unmarried daughters more so than married. Male helpers for personal care are generally unacceptable; however, sons and daughters are equally likely to live in the same household with the parent. Furthermore, caregivers who are in difficult caregiving situations tend to have a less positive future outlook.

### Gender

As has been demonstrated in the studies reviewed, the research on retirement has focused minimally on gender issues. However there are differences in gender related to work careers, family relationships and caregiving. Therefore, gender was a focus for the current study because

women's experiences are often distorted when men's lives are used as standards for comparison (Thompson, 1987). Stacey and Thorne (1985) advocated a transformation of knowledge through a feminist perspective which places women at the center. Feminists are challenging myths about women and dealing with women's concerns, particularly within our gender-stratified society (Komarovsky, 1988). There is an attempt to causally explain the phenomenon of gendering and stratification in society (Walker & Thompson, 1984). Gender differences need to be understood as socially constructed and historically changing (Thompson, 1987). Women's retirement experiences thus should be analyzed as they relate to the gender issue of socialization to an "ethic of care" (Osmond, 1984).

As previously discussed, feminists argue against using gender as a dichotomous variable in research (Dressel & Clark, 1990). Since gender is socially constructed, it tends to stereotype our understanding of people. We then derive conclusions about issues based on our assumptions about gender, especially in relationship to family and care issues. Therefore, there is some difficulty within feminist theory in terms of defining concepts, because the theory and its methodology suggest a subjective approach to theory development rather than an objective approach. Subjective approaches tend to discourage categorizing people or variables, which serves to objectify people and their reality (Burr, Herrin, Say, Beutler, & Leighet, 1988; Thompson, 1987). Gender has been used as a variable; however, gender is really the central theoretical concept of

feminist theory (Stacey & Thorne, 1985). The sex/gender system concept is defined in terms of how the human biological sex is shaped by social intervention (Thorne, 1982).

Concepts of interest to feminists include family and society, ideologies in the family and its connection with the oppression of women, symbolic meaning and consciousness. Feminist theory is very concerned with values; feminists are pursuing a free and fair society (Thompson, 1987).

Brody (1990) discussed how values influence behavior. She noted the "traditional" value that care of the elderly is a family responsibility and the role of the women in the family. Demographic trends and socioeconomic changes have increased the demand for parent care and have reduced the capacity of adult children to provide the care. The "new" value that women should have more equal roles with men has caused an increase in working women; however, it has not replaced the "traditional" value about parent care. Based on an extensive review of the literature on values, Clifford (1991) concluded that there is little agreement on a language to explain the meaning of values. Rescher (1982) offered explanations for how values are manifested in deliberation and decision making.

An explanation for the influence of values on decision making at retirement can be assumed to be related to moral development and the socialization process. An understanding of moral development was provided by Kohlberg (1981) who identified six developmental stages in moral reasoning. More recent work suggested that there are four levels each

of which follows a clear developmental progression (Greeno & Maccoby, 1986). Gilligan's (1982) theory of moral development in women contrasts with Kohlberg's theory of moral development. The transition from level 3 to level 4 is most relevant when comparing Gilligan's and Kohlberg's theories. According to Kohlberg, level 3 marks the first stage of adult reasoning and focuses on bonds of trust with others. In this stage one makes decisions so that valued others are not hurt. Individual interests are of a lower priority than relationship issues. Level 4 moves the individual's reasoning to a societal level where issues are considered in terms of law or justice that must be maintained for the good of society. Studies using this coding system often show women remaining at level 3, which is considered a less mature development. However, the theory has been derived from studying men.

Chodorow (1974) concluded that the socialization of girls influences them to be involved with and connected to others, whereas boys are encouraged to deny this involvement. Chodorow argued that "...feminine personality comes to define itself in relation and connection to other people more than masculine personality does" (p. 44).

Relationships and parent care issues will likely greatly affect decisions made by women. Differences in family and parent care decisions/concerns about retirement between women and men can probably be related to moral development theory as explained by Gilligan. Additional insight comes from Bowers (1987) who identified a category of care-giving called anticipatory; people alter their lives

"just in case" they need to provide care. Both men and women feel an obligation to care for parents but this apparently does not affect the actual care-giving; women provide more care (Finley, 1989).

### Summary of Retirement Research

Research on retirement has been minimally inclusive of the unique needs of women, particularly considering the changing demographics. There was consistent evidence for the active role women play in maintaining family relationships and providing the major part of parent care. Variables that were associated with retirement included health, age, income, and educational level. Further explanations of these phenomena were necessary and were the focus for this dissertation.

### An Emerging Theoretical Framework

The theoretical framework that served to organize the consideration of retirement by women, when family and parent care issues are a concern, was Gilligan's (1982) theory of moral development of women within a human development, ecological perspective. Women's development occurs within the family (microsystem) which reinforces societal values (macrosystem) and influences women to consider others when making decisions. It was assumed that women and men are both concerned about their physical and social/cultural environments, thus significant differences would not be present related to these issues and retirement. Women, however, motivated by a value orientation based on a "care



ethic", would be more concerned about family members than men when considering retirement issues. According to Gilligan, concern for self is also considered when making decisions. Other factors demonstrated in the review of research as affecting retirement included financial security, health, and educational level. Therefore, the developing individual, influenced by the resources and demands of health, parents' dependency, finances, assistance to parents, age, educational level, and employment status, and affected by values learned through socialization to gender identification (macrosystem), develops attitudes about interdependence with family (microsystem) that affect thinking about retirement. These variables are diagrammed in Figure 1.

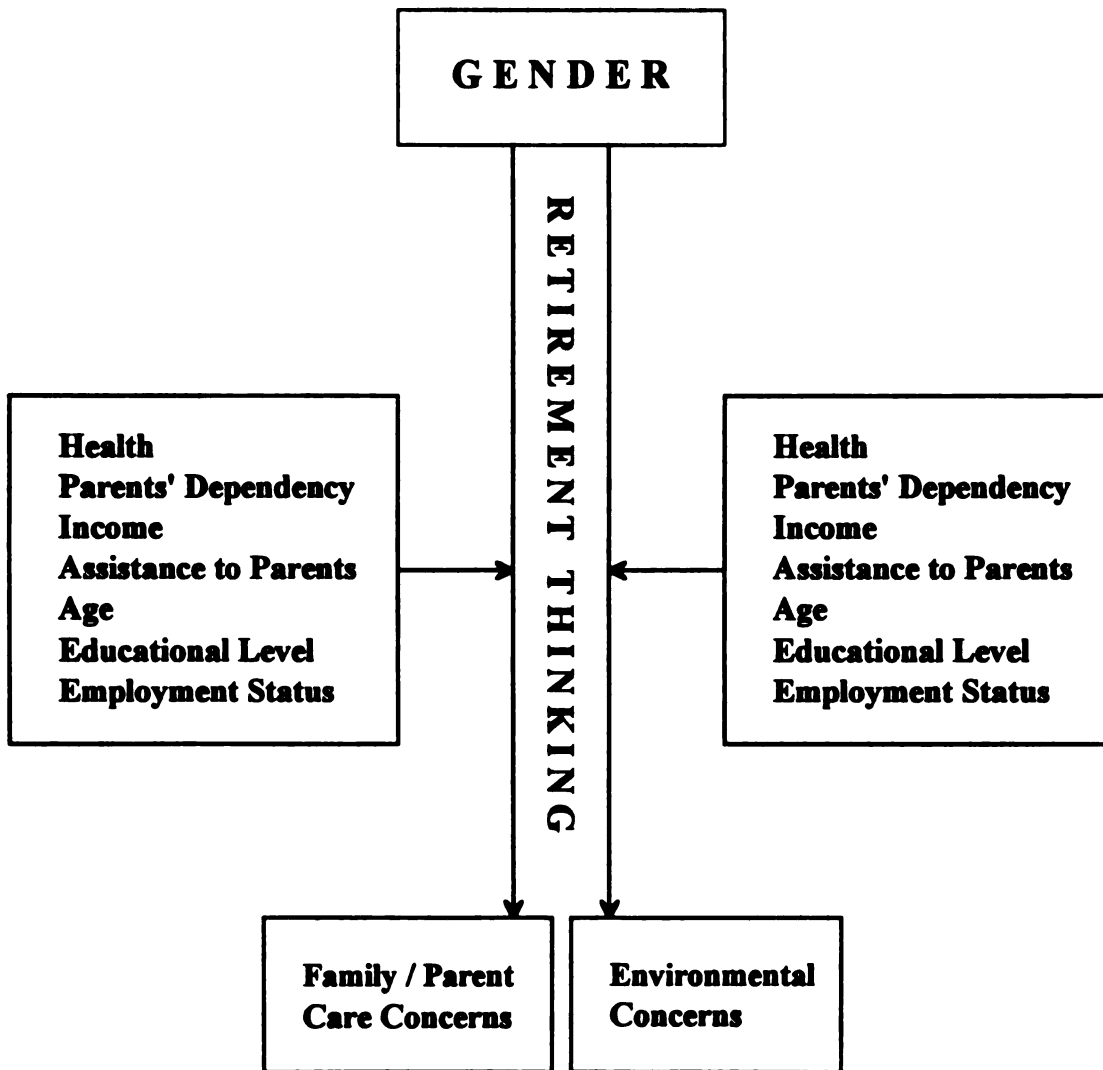


Figure 1. Proposed model of interrelationships of variables

### Research Questions

Based on a review of the retirement research, the general questions that were addressed in this research were how gender affects both family and parent care concerns when thinking about retirement. Family concerns included desire for proximity to family and the amount of influence family members have on retirement decisions. Parent care concerns had to do with anticipated parent care responsibilities and associated placement of parents for care. Placing a parent for care into a nursing home is known to be a devastating experience for adult children (Brody, 1990). There was also reason to believe, from the review of research, that other factors are influential during the retirement process. For example, financial security tends to encourage one to retire and good health stimulates one to continue working (Karp, 1989).

Specifically, the research questions were

1. What is the relationship between gender and family concerns when thinking about retirement? Do educational level, employment status, income, age and health of respondent, dependency of parents and assistance to parents interact with gender to affect the relationship of gender to family concerns when thinking about retirement?

2. What is the relationship between gender and parent care concerns when thinking about retirement? Do educational level, employment status, income, age and health of respondent, dependency of parents and assistance to

parents interact with gender to affect the relationship of gender to parent care concerns when thinking about retirement?

3. What is the relationship between gender and the importance of selected environmental characteristics (physical and sociocultural) during retirement?

### CHAPTER THREE -- METHODOLOGY AND PROCEDURE

The data used to examine the relationship of gender to family and parent care concerns in retirement planning by single men and women came from the single men and women in the Research Project (W-176) titled, "Housing and Locational Retirement Decisions: A Study of Preretirees in Four States" (McFadden, Brandt, Schiamberg, Stenberg & Sward, 1991).

This was a Western Regional project supported by the Agricultural Experiment Stations at Utah State University, Oregon State University, Michigan State University and the University of Utah with its Cooperative Extension Service.

The objectives of W176, Housing and Locational Decisions of the Maturing Population: Opportunities for the Western Region, were to:

1. Develop a profile of selected aging populations, including those who relocate, make seasonal moves, or age in-place.
2. Identify considerations relevant to residential characteristics, support services, and finances important to informed housing decisions.
3. Compare rural and urban residents as to their mid- and later-life housing and location decisions, especially rural directed relocation.
4. Develop decision making criteria and strategies for family mid- and later-life housing and locational choices, and compare the aging population's housing and locational needs and choices and the rural communities' view and policies (McFadden et al. 1991, pp. 4-5).

### Sampling Procedures

The sample for the total study was developed by Survey Sampling, Inc., (Fairfield, Conn.) utilizing telephone listings and then targeting the age of the heads of households. Counties in the four states with high portions of 40 year olds and over were identified. Urban and rural populations were sampled as well as seasonal movers. Each state was sampled in order to meet minimum sample size requirements for each age stratum. This age-stratified random sample of each state's population of heads of households between 40 and 65 allowed for adequate numbers to compare those near retirement and those with considerable time until retirement. Also included was a random sampling of 10% of the paid membership of the Oregon Extension Homemaker's Council. The three western states represented were Idaho, Oregon, and Utah. Michigan was the north central state sampled.

All states used the same questionnaire which was mailed in early Spring 1990. The questionnaire included eleven pages, containing 42 questions, plus the cover and was printed in booklet form (8" X 10 1/2") (see Appendix A). A presurvey information postcard was sent as well as a follow-up postcard, and subsequent letters to those who had not responded. The questions were developed upon agreement among the investigators. An extensive review of literature and previously stated objectives guided the questionnaire development (McFadden et al. 1991). Approval had been

obtained from UCRIHS at Michigan State University for the original study as well as the current dissertation (See Appendix B).

The sample was selected to be representative of the population in the four states between the ages of 40 and 65. Persons of all income levels, occupational classes and educational levels were represented (McFadden et al. 1991). The sample for Idaho, Oregon, and Utah was planned to be 850 each and for Michigan 1400. There were also 506 mailings to the Oregon Extension Homemaker's Council. The response rate was 57% in Utah, 54% in Oregon, 53% in Idaho and 24% in Michigan. As a result, there were 1438 usable questionnaires: 373 from Idaho, 382 from Oregon, 406 from Utah, and 277 from Michigan.

The sample for this study included the single men and women from the W-176, 1991 Project. There were 70 men and 112 women. Single subjects were selected in order to remove the limitation from the original project that one could not be sure who had actually completed the questionnaire in married households. Also because the sampling procedure selected heads of households, it is possible that female subjects were not equally as likely to be sampled. The original sample was instead representative of the population of heads of households and thus generalizable to the general population of heads of households.

Since the major hypotheses for the present research involved differences between men and women on specific items on the questionnaire, analysis of the results for single subjects removed the possibility that the men and women

influenced each other's responses in married households. Demographic and descriptive information on the W176 sample is given in Housing and Locational Retirement Decisions: A Study of Preretirees in Four States (McFadden et al. 1991).

#### Demographic Characteristics of Sample

Demographic and descriptive information is reported here on the sample composition relative to gender and extent of thinking about retirement, marital status, age, employment status, usual occupation, education, and income. These demographic and descriptive data are presented in order of the questions on the survey instrument identified by Q and then the number of the question as found on the actual questionnaire (See Appendix A).

It was determined that it was appropriate to ask the subjects to respond to questions about retirement at this time in their lives. As can be seen from Table 1, in response to the question, "To what extent have you started thinking about retirement?", most of the subjects had done some thinking about retirement. There were similarities between women and men with only 9% of women and 11.4% of men responding NOT AT ALL.

The subjects represented different aspects of single marital status. Table 2 reports the percentages of never married, separated, divorced, and widowed subjects. Divorce was the most common status for both genders, 70.5% for women and 55.7% for men. For the current study, the unmarried were 18% of the data set from which the sample was drawn.



Consistent with findings by Barresi and Hunt (1990) of the unmarried elderly, women were a higher percent in all the categories of unmarried (widowed, divorced, and never

Table 1

Extent of Thinking About Retirement 0-1

Extent	Women		Men	
	Frequency	Percent	Frequency	Percent
NOT AT ALL	10	9.0	8	11.4
A LITTLE	29	26.1	14	20.0
SOME	36	32.4	26	37.1
A GREAT DEAL	36	32.4	22	31.4

Table 2

Marital Status 0-33

Marital Status	Women		Men	
	Frequency	Percent	Frequency	Percent
NEVER MARRIED	15	13.4	23	32.9
SEPARATED	1	.9	6	8.6
DIVORCED	79	70.5	39	55.7
WIDOWED	17	15.2	2	2.9

married) except for separated. In 1988, families with married couples in the U.S. comprised 79.5% (U.S. Department of Commerce, 1990). Thus, the subjects used for the current research were fairly representative of the working population with a single marital status.

The subjects ranged in age from less than 35 to over 60; however, 68.5% of the women and 73% of the men were between 40 and 54 years of age (See Table 3). The mean age for women was 49 and for men was 44.5. The difference was significant at the  $p < .001$  level by one-way ANOVA (See Table 4). The women in the study were older by a few years. Although there was an age difference, the mean ages for both men and women were consistent with the developmental tasks of people in the middle years.

Since it was relevant to the study to have subjects who would be interested in considering retirement, it was important to ascertain whether or not the subjects were currently working. Most of the subjects were working either full or part time as can be seen from Table 5. No women and 2 men were on a transitional retirement plan. Originally, employment status was considered in the analysis as a possible intervening, independent variable. However, based on the lack of variability in this descriptor, it will be excluded from further analysis since it does not discriminate among subjects (Polit & Hungler, 1983, p. 328).

A large number of the subjects were either in managerial jobs or were professionals (See Table 6). For men, this was 51.4% and for women 45.7%.

Table 3

Age 0-38

Age in Years	Women (n=112)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
LESS THAN 35	5	4.5	4	5.7
35 TO 39	4	3.6	9	12.9
40 TO 44	26	23.3	26	37.3
45 TO 49	27	24.5	16	22.8
50 TO 54	23	20.7	9	12.9
55 TO 59	14	12.6	5	7.1
60 AND OVER	13	11.7	1	1.4

Table 4

Summary of ANOVA for Age

Source of Variance	SS	df	MS	F	p
Between Group	838.036	1	838.036		
				13.730	.000
Within Group	10986.607	180	61.037		
Total	11824.643				

Table 5

Employment Status 0-39


---

Employment	Women (n=112)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
FULL TIME	88	79.3	58	85.3
PART TIME	11	9.9	2	2.9
TRANSITIONAL	0	0.0	2	2.9
HOMEMAKER	3	2.7	0	0.0
UNEMPLOYED	7	6.3	6	8.8
RETIRED	2	1.8	0	0.0

---

The subjects represented a high educational level, as compared to the U.S. population, with 35.4% of the women and 38.5% of the men holding at least a bachelor's degree (See Table 7). Only 3.6% of women and 4.1% of men had not graduated from high school. Of persons in the United States 25 years and older in 1988, 76.2% had completed high school and 20.3% had completed college (U.S. Department of Commerce, 1990).

There were differences in income between the men and women. For women the median income was between \$20,000 and \$24,999 and for men it was between \$25,000 and \$34,999 (See Table 8). An income of \$35,000 or more was earned by 18.9%

Table 6

Occupation 0-40


---

Occupation	Women		Men	
	Frequency	Percent	Frequency	Percent
SERVICE	9	8.6	3	4.4
LABORER	3	2.9	4	5.9
OPERATIVE	6	5.7	13	19.1
CRAFTS	0	0.0	5	7.3
CLERICAL	30	28.6	4	5.9
SALES	8	7.6	4	5.9
MANAGERS	12	11.4	11	16.2
PROFESSIONAL	36	34.3	24	35.3
STUDENTS	1	1.0	0	0.0

---

of the women and 27.9% of the men. The men generally earned a higher income, perhaps in part due to the higher educational level and the occupational differences.

**Table 7**

**Highest Level of Education Q-41**

Level	Women (n=110)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
LESS THAN 12 YEARS	4	3.6	3	4.1
HIGH SCHOOL GRAD	24	21.8	10	14.3
TECHNICAL SCHOOL	8	7.3	10	14.3
SOME COLLEGE	31	28.2	13	18.6
2YR COLLEGE DEGREE	4	3.6	7	10.0
BACHELOR'S	26	23.6	15	21.4
MASTER'S	9	8.2	8	11.4
DOCTORAL	4	3.6	4	5.7

Table 8

Income Q-42


---

Yearly Income	Women (n=112)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
LESS THAN \$10,000	12	10.8	5	7.4
\$10,000 TO \$14,999	19	17.1	6	8.8
\$15,000 TO \$19,999	12	10.8	7	10.3
\$20,000 TO \$24,999	21	18.9	5	7.4
\$25,000 TO \$34,999	23	20.7	20	29.4
\$35,000 TO \$49,999	16	14.4	9	13.2
\$50,000 TO \$64,999	4	3.6	6	8.8
\$65,000 TO \$79,999	1	.9	4	5.9
\$80,000 TO \$94,999	2	1.8	3	4.4
\$95,000 OR MORE	1	.9	3	4.4

---

Research Design

The research design for this study was descriptive and cross-sectional, focusing on the current status of existing relationships between single men and women, and family and parent care concerns in retirement planning. As discussed in the review of research chapter, gender differences have been demonstrated in research on retirement. Educational level, income, health, and activities during retirement are

also important variables related to retirement and were, therefore, included in the examination of the differences between men and women on family and parent care concerns.

#### Operational Definitions Of The Research Variables

The major independent variable in this study was gender (See Table 9). Other intervening, independent variables included factors known to be related to or affect retirement. Some of these were scores on specific questions on the survey instrument, while others were demographic in nature. The dependent variables were the scores from specific questions on the survey instrument which measured retirement concerns about family, parent care, and physical and sociocultural environment (See Appendix A).

#### Independent Variables

The seven independent variables are shown in Table 9 and defined in order as follows:

- (1) Gender was a category for Q32.
- (2) Subject's Health was derived from a score on Q37. The question was "Describe your current health" Respondents could choose either EXCELLENT, GOOD, FAIR, or POOR. The scores were recoded from the original numbers on the questionnaire so that the possible range of scores was 1-4, with the higher the score, the better the health.



Table 9

**Variables**

---

**Independent Variables**

- X1 Gender
- X2 Subject's Health
- X3 Parents' Dependency
- X4 Income
- X5 Current Assistance to Parents
- X6 Age
- X7 Educational Level

**Dependent Variables**

- X8 Family Concerns
    - A Family Proximity
    - B Family Influence
  - X9 Parent Care Concerns
    - A Parent Care Influence
    - B Moving Parent
      - 1 Care Facility
      - 2 Subject's Home
    - C Anticipated Assistance to Parents
  - X10 Concerns about Physical Environment
  - X11 Concerns about Social/Cultural Environment
    - A Economics and Safety
    - B Convenience
    - C Personal Enrichment
-

(3) Parents' Dependency was derived from a score on Q18a.

The question stated "To what extent are your parents or spouse's parents independent or dependent? Father, mother, spouse's or partner's father, and spouse's or partner's mother were listed next to the following choices: VERY INDEPENDENT, INDEPENDENT, SOMEWHAT INDEPENDENT, DEPENDENT, VERY DEPENDENT, DOES NOT APPLY OR DECEASED. Each choice was defined by a statement that followed the choice: VERY INDEPENDENT - able to live in own home and come and go as please, physically active; INDEPENDENT - lives in own home but receives help on a nonregular basis with transportation; SOMEWHAT INDEPENDENT - lives in own home but receives help daily; DEPENDENT - lives with a caretaker in own home or caretaker's home; VERY DEPENDENT - resides in nursing home facility; DOES NOT APPLY OR DECEASED. The higher the score, the more dependent. There was a possible range of 1-5. A mean was calculated for parents or if Does Not Apply or Deceased was selected for either father or mother.

(4) Income was derived from a rank on Q42 which gives 10 categories to describe family income ranging from less than \$10,000 to \$95,000 or more. The higher the rank, the higher the income.

(5) Current Assistance to Parents was derived from a score on Q18c (first part), "Do you currently...assist...your parent(s) in any of the following ways?" Respondents were asked to circle YES or NO in reference to specific activities: financially, paying bills/taxes,

transportation, housecleaning, meals, personal hygiene, and shopping. The higher the score, the more assistance was provided. The possible score range was 0-7.

(6) Age was measured in years (See Q38).

(7) Educational Level was derived from a score on Q41 which asked the respondent "your highest level of education".

Three categories were used for analysis: less than 12 years, high school graduate or equivalent, and greater than high school. The greater than high school category included technical or trade school beyond high school, and from some college through a graduate or professional degree. There was, thus, a range of 1-3 possible, with the higher the score, the more education.

### Dependent Variables

As shown in Table 9, the primary dependent variables in this study were Family Concerns and Parent Care Concerns.

Other dependent variables included Concerns about Physical Environment and Social/Cultural Environment.

Operationalization of variables was through scores on selected questions.

#### (8) Family Concerns

Family Concerns related to all generations and there were two separate scores for reflecting these concerns.

a. Family Proximity score was derived from Q12i. This question asked the respondent to circle a number, 1 to 4, in relationship to "How important are each of the following characteristics in your choice of a community in which to live during the first ten years of retirement?" One characteristic listed was Proximity of Family with VERY

IMPORTANT, SOMEWHAT IMPORTANT, NOT TOO IMPORTANT, and NOT AT ALL IMPORTANT as possible choices. The scores were reversed from the original format so that the higher the score, the greater the importance.

b. **Family Influence** score was derived from Q21b,d,e,f,g,h,i. This item measured the influence of family members (parent, child, grandchild, sibling, other relative, and housemate) on retirement decisions. The question stated, "For each of the persons listed below, indicate how much influence they will have on your retirement decision of when and/or where to retire". Responses included STRONG, MODERATE, SLIGHT, NONE, and DOES NOT APPLY. The scores were reversed from the questionnaire, so that the higher the score, the greater the influence of family. Since each subject did not have all possible family members about whom to respond, the mean (range 1-4) was used in order to compensate for the "does not apply" responses.

#### (9) Parent Care Concerns

Parent care concerns had to do with nurturing the older generations only and were measured with four separate scores.

a. **Parent Care Influence** score was derived from scores on Q18d which addresses how current or anticipated parent care responsibilities influence retirement plans. The question stated, "To what extent do your current or anticipated parent care responsibilities influence your retirement plans?" Five separate plans were listed and included Time of retirement, Housing choice during retirement, Geographical location, Use of retirement income,

and Need for employment during retirement. Four responses were possible: NOT AT ALL, SLIGHTLY, A GREAT DEAL, and DO NOT KNOW. Since DO NOT KNOW was not a meaningful measure for the current research, a 3 point scale was used ranging from Not At All to A Great Deal for the 5 items with a score range of 1-15. The higher the score, the greater the influence of parent care on retirement plans. The mean was used for those who stated Do Not Know so that subjects were not eliminated.

b. **Moving Parent** included two separate scores, one which addresses how difficult it would be to move a parent into a Care Facility (Q20c), the other how difficult it would be to move a parent into the Subject's Home (Q20f). Responses included NOT DIFFICULT, DIFFICULT, and VERY DIFFICULT with a score range on each item of 1-3. The higher the score, the greater the difficulty.

c. **Anticipated Assistance to Parents** was derived from a score on Q18c (second part) "Do you...anticipate in the future assisting your parent(s) in any of the following ways?" Respondents were asked to circle YES or NO in reference to specific activities: financially, paying bills/taxes, transportation, housecleaning, meals, personal hygiene, and shopping. The higher the score, the more assistance was anticipated. The possible range is 0-7.

#### (10) Concerns about Physical Environment

Physical Environment Concerns were measured with parts of the Comfort Features section of Q12 in order to give some indication of whether selected physical environment characteristics are important in choosing a community in

which to live during the first ten years of retirement. Items aa. Warm temperatures, dd. Low humidity, and gg. Seasonal changes were used and the responses were reversed from the original format so that the higher the score, the more important are these features. This is a 4 point scale including NOT AT ALL IMPORTANT, NOT TOO IMPORTANT, SOMEWHAT IMPORTANT, and VERY IMPORTANT with possible scores ranging from 3-12.

**(11) Concerns about Social/Cultural Environment**

Social/Cultural Environment Concerns were measured with 3 separate scores from Q12 which included characteristics important in choosing a community in which to live during the first ten years of retirement. The responses possible are on 4 point scales including NOT AT ALL IMPORTANT, NOT TOO IMPORTANT, SOMEWHAT IMPORTANT, and VERY IMPORTANT. The scores were recoded from the original format so that the higher the score, the more important are the community characteristics.

a. **Economics and Safety** was derived from the mean score on 4 items, Q12 a-d, with possible scores ranging from 4-16. Items included: Low cost of living (e.g., food, housing), Low utility rates, Employment opportunities, and Low crime rate.

b. **Convenience** was derived from the mean score on 4 items, Q12 e-h, with possible scores ranging from 4-16. Items included: Convenient air transportation, Shopping mall, Medical facilities and Public Transportation.

c. **Personal Enrichment** was derived from the mean score on 5 items, Q12 j-n, with possible scores ranging from 5-20.

Items included: Educational opportunities, Library facilities, Your preferred place of worship, Volunteer opportunities, and Cultural opportunities.

### Research Assumptions

The assumptions for this research included

1. The respondent was able to consider the prospect of retirement and its meaning during this preretirement phase (Karp, 1989).
2. Retirement was personally defined by the research participant as a status change in the future related to a job and included the decision making part of the process of planning for retirement.
3. If the decision to be made was difficult for the respondent, the respondent's values were confronted; and therefore the answers may have reflected a resolution of a value conflict.

### Research Hypotheses

Based on the review of literature and the research questions, the following hypotheses were proposed for the analysis of the relationship of gender to family and parent care concerns in retirement planning by single men and women:

H1: Females will score higher on Family Proximity than males.

**H2: There is no interaction between Educational Level, Subject's Health, Parents' Dependency, Income, Current Assistance to Parents, and Age in explaining the relationship between gender and Family Proximity.**

**H3: Females will score higher on Family Influence than males.**

**H4: There is no interaction between Educational Level, Subject's Health, Parents' Dependency, Income, Current Assistance to Parents, and Age in explaining the relationship between gender and Family Influence.**

**H5: Females will score higher on Parent Care Influence than males.**

**H6: There is no interaction between Educational Level, Subject's Health, Parents' Dependency, Income, Current Assistance to Parents, and Age in explaining the relationship between gender and Parent Care Influence.**

**H7: Females will score higher on Difficulty Moving Parent into Care Facility than males.**

**H8: There is no interaction between Educational Level, Subject's Health, Parents' Dependency, Income, Current Assistance to Parents, and Age in explaining the relationship between gender and Difficulty Moving Parent into Care Facility.**

**H9: Females will score higher on Difficulty Moving Parent into Subject's Home than males.**



H10: There is no interaction between Educational Level, Subject's Health, Parents' Dependency, Income, Current Assistance to Parents, and Age in explaining the relationship between gender and **Difficulty Moving Parent into Subject's Home.**

H11: Females will score higher on **Anticipated Assistance to Parents** than males.

H12: There is no interaction between Educational Level, Subject's Health, Parents' Dependency, Income, Current Assistance to Parents, and Age in explaining the relationship between gender and **Anticipated Assistance to Parents.**

H13: Gender is not related to **Concerns about Physical Environment.**

H14: Gender is not related to **Concerns about Economics and Safety.**

H15: Gender is not related to **Concerns about Convenience.**

H16: Gender is not related to **Concerns about Personal Enrichment.**

### Instrumentation

The instrument used for this dissertation included portions of the one used in the W-176 project (See Appendix A for entire questionnaire). The total instrument had been modified from the one developed for the initial data collection in 1987 for the Western Region project, W-176. In order to compare the two samples in W-176 an attempt was made by the researchers to minimize the modifications. A meeting of investigators and numerous conference calls and

facsimile transmittances facilitated agreement among the investigators during the revision of the instrument. Further aspects of content validity were addressed as the process was guided by an extensive review of literature and the stated objectives.

Internal validity was considered in that preparation of the actual questionnaire was done at one university so that there was a consistent questionnaire for all respondents, thus providing the same visual and conceptual image to all subjects. Other aspects of validity were addressed by the care that was taken with the cover letter, questionnaire cover design, and format of questions. Two threats to content validity were addressed. In order to decrease one threat to validity, that of social desirability, the respondent's answers were confidential so that the respondent would be less likely to answer the way s/he thought s/he should answer. Another threat to validity is the concept of acquiescence. It has been found that respondents tend to agree with positively stated questions (Crano & Brewer, 1973; Polit & Hungler, 1983). This threat was minimized in that some possible responses started with a strong agreement, while others started with a strong disagreement with the statement.

W-176 research questions were designed to "...conform to basic principles of writing questions for mail questionnaires" (McFadden et al., 1991, p. 8). The overall length of the questionnaire was not to exceed 12 pages which is generally considered an acceptable length for maintaining subjects' attention. Informal testing of the questionnaire

on sample subjects was done in each state in order to refine the instrument in terms of clarity of wording (McFadden et al., 1991). The sample size was relatively large which reduces another risk to validity. Statistical tests to evaluate the effect of extraneous variables were done by this researcher so that the real relationship between gender and the dependent variables could be determined (Polit & Hungler, 1983).

As discussed in the review of literature, there is little in the retirement research related to family and parent care concerns especially concerning gender differences. The instrument used for this dissertation measured personal perceptions and reactions, which were subjective in nature, focusing on an individual's responses to concerns in retirement planning on a continuum from negative to positive (Crano & Brewer, 1973). The Likert model was the most frequently used approach to generation of reliable attitude measurement devices (Crano & Brewer; Polit & Hungler, 1983). On each item a respondent must indicate the level of agreement or disagreement.

One aspect of reliability was the degree of interrelationship between items on the questionnaire (Crano & Brewer, 1973). Coefficient Alpha is the average interitem correlation of all items constituting a scale, an estimate of the reliability of the total scale when each item is employed as a test in the generation of this estimate (Cronbach, 1951). If Coefficient Alpha is in the .80s, then it is a satisfactory criterion of internal consistency and fulfills the basic requirement for operationalization of the

concept (Crano & Brewer). However, the reliability coefficient is a function of the number of items in the scale and for this study, there are several variables with few items (Polit & Hungler, 1983, p. 394).

Where logical, internal consistency of scales used for this dissertation was evaluated to establish reliability. Four areas of the instrument were evaluated for reliability: **Parent Care Influence**; and components of Concerns about **Social/Cultural Environment: Economics and Safety, Convenience, and Personal Enrichment**. Cronbach (Coefficient) Alpha Reliabilities are reported on Table 10. Alphas for **Parent Care Influence** demonstrate a satisfactory reliability. For **Economics and Safety** the Alphas are low. It is noteworthy that removing the **Employment Opportunities** question improves the Alpha to .7079. The Alpha for **Convenience** was slightly below satisfactory at .7517. **Personal Enrichment** was satisfactory at .7977 but could be improved to .8380 if the **Preferred Place of Worship** question were removed.

Table 10

**Alpha Reliabilities for Parent Care Influence, Economics and Safety, Convenience, and Personal Enrichment**

Variable	Alpha	Standardized Alpha
Parent Care Influence	.8967	.8973
Economics and Safety	.5952	.6583
Convenience	.7517	.7596
Personal Enrichment	.7977	.8069

**Statistical Methods**

The primary issue this dissertation addressed was the relationship of gender to family and parent care concerns in retirement planning by single men and women. Inferential statistics were used to test the hypotheses. The main technique was One-way ANOVA, using one independent categorical variable with "2" levels (male and female) and each continuous dependent variable. For ordinal data, and where the data did not meet the assumptions for ANOVA, the Mann-Whitney U was used.

Multiple regression was initially considered for further explanation of the variances of the dependent variables. Multiple regression would have enabled the investigator to use all the independent variables in explaining the variance in the dependent variables as well as to study the interactions. In order to determine if multiple regression would be useful, zero-order correlations were calculated between all the variables. The best variables (predictors) to use are those that are highly correlated with the dependent variable, but not highly correlated with the other independent variables. However, the results of zero-order correlations suggested that there was no reason to proceed with multiple regression. This is consistent with the conclusion by Keith (1985) on the background variables: age, education, occupation, health, income, and employment status. Keith (1985) found that these background variables did not explain, in relationship to gender, the evaluations by the unmarried of work, retirement, and happiness.

Another statistical option was ANCOVA which is used "to measure group differences after allowing for other differences between subjects" (Munro, Visintainer & Page, 1986, p. 218). It controls "for other variation in the dependent variable that comes from separate measurable variables that influence all the groups being compared" (Munro et al., p. 218). In ANCOVA this variation is extracted and a more accurate difference between groups can be estimated. Using variables that are highly correlated with the dependent variables as covariates with Gender was

considered in order to help explain the differences between men and women on specific dependent variables. The covariate should be at the interval or ratio level although ordinal data may sometimes be treated as interval. As with multiple regression, there was no reason to proceed with ANCOVA analysis.

Although there were unequal numbers of men and women in the sample of single men and women (unequal "n's"), ANOVA techniques address this methodological issue (Linton, Gallo, & Logan, 1975). ANOVA is considered "robust" in "...that even if the assumptions are not rigidly adhered to, the results may still be close to the truth" (Munro et al. 1986, p. 176). Moreover, the assumptions about the dependent variable, that of normality and homogeneity of variance (groups should have equal variances), were tested so that nonparametric statistics were used rather than ANOVA in those situations where the assumptions were not met.

The dependent variables included four major conceptual ideas: Family Concerns, Parent Care Concerns, Concerns about Physical Environment, and Concerns about Social/Cultural Environment. All but Physical Environment have subdimensions. However, summing scores on the subdimensions was not done, because each subdimension measured a different aspect of the dependent variable and/or the questions were formed in such a way that it did not allow for summing (Polit & Hungler, 1983). A  $p < .05$  was required to accept all hypotheses.

## CHAPTER FOUR -- RESULTS

### Organization of Data Analysis

The data analysis included (1) descriptive analyses and (2) testing of the hypotheses. For the descriptive section, the sample composition with a discussion of gender differences is presented related to selected proposed intervening variables. Inferential statistics are presented for testing of the hypotheses. Correlations between the independent variables and the dependent variables were done to determine the efficacy of doing regression analyses. One-way ANOVA and Mann-Whitney U statistical techniques were used to determine differences between men and women on the variables. The analyses were on the sample of 182 single subjects: 112 women and 70 men selected from the Research Project (W-176).

The Social and Economic Sciences Research Center, Washington State University, completed the data entry for all states, prepared state data files, a regional data file, and SPSS-X programs to read the files. If more than one item were circled or a clear response was not indicated, a value for missing data (number "9") was entered. Verification of data was done by a double entry system (McFadden et al. 1991).



### Descriptive Analysis

Based on the review of research, several descriptive variables were considered as possible intervening variables in the relationship between gender and the dependent variables. They are discussed here as they were considered for regression.

Subjects' Health was found to have little variability, with both men and women reporting good or excellent health most frequently, the mode being excellent (See Table 11). Only 1 female and 2 males reported poor health. The difference was not significant using the Mann Whitney U statistical technique for ordinal data (See Table 12). Therefore, this variable was not considered for regression or for hypothesis testing.

Table 11

#### Subjects' Health

Health Level	Women (n=112)		Men (n=69)	
	Frequency	Percent	Frequency	Percent
POOR	1	.9	2	2.9
FAIR	10	8.9	5	7.2
GOOD	48	42.9	26	37.7
EXCELLENT	53	47.3	36	52.2

Table 12

Mann-Whitney U for Subject's Health and Gender

Gender	Number	Mean Rank	U	z	p
MALE	69	93.25			
			3709.0	-.5024	.6154
FEMALE	112	89.62			

Parents' Dependency was another variable considered as intervening. Parents' Dependency included five dependency ranks possible for parents, from very independent to very dependent. Parents for both men and women were quite independent and there was little variability (See Table 13). The difference was not significant by ANOVA (See Table 14). Therefore, this variable was not considered for regression or for hypothesis testing.

As was discussed in the Methods Chapter (Table 8), there were differences in Income between the men and women. The data were collected in such a manner that it was ordinal

Table 13

Parents' Dependency

Level	Women (n=112)			Men (n=70)	
	Frequency	Percent		Frequency	Percent
V/INDEPENDENT	<2	73	65.2	54	77.2
INDEPENDENT	2-<3	21	18.8	11	15.7
S/INDEPENDENT	3	8	7.1	1	1.4
DEPENDENT	4	5	4.5	3	4.3
V/DEPENDENT	5	5	4.5	1	1.4

Table 14

Summary of ANOVA for Parents' Dependency

<u>Source of Variance</u>	<u>SS</u>	<u>df</u>	<u>MS</u>	<u>F</u>	<u>p</u>
Between Group	3.195	1	3.195	3.201	.075
Within Group	179.641	180	.998		
Total	182.835				

in nature. Therefore, the Mann-Whitney U statistical technique was used in order to evaluate if the differences were significant. The difference was significant at  $p=.003$  level (See Table 15). Thus Income was considered an intervening variable in the relationships between gender and the dependent variables.

Table 15

Mann-Whitney U for Income and Gender

Gender	Number	Mean Rank	U	z	p
MALE	68	104.63	2779.0	-2.9942	.0028
FEMALE	111	81.04			

Current Assistance to Parents can be seen in Table 16. Most of the subjects, 66% of the women and 81% of the men, were not providing assistance to parents. However, the mean assistance provided by men was .34 with a range of 0 to 3 activities performed. For women, the mean was 1.09 with a range of 0 to 7 activities performed. Because these variables did not have a normal distribution and the variances between the men and women were not equal, the

Mann-Whitney U statistical technique was used and demonstrated significant differences between men and women at the  $p=.01$  level (See Table 17). Women reported providing more assistance to parents than men. Thus Current Assistance to Parents was considered an intervening variable in the relationships between gender and the dependent variables.

Table 16

Current Assistance to Parents


---

Activities	Women (n=112)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
NONE	74	66.1	57	81.4
ONE	9	8.0	5	7.1
TWO	8	7.1	5	7.1
THREE	4	3.6	3	4.3
FOUR	8	7.1		
FIVE	3	2.7		
SIX	4	3.6		
SEVEN	2	1.8		

---

Table 17

Mann-Whitney U for Current Assistance to Parents and Gender

Gender	Number	Mean Rank	U	z	p
MALE	70	81.44			
			3215.5	-2.5749	.0100
FEMALE	112	97.79			

Age differences existed between men and women as was presented and discussed in the Methods Chapter (Table 3). Men ranged in age from 30 to 65 with a mean of 44.5 years old. Women ranged in age from 30 to 72 with a mean of 48.91. The difference was significant at the  $p < .001$  level by one-way ANOVA (See Table 4). The women in the study were older. Thus Age was considered an intervening variable in the relationships between gender and the dependent variables.

As indicated in Table 7, the subjects represented a high Educational Level with 35.4% of the women and 38.5% of the men holding at least a bachelor's degree. Most subjects were high school graduates or above with only 3.6% of women and 4.1% of men not graduating from high school. Gender differences in educational level were not significant using

the Mann-Whitney U statistical technique (See Table 18). Therefore, this variable was not considered for regression or hypothesis testing.

Table 18

Mann-Whitney U for Educational Level and Gender

Gender	Number	Mean Rank	U	z	p
MALE	70	94.06			
			3601.0	-1.0010	.3168
FEMALE	110	88.24			

Because of the concern that the variables that were different for men and women, income, current assistance to parents, and age, may be factors in distinguishing differences between men and women on the dependent variables, zero-order correlations were done between each of these variables and the dependent variables (See Table 19).

The selected independent variables, Income, Current Assistance to Parents, and Age, were significantly correlated with several dependent variables although at a low level (.1512 to .3202), according to Munro, Visintainer, and Page (1986). Those >.2100 will be discussed. Correlations between Age and the variables of interest in

this study were either not significant or had very low correlations. Thus, the age differences did not appear to be a factor in this study.

Income was correlated with Economics and Safety at  $r = .2688$ ,  $p < .01$ . As Income increases, importance of Economics and Safety issues decreases. Using Income as a covariate with Gender might help explain the differences between men and women on Economics and Safety; however, the income data are ordinal not interval. ANCOVA techniques assume that the covariate is interval and if the data are grouped so that they are interval, the differences between men and women on income will be lost, because of the way the data were collected. Therefore, the income variable was not pursued further in relation to hypothesis testing.

The correlation between Current Assistance to Parents and Family Influence was  $.2161$ ,  $p < .01$ . As Current Assistance to Parents increases, the Influence of Family on retirement plans increases. In this case the assumption that the covariate, Current Assistance to Parents, be



Table 19

Zero-order Correlations of Variables

Variable	Independent		
	Income	Assistance	Age
Dependent			
Fam Proximity	-.0205	.0624	.1678*
Fam Influence	-.1512*	.2161**	.0651
Parent Care Infl	-.1419	.2609**	.0300
Move Care Facility	-.0186	-.0183	.0215
Move Subject's Home	-.1438	-.2166**	-.0462
Anticipated Assist	.0267	.3202**	-.0491
Physical Environ	-.0514	-.0539	.0579
Econ & Safety	-.2688**	-.1015	.1713*
Convenience	.0309	.0364	.0973
Personal Enrich	-.0184	.0929	.1347

\*p&lt;.05;\*\*p&lt;.01

interval was met. There was homogeneity of variance with Influence of Family, however, the assumption that this dependent variable be normally distributed was not met. Therefore, it was not prudent to use Current Assistance to Parents as a covariate. Since the correlation was rather small, there probably was not a great loss in explaining relationships between variables.

Current Assistance to Parents and Parent Care Influence have a correlation of  $r = .2609$ ,  $p < .01$ . As Current Assistance to Parents increases, the Influence of Parent Care on retirement plans increases. In this case the assumption that the covariate, Current Assistance to Parents, be interval was met. There was homogeneity of variance with Parent Care Influence, however, the assumption that this dependent variable be normally distributed was not met. Therefore, it was not prudent to use Current Assistance to Parents as a covariate. Since the correlation was rather small, there probably was not a great loss in explaining relationships between variables. There were no significant differences by Gender for Parent Care Influence so adding Current Assistance to Parents to the model did not appear helpful.

Current Assistance to Parents and Difficulty Moving Parent to Subject's Home were correlated at  $-.2166$ ,  $p < .01$ . As Current Assistance to Parents increases, Difficulty Moving Parent into Subject's Home decreases. In this case the assumption that the covariate, Current Assistance to Parents, be interval was met. There was homogeneity of

variance with Moving Parent to Subject's Home and the assumption that this dependent variable be normally distributed was met. There were no significant differences by Gender for Moving Parent to Subject's Home so adding Current Assistance to Parents to the model did not appear helpful. Since the correlation was rather small, there probably was not a great loss in explaining relationships between variables.

#### Current Assistance to Parents and Parent Care

Anticipation were correlated at  $r=.3202$ ,  $p<.01$ . As Current Assistance to Parents increases, Parent Care Anticipation increases. In this case the assumption that the covariate, Current Assistance to Parents, be interval was met. There was homogeneity of variance with Parent Care Anticipation; however, the assumption that this dependent variable be normally distributed was not met. Therefore, it was not prudent to use Current Assistance to Parents as a covariate. Since the correlation was rather small, there probably was not a great loss in explaining relationships between variables. There were no significant differences by Gender for Parent Care Anticipation so adding Current Assistance to Parents to the model did not appear helpful.

#### Summary of Preliminary Analysis

Based on the review of literature and the research questions, it was originally hypothesized that Subject's Health, Parents' Dependency, Income, Current Assistance to Parents, Age, and Educational Level, would interact in explaining the relationships between Gender and some of the

dependent variables. However, as previously discussed, based on an analysis of the differences by gender for these variables, zero-order correlations, and limitations of the data, H2, H4, H6, H8, H10, and H12 have been eliminated. The remaining hypotheses examine gender alone with the dependent variables.

### Test of Hypotheses

Given the limitations of the data and preliminary analyses as discussed previously, there were 10 hypotheses remaining to be tested. Thus, the hypotheses have been renumbered and presented here with the results of the analyses.

#### Hypothesis 1

Females will score higher on **Family Proximity** than males.

This hypothesis was developed as a result of research by Szinovacz (1986-87) and Gilligan (1982) who demonstrated the importance of family to women when they make decisions.

Results. Both men and women varied in the importance they placed on Proximity to Family in the first ten years of retirement (See Table 20). For men, the importance of Proximity of Family ranged from 1 to 4 with a mean of 2.76, a little less than Somewhat Important. For women, the range was 1 to 4 with a mean of 3.23, a little more than Somewhat Important. The difference was significant at the  $p < .001$  level using the Mann-Whitney U test (See Table 21). Proximity of Family was more important to women than men the first ten years of retirement. The hypothesis was supported.

Table 20

Family Proximity

Importance	Women (n=107)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
NOT AT ALL	7	6.5	8	11.4
NOT TOO	12	11.2	19	27.1
SOMEWHAT	37	34.6	25	35.7
VERY	51	47.7	18	25.7

Table 21

Mann-Whitney U for Family Proximity and Gender

Gender	Number	Mean Rank	U	z	p
MALE	70	73.78	2679.5	-3.3850	.0007
FEMALE	107	98.96			

**Hypothesis 2**

Females will score higher on Family Influence than males.

As with the first hypothesis, research supports the importance of family to women when they make decisions.

**Results.** Subjects varied in the Influence of Family on retirement decisions (See Table 22). For men, no one reported family to have a strong influence. Men had a mean of 1.91 demonstrating that family had a little less than a slight influence on retirement decisions. For women the mean was 2.22, a little more than a slight influence. The difference was significant at  $p=.014$  using the Mann-Whitney U statistical technique (See Table 23). Women feel that family will influence their retirement decisions more than men. The hypothesis was supported.

**Table 22**

**Family Influence on Retirement Decisions**

Influence	Women (n=107)		Men (n=69)	
	Frequency	Percent	Frequency	Percent
NONE	41	38.3	34	48.9
SLIGHT	42	39.1	28	40.3
MODERATE	19	17.8	7	10.0
STRONG	5	4.7	0	0.0

Table 23

Mann-Whitney U for Family Influence and Gender

Gender	Number	Mean Rank	U	z	p
MALE	69	76.74			
			2880.0	-2.4626	.0138
FEMALE	107	90.08			

Hypothesis 3

Females will score higher on Parent Care Influence than males.

Stone et al. (1986) found that daughters were more likely than sons to make work adjustments or leave their jobs to care for the elderly. Also women tend to provide more care to the elderly than men. Therefore, it was believed that parent care would influence women more than men in planning for retirement.

Results. Most of the subjects did not feel there was Parent Care Influence on their retirement decisions, with 69.6% of the women and 71.5% of the men responding NOT AT ALL (See Table 24). For men, the mean was 1.47 and for the women 1.57, both of which demonstrated very little influence from parent care. There was no significant difference between men and women using Mann-Whitney U (See Table 25).

This hypothesis was not supported. There were no significant differences between men and women relative to the influence of parent care on retirement decisions.

Table 24

Parent Care Influence on Retirement Decisions

Influence	Women (n=106)		Men (n=63)	
	Frequency	Percent	Frequency	Percent
NOT AT ALL	74	69.6	45	71.5
SLIGHTLY	24	22.5	15	23.9
A GREAT DEAL	8	7.5	3	4.8

Table 25

Mann-Whitney U for Parent Care Influence and Gender

Gender	Number	Mean Rank	U	z	p
MALE	63	80.51	3056.0	-.9708	.3316
FEMALE	106	87.67			



**Hypothesis 4**

**Females will score higher on Moving Parent into Care Facility than males.**

As with parent care issues, it was believed that dealing with all issues related to parents would affect the planning of retirement for women more than men.

**Results.** The Difficult and Very Difficult to Move a Parent into a Care Facility responses were selected by most of the subjects (See Table 26). Only 4.9% of the women and 11.1% of the men would find it Not Difficult. For men, there was a mean of 2.48 and for women 2.58 on this item. The difference was not statistically significant using the Mann-Whitney U statistical technique (See Table 27). The hypothesis was not supported. There was no statistically significant difference in the perceived difficulty men and women would feel moving a parent into a care facility.

**Table 26**

**Move Parent to Care Facility**

Difficulty	Women (n=102)		Men (n=63)	
	Frequency	Percent	Frequency	Percent
NOT DIFFICULT	5	4.9	7	11.1
DIFFICULT	33	32.4	19	30.2
VERY DIFFICULT	64	62.7	37	58.7

Table 27

Mann-Whitney U for Move Parent to Care Facility and Gender

Gender	Number	Mean Rank	U	z	p
MALE	63	79.87			
			3016.0	-.7686	.4421
FEMALE	102	84.93			

Hypothesis 5

Females will score higher on Moving Parent into Subject's Home than males.

As with parent care issues, it was believed that dealing with all issues related to parents would affect the planning of retirement for women more than men.

Results. For both men and women, it would be a little less difficult to Move a Parent into the Subject's Home than into a Care Facility. Whereas only 4.9% of women and 11.1% of men would not find it difficult to move a parent to a care facility, 30.3% of women and 34.8% of men would not find it difficult to Move a Parent into the Subject's Home (See Table 26 and Table 28). The mean for men was 1.97 and for women was 2.02, which represents it being a difficult decision. The difference was not statistically significant

Table 28

Move Parent to My Home

Difficulty	Women (n=99)		Men (n=69)	
	Frequency	Percent	Frequency	Percent
NOT DIFFICULT	30	30.3	24	34.8
DIFFICULT	37	37.4	23	33.3
VERY DIFFICULT	32	32.3	22	31.9

Table 29

Summary of ANOVA for Move Parent to My Home and Gender

<u>Source of Variance</u>	<u>SS</u>	<u>df</u>	<u>MS</u>	<u>F</u>	<u>p</u>
Between Group	.098	1	.098		
				.151	.698
Within Group	107.902	166	.650		
Total	108.000				

using one-way ANOVA (See Table 29). The hypothesis was not supported. Men and women do not differ relative to the difficulty of moving a parent into their home.

#### Hypothesis 6

**Females will score higher on Anticipated Assistance to Parents than males.**

Because women generally provide more care to parents than men, it was believed that women would anticipate providing more assistance in the future to parents than men would.

**Results.** The range for Anticipated Assistance to Parents was 0 to 7 activities with 38.4% of women and 32.9% of men reporting no anticipated assistance (Table 30). The mean for men was 2.82 and for women 2.74 activities. The difference was not significant using the Mann-Whitney U statistical technique (See Table 31). Men and women did not differ in their anticipated assistance to parents. The hypothesis was not supported.

Table 30

Anticipated Assistance to Parents

Activities	Women (n=112)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
NONE	43	38.4	23	32.9
ONE	6	5.4	5	7.1
TWO	10	8.9	8	11.4
THREE	5	4.5	8	11.4
FOUR	13	11.6	5	7.1
FIVE	13	11.6	7	10.0
SIX	5	4.5	1	1.4
SEVEN	17	15.2	13	18.6

Table 31

Mann-Whitney U for Anticipated Assistance and Gender

Gender	Number	Mean Rank	U	z	p
MALE	70	92.98	3816.5	-.3081	.7580
FEMALE	112	90.58			

### Hypothesis 7

**Gender is not related to Concerns about Physical Environment.**

In order to view the subjects from an ecosystem approach, this hypothesis was tested. There was nothing in the literature to suggest differences between men and women as to concerns about physical environment in retirement planning.

Results. Most subjects found Physical Environment Somewhat Important with 56% of the women and 52.8% of the men so responding (Table 32). Men had a mean on these items of 2.96 and women had a mean of 3.06, therefore, subjects generally found these concerns Somewhat Important. The difference between men and women was not significant using one-way ANOVA statistics (See Table 33). This hypothesis was supported. Men and women did not differ on concerns about physical environment during retirement.

Table 32

Physical Environment

Importance	Women (n=109)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
NOT AT ALL	1	.9	1	1.4
NOT TOO	38	34.8	27	38.6
SOMEWHAT	61	56.0	37	52.8
VERY	9	8.3	5	7.1

Table 33

Summary of ANOVA for Physical Environment and Gender

<u>Source of Variance</u>	<u>SS</u>	<u>df</u>	<u>MS</u>	<u>F</u>	<u>p</u>
Between Group	.434	1	.434	1.557	.214
Within Group	49.392	177	.279		
Total	49.827				

**Hypothesis 8**

**Gender is not related to Concerns about Economics and Safety.**

In order to view the subjects from an ecosystem approach, this hypothesis was tested. There was nothing in the literature to suggest differences between men and women as to concerns about economics and safety in retirement planning.

**Results.** Both men and women most frequently selected as Somewhat Important Economics and Safety in the choice of the community in which to live the first ten years of retirement (See Table 34). For men, 62.9% felt it was Somewhat Important and for women, 61.4%. However, 27.5% of women and 11.4% of men found it Very Important. The mean for men was 3.24 and for women 3.50. The difference was significant at  $p < .001$  using the Mann-Whitney U statistical technique (See Table 35). Women had more concerns about economics and safety than men. The hypothesis was not supported.



Table 34

Economics and Safety


---

		Women (n=109)		Men (n=70)	
Importance		Frequency	Percent	Frequency	Percent
NOT AT ALL	<2	0	00.0	1	1.4
NOT TOO	2-<3	12	11.0	17	24.3
SOMEWHAT	3-<4	67	61.4	44	62.8
VERY	4	30	27.5	8	11.4

---

Table 35

Mann-Whitney U for Economics and Safety and Gender


---

Gender	Number	Mean Rank	U	z	p
MALE	70	73.29			
			2645.0	-3.5063	.0005
FEMALE	109	100.73			

---

**Hypothesis 9**

**Gender is not related to Concerns about Convenience.**

In order to view the subjects from an ecosystem approach, this hypothesis was tested. There was nothing in the literature to suggest differences between men and women as to concerns about convenience in retirement planning.

**Results.** The majority of men, 58.5%, felt Convenience in the choice of the community in which to live the first ten years of retirement to be Not Too Important (See Table 36). However, the majority of women, 50.1%, felt it to be Somewhat Important. The mean for men was 2.65 and for women 3.03. The difference was significant by one-way ANOVA,  $p < .001$  (See Table 37). While men tended to find convenience Not Too Important, women found it Somewhat Important. The hypothesis was not supported.

**Table 36**

**Convenience**

Importance		Women (n=106)		Men (n=70)	
		Frequency	Percent	Frequency	Percent
NOT AT ALL	<2	5	4.7	7	10.0
NOT TOO	2-<3	35	33.1	41	58.5
SOMEWHAT	3-<4	53	50.1	18	25.8
VERY	4	13	12.3	4	5.7

Table 37

Summary of ANOVA for Convenience and Gender

<u>Source of Variance</u>	<u>SS</u>	<u>df</u>	<u>MS</u>	<u>F</u>	<u>p</u>
Between Group	6.008	1	6.008	15.114	.000
Within Group	69.171	174	.398		
Total	75.180				

Hypothesis 10

Gender is not related to **Concerns about Personal Enrichment**.

In order to view the subjects from an ecosystem approach, this hypothesis was tested. There was nothing in the literature to suggest differences between men and women as to concerns about personal enrichment in retirement planning.

Results. Personal Enrichment was Somewhat Important in a community the first ten years of retirement for 40.7% of the women and only 22.8% of the men (See Table 38). The mean for men was 2.44 and for women 3.10. The difference was significant by Mann-Whitney U,  $p < .001$  (See Table 39). Women were more concerned about personal enrichment in retirement. The hypothesis was not supported. Women generally find personal enrichment Somewhat Important, whereas men find it Not Too Important.

Table 38

Personal Enrichment

Importance	Women (n=108)		Men (n=70)	
	Frequency	Percent	Frequency	Percent
NOT AT ALL	5	4.6	16	22.8
NOT TOO	37	34.4	36	51.5
SOMEWHAT	44	40.7	16	22.8
VERY	22	20.4	2	2.9

Table 39

Mann-Whitney U for Personal Enrichment and Gender

Gender	Number	Mean Rank	U	z	p
MALE	70	62.24			
			1872.0	-5.7032	.0000
FEMALE	108	107.17			

Discussion of the results will be presented in the next chapter.

## CHAPTER FIVE -- DISCUSSION, IMPLICATIONS, AND CONCLUSIONS

### Brief Description of the Study

The main objective of this study was to analyze differences between single men and women regarding their concerns for family and parent care in retirement planning. Family concerns included desire for proximity to family and the amount of influence family members have on retirement decisions. Parent care concerns had to do with anticipated parent care responsibilities and associated placement of parents for care. There was also reason to believe, from the review of research, that other factors would be influential during the retirement planning process. Therefore, the research questions were:

1. What is the relationship between gender and family concerns in retirement planning? Do educational level, employment status, income, age and health of respondent, dependency of parents and assistance to parents interact with gender to affect the relationship of gender to family concerns in retirement planning?

2. What is the relationship between gender and parent care concerns in retirement planning? Do educational level, employment status, income, age and health of respondent, dependency of parents and assistance to parents interact with gender to affect the relationship of gender to parent care concerns in retirement planning?

3. What is the relationship between gender and the importance of selected environmental characteristics (physical and sociocultural) in retirement planning?

The following hypotheses were tested to accomplish the objectives of this research:

H1: Females will score higher on Family Proximity than males.

H2: Females will score higher on Family Influence than males.

H3: Females will score higher on Parent Care Influence than males.

H4: Females will score higher on Difficulty Moving Parent into Care Facility than males.

H5: Females will score higher on Difficulty Moving Parent into Subject's Home than males.

H6: Females will score higher on Anticipated Assistance to Parents than males.

H7: Gender is not related to Concerns about Physical Environment.

H8: Gender is not related to Concerns about Economics and Safety.

H9: Gender is not related to Concerns about Convenience.

H10: Gender is not related to Concerns about Personal Enrichment.

The instrument (See Appendix A) used for this dissertation included portions of the one used in the W-176 project titled, "Housing and Locational Retirement Decisions: A study of Preretirees in Four States" (McFadden et al., 1991). The sample selected for the current analysis included the single men and women from the W-176, 1991

Project. There were 70 men and 112 women. This chapter includes a discussion of the demographic results, the analyses of the hypotheses, implications, and conclusions.

### Demographic Findings

#### Marital Status

The subjects represented different types of single marital status. According to Barresi and Hunt (1990), the unmarried elderly over 55 make up 37% of the total group. For the current study, the unmarried were 18% of the data set from which this sample was drawn. However, the data set did not include many subjects over 60 and did include subjects younger than 55. Consistent with findings by Barresi and Hunt, women represented a higher percent in all the categories of unmarried (widowed, divorced and never married) except for separated. Thus the subjects used for the current research were fairly representative of the working population of a single marital status.

#### Age

The subjects ranged in age from less than 35 to over 60; however, 68.5% of the women and 73% of the men were between 40 and 54 years of age. The mean age for women was 49 and for men was 44.5. Thus, the subjects were a little younger than the subjects, who were in the 50s and 60s, in the Karp (1989), Palmore et al. (1985), and Keith (1985) studies. Karp (1989) concluded that people in their 50s begin to think about the future.

### Subjects' Health

Both men and women in this study reported good to excellent health with little variability demonstrated in this variable. Palmore et al. (1985) found that health variables were not important predictors of retirement at normal ages, and if subjects were in good health they would be less likely to want to retire (Karp, 1989). Martin Matthews and Brown (1987) found no differences by gender for health as a reason to retire. Since most of these subjects were still working and healthy, this demographic variable provided no new insight into an understanding of retirement and supports the fact that most people in this age group who are working are healthy (Barresi & Hunt, 1990).

### Income

According to census figures for 1988, the median family income was \$32,191 (U.S. Department of Commerce, 1990). The women in this study earned significantly less money than the men. For women the median income was between \$20,000 and \$24,999 and for men it was between \$25,000 and \$34,999. Therefore this finding is consistent with the fact that in our society generally men earn more money than women. The subjects, therefore, were representative of the US population on the income variable.

### Parents' Dependency

Parents for both men and women were quite independent with little variability demonstrated on this variable. Many of the studies on parent caregiving explore issues related to caregiving for dependent parents (Brody & Schoonover,



1986; Stone et al., 1986). Rakowski and Clark (1985) provided insight into caregiving issues for relatively healthy subjects. They concluded that difficult caregiving situations can be associated with limitations in planning for the future. Therefore, it seems reasonable that the subjects in the current research would perceive the future fairly realistically if one considers that their parents were quite independent.

#### Current Assistance to Parents

The mean assistance to parents provided by men was .34 with a range of 0 to 3 activities performed. For women, the mean was 1.09 with a range of 0 to 7 activities performed. This difference was statistically significant. These findings are consistent with the research and literature on caregiving.

Horowitz (1985) found gender differences in the type of care provided to parents and explained that caregiving is predominantly a female role. Daughters were more likely to help with "hands-on" assistance. Sons were no different than daughters when the care was less gender-specific or male-oriented. Both provided emotional support. However, the men tended to rely on their spouses for care. Brody and Schoonover (1986), Montgomery and Kamo (1987), and Stone et al. (1986) also found that caregiving is gender specific with females providing more care and being more likely to adjust their lives and work to accommodate caregiving activities. Dressel and Clark (1990) concluded that women count care activities differently than men, and Finley (1989) stated that women provide more care.

As discussed in relationship to parents' dependency, Rakowski and Clark (1985) concluded that difficult caregiving situations can be associated with limitations in planning for the future. Therefore it seemed reasonable that the subjects in the current research would be influenced by the amount of current assistance to parents when perceiving the future.

#### Educational Level

Men and women did not differ significantly on this variable. Most subjects were high school graduates or above.

### Discussion of Hypotheses

#### Hypothesis 1

Females will score higher on Family Proximity than males.

For men, the importance of Family Proximity ranged from 1 to 4 with a mean of 2.76, a little less than Somewhat Important. For women, the range was 1 to 4 with a mean of 3.23, a little more than Somewhat Important. The difference was significant at the  $p < .001$  level by Mann-Whitney U. Proximity of family was significantly more important to women than men during the first ten years of retirement.

Szinovacz (1986-87) found in her study of retired women that family needs were frequently named as a reason for retirement. In such cases the women preferred a later retirement but were not necessarily less satisfied with retirement. They did however, feel a disruption in goals. Barresi and Hunt (1990) concluded that although spouse and children may be lacking in unmarried elderly, siblings are

important as well as friends, nieces, nephews and cousins. Anson et al. (1989) found partial support for proximity of children and gains in entering retirement. Thus this research finding is consistent with the literature and Gilligan's (1982) theory which was developed from studying young women. Women were very much influenced by how their decisions would affect other people and the theory thus was useful for understanding older women as in the current research.

### Hypothesis 2

**Females will score higher on Family Influence than males.**

For men, there was less influence from family on retirement decisions than for women. The mean for men (1.91) corresponded to less than a slight influence and for women (2.22), it represented more than a slight influence response on the questionnaire. The difference was significant at  $p < .01$  using the Mann-Whitney U statistical technique. Women felt their retirement decisions would be influenced by family more than men did.

This finding conforms with previous research such as Szinovacz (1986-87) who found that for women a frequent reason for retirement was family needs. Martin Matthews and Brown (1987) reported that women were more likely than men to retire for reasons of health of spouse or other family members (7.2% for women versus 1.1% for men). Thus Gilligan's theory, derived from studying adolescent women, was again supported in this research. Women appeared to consider others to a larger extent than men did when making retirement decisions.

### Hypothesis 3

Females will score higher on Parent Care Influence than males.

For men, the mean on this variable was 1.47 and for the women, 1.57, both of which demonstrated very little influence from parent care. There was no significant difference between men and women using the Mann-Whitney U statistical technique. This finding seems inconsistent with two other findings. Women in this study were providing significantly more care to parents than men and they were more influenced by family than men when considering retirement.

There is research and literature to support differences between men and women on this variable. Troll (1986) states that there is continuity in the patterns of contacts that have been established in earlier years. Martin Matthews and Brown (1987) discovered that women were more likely than men to retire for reasons of health of spouse or other family members (7.2% for women versus 1.1% for men). Stone et al. (1986) found that the majority of the caregivers to the frail elderly in their research were female, 28.9% of whom were adult daughters. They also demonstrated that daughters were more likely than sons to make work adjustments or leave their jobs to care for elderly.

Rakowski and Clark (1985) found that future outlook was negatively affected as current care to parents increased. In their study a subgroup of caregivers who had a markedly lower future outlook score and were giving help in a larger number of areas of daily life stated that the prospect of

continued assistance negatively affected their future outlook. Yet in the current analysis, when specific references to parent care influencing retirement were requested, there were no statistically significant differences between men and women, although a small actual score difference was seen. There were similarities in the health of the care-receivers in the studies so that influence was removed. Perhaps women have already made adjustments in order to provide the parent care they are currently doing. Perhaps as is evident in Brody et al. (1984), women of all generations believe that daughters particularly unmarried daughters are expected to adjust work schedules more than sons. This assumed value may be operating in the present study and the women are not conscious of the values affecting their decision.

A limiting factor in the current study was that there was a Do Not Know response possible, so that variability in responses may have been lost, resulting in measurement bias. Polit & Hungler (1983) stated that the Do Not Know response may encourage "fence-sitting."

As discussed in the review of literature, the concept of care is complex. For this study, care was not defined for the respondents in this question. One can not be sure what the respondents had in mind as to "care". It did follow a question that asked about specific activities, however. Women do count care activities differently than men. They tend to underestimate the amount of care they do, taking ordinary activities for granted as part of their lives (Dressel & Clark, 1990).

Women tend to help with the personal care and instrumental services whereas men tend to help with money management (Brody & Schoonover, 1986). In retrospect, including on the questionnaire additional ways of assisting parents would expand that concept more clearly. Assistance with business matters is a fairly common activity provided (Montgomery & Kamo, 1987) as is administering medications to disabled parents (Stone et al. 1986). Often researchers include psychological support type items as well as instrumental type help (Walker & Pratt, 1991).

Females tend to experience more adverse effects from caregiving than males (Biegel, Sales, & Schulz, 1991). Biegel et al. hypothesized that women look forward to being free from child care responsibility. Being reinvolved in a caregiving role may be very upsetting to the older women. Another factor may be the qualitative differences between care by men and women. Women may feel they must always do more, whereas, men are more able to set limits and involve others in the care. Research on the differing experiences of men and women related to caregiving of the elderly needs to be done. The nonsignificant findings from this research supports the notion that men become more nurturing with age.

There are implications for education for women in that if women are providing a large share of parent care, they need to plan appropriately for it so that they can minimize the stress associated with adjusting to retirement and providing parent care. Women may not be in touch with the

realities of parent care responsibilities. There is also a need for communities to provide help to care providers (Stone et al. 1986).

#### Hypothesis 4

**Females will score higher on Moving Parent into Care Facility than males.**

For both men and women it would generally be difficult to very difficult to move a Parent into a Care Facility. For men, there was a mean of 2.48 and for women 2.58 on this item. Although women found it more difficult than men, the difference was not statistically significant. For the single men and women in this study, gender was not a statistically significant factor in difficulty moving a parent into a care family. There has been no definitive research on this variable related to gender differences.

The premise for this hypothesis was that a woman, very influenced by other people when making decisions (Gilligan, 1982), would have her values confronted and be more affected by having to make this decision than a man would. Sensitivity to how the parent might feel and/or feeling she had failed as a care provider was assumed to make this decision more difficult. However, the hypothesis was not supported.

The prospect of having to make the decision to move a parent into a care facility is becoming a reality for more and more people as our population ages. The number of persons 85 and older is increasing, and this older population has the most need for extensive care (Brody, 1990). As a society we are unrealistic if we assume the

care of the elderly can be handled by families, which often assumes women. It is also relevant that women are less able than men to afford to pay for care facilities for self or parent (American Association of Retired Person, 1989). Future research should clarify the issues related to moving a parent into a care facility. Society needs to be responsive to this concern felt by people approaching retirement.

#### Hypothesis 5

**Females will score higher on Moving Parent into Subject's Home than males.**

For both men and women, it would be a little less difficult to Move a Parent into the Subject's Home than into a care facility. The mean for men was 1.97 and for women was 2.02, both representing a difficult decision. Although women found the decision more difficult than men, the difference was not statistically significant.

The research in the area of parents living with their children demonstrates inconsistencies relative to the probability of living with a son versus a daughter. Some of the literature supports the fact that old people who live with a child are more likely to live in their own home with a daughter than a son. In such cases, it is more likely to be an unmarried daughter than a married one (Troll, 1986).

The research by Brody et al. (1984) evaluated opinions of three generations of women assumed to be the caregivers and care recipients of the present and the future. Although the older two generations did not support household sharing, all generations felt that it was more appropriate for a



daughter to share a household with an elderly mother than a son. A nonworking married daughter or an unmarried daughter was considered the most appropriate.

Brody and Schoonover (1986) found that daughters are three times more likely than sons to share their household with a dependent elderly parent. However, Montgomery and Kamo (1987) found that there was equal likelihood of a parent living with a son or a daughter. Moreover, Stone et al. (1986) found no differences by gender in living arrangements. The Stone et al. and Montgomery and Kamo studies reflected living arrangements for frail and/or disabled elderly. Although there were no gender differences in living arrangements, daughters did provide more care than sons.

It is difficult for both men and women to make the decision to move a parent into one's home, and there is inconsistency in the literature related to whether the older parent is more likely to live with a daughter or a son. The results of the current research suggest that even though it is a difficult decision for both the men and women in this study, the perception of difficulty may not be related to the living arrangements currently found in the literature. A factor that should be addressed in future studies is whether the level of care needed by the parent is related to the living arrangements.

**Hypothesis 6**

**Females will score higher on Anticipated Assistance to Parents than males.**

Anticipated assistance to parents ranged from 0 to 7 activities including such matters as financial help and personal care. The mean for men was 2.82 and for women 2.74. The difference was not significant. This finding was unexpected based on the fact that women currently were providing more care than men and providing current care is slightly positively correlated with anticipated care ( $r=.3202$   $p=.01$ ). Also, Brubaker (1990) states that the relationship patterns established in earlier years continue into the later years.

Perhaps looking at specific care activities rather than a total would provide explanations. Many research findings suggest that men tend to take care of the tangible or "instrumental" tasks like shopping, indoor tasks and paying bills/taxes. The "psychological" support activities include contact and emotional supportive activities as measured by Walker and Pratt (1991). The "psychological" support activities were not measured as thoroughly as the "instrumental" in the current study. This could explain the lack of differences between men and women on the assisting your parent questions. Or as discussed with other care issues, the acceptance of routine care activities by women may make them less conscious of how much they do. Perhaps these women count care activities differently than men and take it for granted (Dressel & Clark, 1990)

Montgomery and Kamo (1987) found that daughters reported spending more time in all types of parent care tasks than sons except for equal time with financial and business matters. Daughters also do so for a longer period of time. Even though daughters spend substantially more time in caregiving activities, sons report equal levels of burden. Perhaps the differences in perception of burden influence retirement plans. Even though sons provide less care, they perceive the necessity to plan for it more so than daughters because it affects them more. Perhaps the findings reflect a lack of change in what women expect to provide in the future based on current care.

As discussed previously, there are implications for education for women in that if women are providing a large share of parent care, they need to plan appropriately for it so that they can minimize the stress associated with adjusting to retirement and providing parent care. Social policy needs to reflect the need for support to women who provide this care.

#### Hypothesis 7

**Gender is not related to Concerns about Physical Environment.**

Men had a mean on these items of 2.96 and women had a mean of 3.06; therefore, subjects generally found these concerns Somewhat Important. The difference between men and women was not significant.

This hypothesis was tested in order to reinforce similarities in women and men on nonfamily issues thus demonstrating more strongly the importance of family issues

for women. Research on concerns about the physical environment by gender have not been a focus for study. This research did not support gender as an issue in relation to physical environment in retirement planning.

#### Hypothesis 8

**Gender is not related to Concerns about Economics and Safety.**

The mean for men was 3.24 and for women 3.50. Both men and women rated economics and safety quite important. Women rated economics and safety as more important than men, however, and the difference was significant by Mann-Whitney U,  $p < .001$ . This finding was unexpected; however, in retrospect one might expect women to be more concerned about economics and safety issues because their income is significantly lower than the men in this study. Women may need to plan more carefully in order to purchase necessities and have enough money to live in safe areas. Some older women may have safety and security concerns about driving to get to services and/or not want to drive alone.

Palmore et al. (1985) found that income distinguished retired working men and women from the nonworking retired, although less education and lower occupational status were also factors with men. They also found from the RHS data set that retirement resulted in extra-work interests for unmarried women. Their RHS analysis was the only large data set with information about both men and women in which working after retirement could be examined. Women were somewhat less likely to continue work after retirement; however, those women who did work tended to work more weeks

in the year. Further analysis on women working after retirement was not done because "there were too few women to permit meaningful analysis" (Palmore et al., p. 86). Based on the current analysis, which suggests that women are more concerned about economics and safety issues including employment opportunities during the first ten years of retirement, further research should examine women's interest in safety, economics, and employment during retirement.

#### Hypothesis 9

**Gender is not related to Concerns about Convenience.**

The mean for men was 2.65 and for women 3.03. The difference was significant by ANOVA,  $p < .001$ . While men tended to find convenience Not Too Important, women found it Somewhat Important. As with Hypothesis 8, this finding was unexpected; however, in retrospect one might expect women to be more concerned about convenience because their income is significantly lower than the men in this study. It may be that women's lesser financial resources make it more important for them to be near supportive facilities such as medical facilities and public transportation. Safety concerns, and wishing to conserve energy and time and avoid stress, may also be important factors in the desire for convenience. This information helps in our understanding of women and retirement. Further research needs to examine this issue for women.

**Hypothesis 10**

**Gender is not related to Concerns about Personal Enrichment.**

The mean for men on this variable was 2.44 and for women 3.10. The difference was significant by Mann-Whitney U,  $p < .001$ . Women are more concerned about personal enrichment than men. Additional items on Question 12, not used to measure this variable because they tend to be more interesting to men than women, were categorized under Recreational Facilities. Those items could be conceptualized as being associated with Personal Enrichment because of the social quality of the activities (See Appendix A). Thus, the results of this hypothesis should not be interpreted to mean that men are less interested in social activities than women.

In the DSLS data set, Palmore et al. (1985) discovered that both retired men and women had increased time spent in hobbies but men also had increased frequency of church attendance. There was no relationship between retirement and participation in formal organizations. Szinovacz (1986-87) found that a common reason for retirement for women was leisure interest. She also identified that it is only when women are unable to pursue leisure interests that there are negative effects on retirement satisfaction. Martin Matthews and Brown (1987) were interested in the differing retirement experiences of men and women. One finding was that women were more likely to report an increase in their social activities during retirement.

Antonovsky and Sagy (1990) concluded that an important developmental task for those going through the retirement transition is active involvement. The current research finding suggests women may be aware of what environmental enrichment resources they will need in retirement in order to be actively involved in finding things to do with the hours freed up. This helps in our understanding of women and retirement. As did Martin Matthews and Brown (1987), this researcher concludes that the social involvement of women in retirement needs further study.

### Summary of Discussion

Palmore et al. (1985) addressed the concern that most studies on retirement focus exclusively on men. Because of increased interest in gender differences, and, particularly, since labor force participation has increased among women, we need to clarify the evidence on gender and retirement. The current analysis did indeed support differences between men and women on retirement planning issues related to family concerns and some community characteristics during retirement.

### Limitations

1. Operationalization of the variables was done with an existing data set. No instruments have been developed and validated that measure family and parent care concerns in retirement planning. Thus, measurements of these concepts may not be valid. The instrument did not differentiate among subjects on some variables.

2. Asking one person to respond to questions related to future parent care may not accurately reflect how parent care responsibilities are anticipated to be divided among siblings or other family members (Spitze & Logan, 1990).
3. The income data were collected as ordinal rather than interval data. The groupings did not adequately allow for income to be used as a covariate.
4. With analysis, the Parent Care Influence variable may have been very muddled either because of the Do Not Know Column or because of combining the current and anticipated care ideas in one question.
5. The variables reflected **perceptions** of the subjects, which raises the question as to how accurate some of the measures were. For example, parent's dependency and assistance to parents were opinions rather than objective measures by the researchers.

#### Implications for Future Research

While Parent Care Concerns gender differences were not significant in this research, since women tend to provide much of the care to parents, further studies are needed to clarify how women anticipate and plan for parent care during retirement planning. Palmore et al. (1985) also discussed the question of who the appropriate comparison group should be when studying women and retirement: men or older housewives. If, as with this study, one is concerned with planning for retirement, then all studies that report findings on workers who are anticipating retirement should differentiate findings by gender.



Future studies on retirement planning should use qualitative methods as well as quantitative methods since there is little of a qualitative nature in the retirement literature. A question that could be posed to the informants is "What are your concerns in thinking about retirement?" Qualitative methods would also help us understand what it must be like for women to return to a caregiving role after looking forward to being free from child care responsibilities.

Of value also would be to obtain ethnic and racial information when doing research on retirement to see if there are differences. One of the studies reviewed for this research was done in Israel, and the authors concluded that gender differences in relationship to family and retirement were not as apparent there and could be attributed to the culture (Anson et al., 1989).

It would be appropriate to develop instruments for couples planning retirement and also obtain separate information from each person in the dyad. This would provide an understanding of how a couple involves its members in retirement planning and include couple issues.

The subjects in this study included widows as well as divorced and never married. Future research should examine the relevance of these differing single states and issues related to retirement.

Although the women in this study were a few years older than the men, age was not highly correlated with the variables. Future studies should examine the importance of age differences and retirement issues.

The men in this study were very concerned about parent care issues. Future studies should examine the concerns men have about parent care in retirement planning. It would also be interesting to determine how the mother/daughter relationship affects parent care concerns.

### Policy Implications

Parent care as an issue in women's lives has not received the attention that the nurturing of children has (Abel, 1986). Stone et al. (1986) concluded that we need to strengthen informal support systems in order to maintain the elderly in the community as long as possible and thus curtail some of the cost of these services. However, if the expectation is that women will provide the care, then women will have limitations on their lives similar to the limitations that they experience during the childbearing and childrearing years (Abel, 1986). The current government administration and movements nationally are empowering women and attending to women's issues. Therefore, the time is ripe for government policies to be developed to provide support to the elderly so that women will not be affected adversely.

Business policies frequently address retirement issues through programs for employees. Often these programs concern themselves with financial planning for retirement. These programs also need to be cognizant of the special needs of women related to family, parent care, and community characteristics. Family leave policies with parttime opportunities may be appropriate for some families as they

deal with parent care responsibilities, yet want to return to work full time at a later date. Insurance packages offered by businesses should consider providing payments for care providers in the home. Day care for family members could be provided at the worksite. Educational programs, within businesses and community services, should address the issues of family, parent care, and community characteristics as they relate to the unique concerns of women planning for retirement. Support groups within businesses or the community can be useful for helping women plan for and anticipate retirement.

#### Implications for Theory Development

This research demonstrated that there are differences between men and women in retirement planning. Thus, there is value in conceptualizing retirement differently for men and women. There is also value in considering retirement from an ecosystem model. As demonstrated in this research, issues of importance to people making decisions about retirement include the physical as well as the sociocultural environments.

The family ecological framework (Bubolz & Sontag, 1993) integrated with Bronfenbrenner's (1979) human development model was extended and offered explanations of the development of older people planning retirement. The family microsystem is a concern to people planning retirement as was demonstrated by the importance single men and women placed on family proximity and influence. However, these family issues were greater for women than for men. The

mesosystem of the work environment is a large factor in women's lives. The exosystem is also an important factor for women planning retirement in that formal institutions need to be involved in such issues as the timing of retirement, financial resources, parent care, and community development, in order to improve women's lives.

There was support for the theory that women's values influence the decision making process related to family and sociocultural aspects of the preferred retirement environment (Bubolz & Sontag, 1993). Gilligan's (1982) theory within an ecological framework was also helpful for understanding women and retirement. According to Gilligan (1982), the "caring" value of women related to family and other people is hypothesized to be a result of cultural influences during their early development. Cultural influences result from the macrosystem ideologies that affect how women perceive their role in society related to feelings about the family and parent care.

This research supports the proposition that there is a gender basis to social and cultural life issues in planning for retirement (Thorne, 1982). Our perceptions about women and retirement have not changed with the times, and the current chronosystem should stimulate us to rethink retirement for women. Macrosystem ideologies need to be confronted. Thus, the theories that were supported in this research make it imperative that future research examine the unique concerns of women and retirement issues.

### Conclusions

There have been few studies that have considered issues related to retirement differently for men and women. This study demonstrated areas where there are differences between single men and women as they consider retirement. This study provided information on the perspectives of single men and women, demonstrating that there are significant differences by gender. A general perspective on retirement is that it is a male issue, when in fact it is also an issue for women. Therefore, we need to rethink our previous understanding of retirement as a genderless issue and/or more relevant for men than for women. It appears from these data that we need particularly to consider family concerns and some sociocultural concerns such as economics, safety, and convenience as they relate to gender. Women also need to be more cognizant of parent care responsibilities as they plan for retirement. Certainly future retirement research should distinguish between findings for men and women. In a practical sense, developers of retirement communities should consider income and gender as they relate to economics, safety, and convenience. In order to assist women with retirement decisions, we need to understand their special needs and concerns and provide the necessary supports.

## LIST OF REFERENCES

## LIST OF REFERENCES

- Abel, E. K. (1986). Adult daughters and care for the elderly. Feminist Studies, 12(3), 479-497.
- Allen, K. R. (1989). Single women/family ties. Newbury Park, CA: Sage.
- American Association of Retired Persons. (1989). A profile of older Americans. Washington, DC: Author.
- Anson, O., Antonovsky, A., & Sagy, S. (1989). Family, gender, and attitudes toward retirement. Sex Roles, 20(7/8), 355-369.
- Antonovsky, A., & Sagy, S. (1990). Confronting developmental tasks in the retirement transition. The Gerontologist, 30(3), 362-368.
- Barresi, C. M., & Hunt, K. (1990). The unmarried elderly: Age, sex, and ethnicity. In T. H. Brubaker (Ed.), Family relationships in later life (2nd ed.) (pp. 169-192). Newbury Park, CA: Sage.
- Biegel, D. E., Sales, E., & Schulz, R. (1991). Family caregiving in chronic illness. Newbury Park, CA: Sage.
- Bowers, B. (1987). Intergenerational caregiving: Adult caregivers and their aging parents. Advances in Nursing Science, 9(2), 20-31.
- Brody, E. M. (1990). Women in the middle: Their parent-care years. New York: Springer.
- Brody, E. M., Johnsen, P. T., & Fulcomer, M. C. (1984). What should adult children do for elderly parents? Opinions and preferences of three generations of women. Journal of Gerontology, 39(6), 736-746.
- Brody, E. M., & Schoonover, C. B. (1986). Patterns of parent-care when adult daughters work and when they do not. The Gerontologist, 26(4), 372-381.
- Bronfenbrenner, U. (1979). The ecology of human development: Experiments by nature and design. Cambridge, MA: Harvard University Press.
- Bronfenbrenner, U. (1986). Ecology of the family as a context for human development: Research Perspectives. Developmental Psychology, 22(6), 723-742.

- Brubaker, T. H. (Ed.). (1990). Family relationships in later life (2nd ed.). CA: Sage.
- Bubolz, M. M., & Sontag, M. S. (1993). Human ecology theory. In P. Boss, W. Doherty, R. La Rossa, W. Schumm, & S. Steinmetz (Eds.), Source book of family theories and methods: A contextual approach. New York: Plenum.
- Burr, W. R., Herrin, D. A., Say, R. D., Beutler, I. F., & Leigh, G. K. (1988). Epistemologies that lead to primary explanations in family science. Family Science Review, 1, 185-210.
- Chodorow, N. (1974). Family structure and feminine personality. In M. Rosaldo & L. Lamphere (Eds.), Woman, culture and society (pp 43-66). Stanford, CA: Stanford University Press.
- Clifford, M. (1991). An interpretive study of the interrelationship between human values and resource management in a family<->farm ecosystem. Doctoral Dissertation: Michigan State University.
- Crano, W. D., & Brewer, M. B. (1973). Principles of research in social psychology. New York: McGraw-Hill.
- Cronbach, L. J. (1951). Coefficient Alpha and the internal structure of tests. Psychometrika, 16, 297-334.
- Dressel, P. L., & Clark, A. (1990). A critical look at family care. Journal of Marriage and the Family, 52(3), 769-782.
- Finley, N. (1989). Theories of family labor as applied to gender differences in caregiving for elderly parents. Journal of Marriage and the Family, 51(1), 79-86.
- Gilligan, C. (1982). In a different voice: Psychological theory and women's development. Massachusetts: Harvard University Press.
- Greeno, C. G., & Maccoby, E. E. (1986). How different is the "different voice"? In L. K. Kerber, C. G. Greeno & E. E. Maccoby, Z. Luria, C. B. Stack, & C. Gilligan. On In a different voice: An interdisciplinary forum. Signs: Journal of Women in Culture and Society, 11(2), 304-325.
- Henretta, J. C., Chan, C. G., & O'Rand, A. M. (1992). Retirement reason versus retirement process: Examining the reasons for retirement typology. Journal of Gerontology: Social Sciences, 47(1), S1-7.
- Horowitz, A. (1985). Sons and daughters as caregivers to older parents: Differences in role performance and consequences. The Gerontologist, 25(6), 612-617.



- Karp, D. A. (1989). The social construction of retirement among professionals 50-60 years old. The Gerontologist, 29(6), 750-760.
- Keith, P. M. (1985). Work, retirement, and well-being among unmarried men and women. The Gerontologist, 25(4), 410-416.
- Keith, P. M., & Wacker, R. R. (1990). Sex roles in the older family. In T. H. Brubaker (Ed.), Family relationships in later life (2nd ed.) (pp. 115-141). Newbury Park, CA: Sage.
- Kohlberg, L. (1981). The philosophy of moral development. San Francisco, CA: Harper and Row.
- Komarovsky, M. (1988). The new feminist scholarship: Some precursors and polemics. Journal of Marriage and the Family, 50, 585-593.
- Linton, M., Gallo, P. S., & Logan, C. A. (1975). The practical statistician: Simplified handbook of statistics. Belmont, CA: Wadsworth.
- Martin Matthews, A., & Brown, K. H. (1987). Retirement as a critical life event. Research On Aging, 9(4), 548-571.
- Matthews, S. H. (1987). Provision of care to old parents. Research On Aging, 9(1), 45-60.
- McFadden, J. R., & Brandt, J. A. (Eds.). Schiamberg, L. B., Stenberg, L. & Sward, M. A. (1991). Housing and locational retirement decisions: A study of preretirees in four states (Research Report 139). Logan, UT: Utah State University.
- Montgomery, R. J. V., & Kamo, Y. (1987). Differences between sons and daughters in parental caregiving. Paper presented at the annual meeting of the Gerontological Society of America. Washington, DC.
- Munro, B. H., Visintainer, M. A., & Page, E. B. (1986). Statistical methods for health care research. Philadelphia: Lippincott.
- Osmond, M. W. (1984). Feminist research and scientific criteria. Journal of Family Issues, 5, 571-576.
- Palmore, E. B., Burchett, B., Fillenbaum, G. G., George, L. K., & Wallman, L. M. (1985). Retirement: Causes and consequences. New York: Springer.
- Parsons, T., & Bales, R. F. (Eds.). (1955). Family, socialization, and interaction process. Glencoe, IL: Free Press.
- Polit, D. F., & Hungler, B. P. (1983). Nursing research: Principles and methods. Philadelphia: Lippincott.

- Rakowski, W., & Clark, N. M. (1985). Future outlook, caregiving, and care-receiving in the family context. The Gerontologist, 25(6), 618-623.
- Rescher, N. (1982). Introduction to value theory. Washington, DC: University Press of America.
- Spitze, G., & Logan, J. (1990). Son, daughters, and intergenerational social support. Journal of Marriage and the Family, 52(2), 420-430.
- Stacey, J., & Thorne, B. (1985). The missing feminist revolution in sociology. Social Problems, 32, 301-316.
- Stone, R., Cafferata, G. L., & Sangl, J. (1986). Caregivers of the frail elderly: A national profile. Rockville, MD: National Center for Health Services Research and Health Care Technology Assessment.
- Szinovacz, M. (1986-87). Preferred retirement timing and retirement satisfaction in women. International Journal of Aging and Human Development, 24(4), 301-317.
- Thompson, L. (1987). Objectivity and subjectivity in feminist and family science. Paper presented at the National Council on Family Relations Conference. Atlanta, GA.
- Thorne, B. (1982). Feminist rethinking of the family: An overview. In B. Thorne & M. Yalom (Eds.), Rethinking the family: Some feminist questions (pp. 1-24). New York: Longman.
- Troll, L. E. (Ed.). (1986). Family issues in current gerontology. New York: Springer.
- US Department of Commerce. (1990). USA Statistics in Brief. Washington, DC: US Government Printing Office.
- Verbrugge, L. M. (1984). A health profile of older women with comparisons to older men. Research on Aging, 6(3), 291-322.
- Walker, A. J., & Pratt, C. C. (1991). Daughters' help to mothers: Intergenerational aid versus caregiving. Journal of Marriage and the Family, 53(1), 3-12.
- Walker, A. J., & Thompson, L. (1984). Feminism and family studies. Journal of Family Issues, 5, 545-570.

## GENERAL REFERENCES

## GENERAL REFERENCES

- Ajzen, I., & Fishbein M. (1980). Understanding attitudes and predicting social behavior. NJ: Prentice-Hall.
- Boulding, K. (1985). Human betterment. New York: Sage.
- Bubolz, M. (1973). Values. Unpublished paper. Department of Family and Child Sciences, Michigan State University: East Lansing, Michigan.
- Bubolz, M. (July 16-19, 1988). Thinking for ethical action in families and beyond: Issues, Development and dreams. Paper presented for Second International Conference on Thinking and Problem-Solving in Home Economics. Columbus, OH: The Ohio State University.
- Clifford, M. (Fall 1989). Toward an explanation of the interrelationship among universal human needs, values, and goals: An ecological perspective. Home Economics Forum, 19-21.
- Gilligan, C., Lyons, N. P. & Hanner, T. J. (Eds.) (1990). Making connections. MA: Harvard University Press.
- Jacobson, M. (November, 1970). Values I. Extension Bulletin E-647: Home and Family Series. Michigan State University: Cooperative Extension Service.
- Packard, J., & Ferrara, M. (1988). In search of the moral foundation of nursing. Advances in Nursing Science, 10(4), 60-71.
- Paolucci, B. (1985). Values and family management, Parts I & II. Unpublished papers for FCE 810 prepared for the Beatrice Paolucci Symposium. East Lansing, MI: Michigan State University.
- Peterson, G., Hey, R., & Peterson, L. (May 1979). Intersection of family development and moral stage frameworks: Implications for theory and research. Journal of Marriage and the Family, 229-235.
- Reed, P. (1989). Nursing theorizing as an ethical endeavor. Advances in Nursing Science, 11(3), 1-9.
- Ruddick, S. (1982). Maternal thinking. In B. Thorne (Ed.) with M. Yalom, Rethinking the family: Some feminist questions. New York: Longman.

Whitbeck, L. & Gecas, V. (1988). Value attributions and value transmission between parents and children. Journal of Marriage and the Family, 50, 829-840.

## APPENDICES

**APPENDIX A**

APPENDIX A

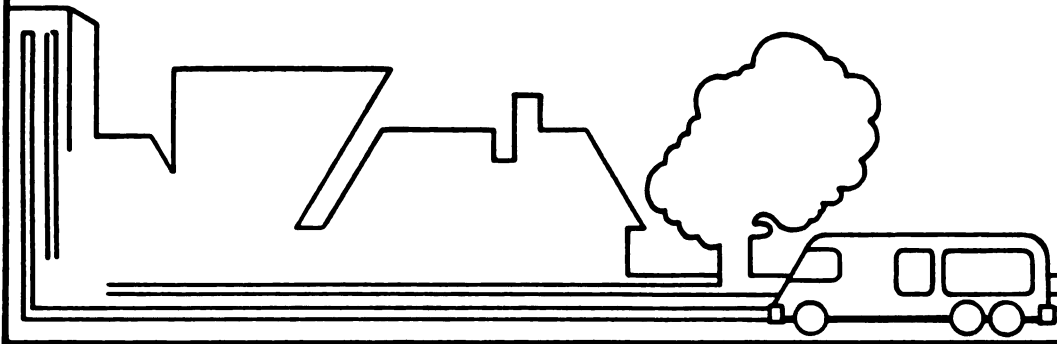
The Questionnaire

EXPERIMENT STATIONS AT THE UNIVERSITY OF IDAHO, OREGON STATE UNIVERSITY, UTAH STATE

JOINTLY SPONSORED BY AGRICULTURAL

STATE UNIVERSITY AND MICHIGAN STATE UNIVERSITY

# THINKING AHEAD TO RETIREMENT



## Community and Housing Choices

\*\*\*\*\* A STUDY OF RETIREMENT CHOICES AND CONCERNS IN FOUR STATES \*\*\*\*\*

*Your help with this effort is greatly appreciated! Thank you!*



## APPENDIX A

## The Questionnaire

## THINKING AHEAD . . .

1

Q-1 Some people start planning early for retirement and others wait until later. How about you? To what extent have you started thinking about retirement? (Please circle one number)

- 1 NOT AT ALL
- 2 A LITTLE
- 3 SOME
- 4 A GREAT DEAL

Q-2 Compared to other people your age, do you feel you have done more, the same, or less planning for retirement? (Circle one number)

- 1 MORE
- 2 ABOUT THE SAME
- 3 LESS

Q-3 How do you feel about retirement from active employment? Is it something you look forward to, feel somewhat neutral about or do not look forward to?

- 1 I LOOK FORWARD TO RETIREMENT
- 2 I FEEL SOMEWHAT NEUTRAL ABOUT RETIREMENT
- 3 I DO NOT LOOK FORWARD TO RETIREMENT

Q-4 Which of the following best describes your retirement plans—that is, deciding when you will retire and where you will live? (Circle one number)

- 1 I HAVE DECIDED NEITHER WHEN TO RETIRE, NOR WHERE
- 2 I HAVE DECIDED WHEN TO RETIRE, BUT NOT WHERE
- 3 I HAVE DECIDED WHERE TO RETIRE, BUT NOT WHEN
- 4 I HAVE DECIDED BOTH WHEN TO RETIRE AND WHERE TO RETIRE

Q-5 It is hard for many of us to know exactly when we will retire. Please estimate as best you can about what year you and your spouse (if you have one) are most likely to retire from regular employment. (Write in year(s) or check appropriate box)

\_\_\_\_\_ YEAR YOU EXPECT TO RETIRE

\_\_\_\_\_ YEAR YOU EXPECT YOUR SPOUSE TO RETIRE (OR YEAR RETIRED, IF ALREADY RETIRED)

[OR]

☐ SPOUSE IS NOT EMPLOYED

☐ NO SPOUSE

Q-6 Just suppose that when you retire you could locate anywhere you wanted in the U.S. during the first ten years of retirement. Please list the state and country in which you would most prefer to live and second most prefer to live.

STATE \_\_\_\_\_ AND COUNTRY \_\_\_\_\_ MOST PREFERRED

STATE \_\_\_\_\_ AND COUNTRY \_\_\_\_\_ SECOND MOST PREFERRED

- 1 LESS THAN 1,000 SQUARE FEET
- 2 1,000 TO 1,500 SQUARE FEET
- 3 1,501 TO 2,000 SQUARE FEET
- 4 MORE THAN 2,000 SQUARE FEET

## APPENDIX A

## The Questionnaire

## WHERE TO LIVE

2

Q-7 Again, if free to choose, which of the following best describes, within a 20 mile distance, the county or region where you would most and least like to live during the first ten years of retirement? (Place letter of choice in each box)

- |                                     |  |
|-------------------------------------|--|
| <input type="checkbox"/> MOST LIKE  | A .. A COUNTY OR REGION WITH LARGEST CITY OF 500,000 OR MORE |
|                                     | B .. A COUNTY OR REGION WITH LARGEST CITY 150,000 TO 499,999 |
|                                     | C .. A COUNTY OR REGION WITH LARGEST CITY 50,000 TO 149,999  |
| <input type="checkbox"/> LEAST LIKE | D .. A COUNTY OR REGION WITH LARGEST CITY 20,000 TO 49,999   |
|                                     | E .. A COUNTY OR REGION WITH LARGEST CITY 10,000 TO 19,999   |
|                                     | F .. A COUNTY OR REGION WITH LARGEST CITY 2,500 TO 9,999     |
|                                     | G .. A COUNTY OR REGION WITH LARGEST CITY LESS THAN 2,500    |

Q-8 Within the county (or region) where you would most like to live, where would you prefer your home be located during the first ten years of retirement? (Circle one)

- 1 IN THE LARGEST CITY
- 2 IN A SUBURB OF THE LARGEST CITY
- 3 IN A SMALLER TOWN AWAY FROM THE LARGEST CITY
- 4 IN THE RURAL COUNTRYSIDE LESS THAN 20 MINUTES FROM THE LARGEST CITY
- 5 IN THE RURAL COUNTRYSIDE MORE THAN 20 MINUTES FROM THE LARGEST CITY

Q-9 Would you prefer to own or rent the home in which you would like to live during the first ten years of retirement? (Circle one number)

- 1 PREFER TO RENT
- 2 PREFER TO OWN

Q-10 If free to choose, what type of housing structure would you most like, second most like, and least like to live in during the first ten years of your retirement? (Write letter of each choice in each box)

- |   |   |
|---|---|
| <input type="checkbox"/> MOST LIKE        | A .. BUILDING OF DUPLEXES, TRIPLEXES, OR QUADPLEXES     |
|   | B .. BUILDING OF APARTMENTS                             |
| <input type="checkbox"/> SECOND MOST LIKE | C .. BUILDING OF TOWNHOUSES                             |
|   | D .. MOBILE HOME, ON A LOT YOU OWN                      |
|   | E .. MOBILE HOME, ON A LOT YOU RENT                     |
| <input type="checkbox"/> LEAST LIKE       | F .. SINGLE FAMILY HOUSE, DETACHED FROM ANY OTHER HOUSE |
|   | G .. RECREATIONAL VEHICLE (RV)                          |

Q-11a Some retired people live at one location part of the year and another during the remainder of the year. Which of the following best describes what you think you would like to do during the first ten years of your retirement? (Circle one number)

- 1 LIVE AT ONE HOME ALL YEAR (Skip to Q-12)
- 2 LIVE AT ANOTHER LOCATION FOR PART OF EACH YEAR (Go to Q-11b)

Q-11b When you are not at your primary home, where would the other location be? (Circle one number)

- 1 A VARIETY OF LOCATIONS FOR PART OF EACH YEAR
- 2 A DIFFERENT SECOND LOCATION EACH YEAR
- 3 SAME SECOND LOCATION EACH YEAR

## APPENDIX A

## The Questionnaire

3

## COMMUNITY CHARACTERISTICS

Q-12 How important are each of the following characteristics in your choice of a community in which to live during the first ten years of retirement. (Circle one number for each characteristic)

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT TOO IMPORTANT	NOT AT ALL IMPORTANT
	↓	↓	↓	↓
<b>Economics &amp; Safety</b>				
a. Low cost of living (food, housing, etc.) . . . . .	1	2	3	4
b. Low utility rates . . . . .	1	2	3	4
c. Employment opportunities . . . . .	1	2	3	4
d. Low crime rate . . . . .	1	2	3	4
<b>Convenience &amp; Care</b>				
e. Convenient air transportation . . . . .	1	2	3	4
f. Shopping mall . . . . .	1	2	3	4
g. Medical facilities . . . . .	1	2	3	4
h. Public transportation . . . . .	1	2	3	4
i. Proximity to family . . . . .	1	2	3	4
<b>Personal Enrichment</b>				
j. Educational opportunities . . . . .	1	2	3	4
k. Library facilities . . . . .	1	2	3	4
l. Your preferred place of worship . . . . .	1	2	3	4
m. Volunteer opportunities . . . . .	1	2	3	4
n. Cultural opportunities . . . . .	1	2	3	4
<b>Recreational Facilities</b>				
o. Fishing . . . . .	1	2	3	4
p. Boating . . . . .	1	2	3	4
q. Camping . . . . .	1	2	3	4
r. Skiing . . . . .	1	2	3	4
s. Tennis . . . . .	1	2	3	4
t. Golf . . . . .	1	2	3	4
u. Swimming . . . . .	1	2	3	4
v. Spectator sports (football, basketball) . . . . .	1	2	3	4
<b>Scenic Features</b>				
w. Near ocean . . . . .	1	2	3	4
x. Near lake or river . . . . .	1	2	3	4
y. Near mountains . . . . .	1	2	3	4
z. Lots of trees and foliage . . . . .	1	2	3	4
<b>Comfort Features</b>				
aa. Warm temperatures . . . . .	1	2	3	4
bb. Snow in winter . . . . .	1	2	3	4
cc. No snow in winter . . . . .	1	2	3	4
dd. Low humidity . . . . .	1	2	3	4
ee. High altitude . . . . .	1	2	3	4
ff. Low altitude . . . . .	1	2	3	4
gg. Seasonal changes . . . . .	1	2	3	4

## APPENDIX A

## The Questionnaire

Q-13 Some neighborhoods or communities are designed specifically to meet the needs of retired persons, whereas most places have people of all ages. Which of the following best describes where you think you would most like to retire during the first 10 years and after the first 10 years of retirement? (Circle one number below each arrow).

During the first ten years of retirement  
After the first ten years of retirement



- |   |   |  |
|---|---|--|
| 1 | 1 | NEIGHBORHOOD AND COMMUNITY WITH PEOPLE OF ALL AGES                           |
| 2 | 2 | NEIGHBORHOOD WITH MOSTLY OLDER PEOPLE IN A COMMUNITY WITH PEOPLE OF ALL AGES |
| 3 | 3 | COMMUNITY OF <u>ONLY</u> OLDER PEOPLE (LIKE SUN CITY, ARIZONA)               |

Q-14 People seem willing to accept different levels of local medical service in their communities. Listed below are six levels of medical services from least to most. Please circle the number of the least medical service you are willing to accept within 20-30 minutes by car from where your retirement home might be located. (Circle one number)

- 1 NO MEDICAL SERVICE
- 2 A NURSE PRACTITIONER ONLY, NO HOSPITAL
- 3 A GENERAL PRACTITIONER ONLY, NO HOSPITAL
- 4 GENERAL PRACTITIONERS, A FEW SPECIALISTS AND A HOSPITAL WHERE LIMITED SURGERY IS DONE
- 5 MANY MEDICAL SPECIALISTS AND HOSPITAL(S) WHERE GENERAL SURGERY IS DONE
- 6 MEDICAL CENTER WITH ABILITY TO PERFORM ORGAN TRANSPLANTS OR OTHER COMPLEX SURGERY

Q-15 All things considered, would you prefer to retire in or near the community where you now live or somewhere else? (Circle one number)

- 1 STRONGLY PREFER PRESENT COMMUNITY
- 2 SOMEWHAT PREFER PRESENT COMMUNITY
- 3 SOMEWHAT PREFER SOMEWHERE ELSE
- 4 STRONGLY PREFER SOMEWHERE ELSE

Q-16 All things considered, how likely are you to move away from your present community when you retire? (Circle one number)

- 1 VERY UNLIKELY
- 2 SOMEWHAT UNLIKELY
- 3 SOMEWHAT LIKELY
- 4 VERY LIKELY

Q-17 How many years have you lived in (or near) the community in which your present home is located?

\_\_\_\_\_ NUMBER OF YEARS IN OR NEAR THIS COMMUNITY

## APPENDIX A

## The Questionnaire

5

## CARE OF PARENTS

One dilemma faced by many middle-aged Americans has to do with financial and personal care of aging parent(s). The following questions ask about the extent to which you care for your parent(s) and the resulting impact on your retirement plans.

Q-18a To what extent are your parent's or spouse's parents independent or dependent? If all are deceased and/or does not apply, proceed to Q-19 on page 6. (Circle one number for each person)

VERY INDEPENDENT: able to live in own home and come and go as please; physically active.

INDEPENDENT: lives in own home but receives help on a nonregular basis with transportation.

SOMEWHAT INDEPENDENT: lives in own home but receives help daily.

DEPENDENT: lives with a caretaker in own home or caretaker's home.

VERY DEPENDENT: resides in nursing care facility.

DOES NOT APPLY OR DECEASED

PERSON

a. Your father . . . . .	1	2	3	4	5	6
b. Your mother . . . . .	1	2	3	4	5	6
c. Your spouse's or partner's father . . .	1	2	3	4	5	6
d. Your spouse's or partner's mother . . .	1	2	3	4	5	6

Q-18b How far do your parents and your spouse's and/or partner's parents live from you? (Circle one number for each person)

	Live with me	Live in same community	Short commute (less 50 miles)	Moderate distance (50-300 miles)	Long distance (more than 300 miles)	Does not apply
a. Your father . . . . .	1	2	3	4	5	6
b. Your mother . . . . .	1	2	3	4	5	6
c. Your spouse's or partner's father . . .	1	2	3	4	5	6
d. Your spouse's or partner's mother . . .	1	2	3	4	5	6

Q-18c Do you currently, or anticipate in the future, assisting your parent(s) in any of the following ways? (Circle all that apply)

	Currently Assist		Future Assistance	
	YES	NO	YES	NO
a. Financially . . . . .	1	2	1	2
b. Paying bills/taxes . . . . .	1	2	1	2
c. Transportation . . . . .	1	2	1	2
d. Housecleaning . . . . .	1	2	1	2
e. Meals . . . . .	1	2	1	2
f. Personal hygiene . . . . .	1	2	1	2
g. Shopping . . . . .	1	2	1	2

## APPENDIX A

## The Questionnaire

Q-18d To what extent do your current or anticipated parent care responsibilities influence your retirement plans? (Circle one number for each item)

6

PLANS	NOT AT ALL	SLIGHTLY	A GREAT DEAL	DO NOT KNOW
a. Time of retirement . . . . .	1	2	3	4
b. Housing choice during retirement . . . . .	1	2	3	4
c. Geographical location for retirement . . . . .	1	2	3	4
d. Use of retirement income . . . . .	1	2	3	4
e. Need for employment during retirement . . . . .	1	2	3	4

## HOME MAINTENANCE

Q-19 Below is a list of home maintenance tasks found in some households while not in others. Please indicate how you get the tasks done now and how you expect to get them done after retirement. (Circle one number for each task for now and after retirement. If this task is not the responsibility of your household mark DNA=does not apply.)

	YOUR SKILL LEVEL			TASK IS NOW DONE BY					AFTER RETIREMENT TASK WILL BE DONE BY				
TASKS	Above average	Average	Below average	Myself	Spouse/partner	Friend/relative	Hired person	DNA	Myself	Spouse/partner	Friend/relative	Hired person	DNA
a. Maintaining yard . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
b. Cleaning garage . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
c. Cleaning outside home, e.g. washing window, removing leaves from gutters. . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
d. Regular cleaning inside home . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
e. Special cleaning inside e.g. washing windows, washing walls, shampooing carpets . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
f. Painting interior . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
g. Painting exterior . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5

## APPENDIX A

## The Questionnaire

7

## DECISIONS

Q-20 Life is a series of decisions. Many times we think that the more difficult decisions come in mid and later life. How difficult do you think it would be for you to make each of the following decisions? (Circle one number for each decision)

DECISIONS	NOT DIFFICULT	DIFFICULT	VERY DIFFICULT	DOES NOT APPLY
a. Move from present home to one more suited to retirement living . . . . . 1		2	3	DNA
b. Move from present home to an apartment . . . . . 1		2	3	DNA
c. Move parent or in-law to a care facility . . . . . 1		2	3	DNA
d. Move spouse to a care facility . . . . . 1		2	3	DNA
e. Move self to a care facility . . . . . 1		2	3	DNA
f. Move parent into my home . . . . . 1		2	3	DNA
g. Move in-law into my home . . . . . 1		2	3	DNA
h. Move adult child back into my home . . . . . 1		2	3	DNA
i. Move adult child(ren) and grandchildren into my home . . . . . 1		2	3	DNA
j. Decide to share home with someone I do not know well . . . . . 1		2	3	DNA
k. Move to another part of this state for retirement . . . . . 1		2	3	DNA
l. Move to another state for retirement . . . . . 1		2	3	DNA
m. Sell home to have money for expenses in retirement . . . . . 1		2	3	DNA

Q-21 Our retirement decisions may be influenced by other persons. For each of the persons listed below, indicate how much influence they will have on your retirement decisions of when and/or where to retire. (Circle one number for each other person)

Influence on Your Retirement Decisions					
	STRONG	MODERATE	SLIGHT	NONE	DOES NOT APPLY
<hr/>					
OTHER PERSONS					
a. Spouse or partner . . . . .	1	2	3	4	DNA
b. Parent(s) . . . . .	1	2	3	4	DNA
c. In-law(s) . . . . .	1	2	3	4	DNA
d. Child(ren) . . . . .	1	2	3	4	DNA
<hr/>					
e. Grandchild(ren) . . . . .	1	2	3	4	DNA
f. Brother(s) or sister(s) . . .	1	2	3	4	DNA
g. Other older relative(s) . . .	1	2	3	4	DNA
h. Other younger relative(s) . .	1	2	3	4	DNA
i. Housemate(s) . . . . .	1	2	3	4	DNA

## APPENDIX A

## The Questionnaire

## RESOURCES

8

Q-22 Planning for retirement, whether three years or 25 years from now, can include several actions. Indicate the extent you have done or plan to do each of these. (Circle one number for each action)

ACTIONS	HAVE DONE	PLAN TO DO BEFORE 1992	PLAN TO DO AFTER 1992	NO PLANS TO DO
a. Set up a savings investment plan for retirement income . . . . .	1	2	3	4
b. Obtain job to be near or at desired retirement location . . . . .	1	2	3	4
c. Move to a home more suited to retirement years . . . . .	1	2	3	4
d. Buy acreage or lot to live on . . . . .	1	2	3	4
e. Buy a second home . . . . .	1	2	3	4
f. Buy a recreation vehicle . . . . .	1	2	3	4
g. Explore employment opportunities at a retirement location . . . . .	1	2	3	4
h. Retrain for new employment . . . . .	1	2	3	4
i. Compare taxes in two or more locations . . . . .	1	2	3	4
j. Start estate planning . . . . .	1	2	3	4
k. Make a will . . . . .	1	2	3	4
l. Explore reverse annuity mortgage (RAM) . . . . .	1	2	3	4
m. Explore home equity loan . . . . .	1	2	3	4

Q-23 Please indicate if each of the following will be a source of planned retirement income for you and your spouse/partner. (Circle one number for each source)

SOURCES	YES, A SOURCE	NO, NOT A SOURCE	DO NOT KNOW
a. Social Security . . . . .	1	2	3
b. Pension plan sponsored by state/employer . . . . .	1	2	3
c. Military pension . . . . .	1	2	3
d. Employment (part- or full-time) . . . . .	1	2	3
e. Savings (Passbook, CD, Savings Bonds) . . . . .	1	2	3
f. Individual retirement account (IRA) . . . . .	1	2	3
g. Mutual funds . . . . .	1	2	3
h. Stocks and/or bonds . . . . .	1	2	3
i. Income from property ownership . . . . .	1	2	3
j. Sale of real estate or other property . . . . .	1	2	3
k. Annuities . . . . .	1	2	3
l. Paid-up life insurance . . . . .	1	2	3
m. Family or relatives . . . . .	1	2	3
n. Public assistance . . . . .	1	2	3



## APPENDIX A

## The Questionnaire

9

## YOUR PRESENT HOME

Q-24 What is the zip code of your current residence? \_ \_ \_ \_ \_ ZIPCODE

Q-25 Is the home in which you currently live: (Circle one number)

- 1 RENTED BY YOU
- 2 OWNED BY YOU FREE AND CLEAR OF MORTGAGE
- 3 OWNED BY YOU WITH A MORTGAGE
- 4 OTHER (Please describe) \_\_\_\_\_

Q-26 Which of the following best describes your primary residence? (Please circle one number)

- 1 BUILDING OF DUPLEXES, TRIPLEXES OR QUADPLEXES
- 2 BUILDING OF APARTMENTS
- 3 BUILDING OF TOWNHOUSES
- 4 MOBILE HOME, ON A LOT YOU OWN
- 5 MOBILE HOME, ON A LOT YOU RENT
- 6 SINGLE FAMILY HOUSE, DETACHED FROM ANY OTHER HOUSE

Q-27 How many years have you lived in your present home?

\_\_\_\_\_ NUMBER OF YEARS IN PRESENT HOME

Q-28 Thus far in your life, approximately how many moves have you made? Indicate the number of different homes, states, or countries outside the U.S. in which you have lived for TWO months or longer. (Write numbers)

\_\_\_\_\_ NUMBER OF HOMES OR RESIDENCES

\_\_\_\_\_ NUMBER OF STATES IN THE U.S.

\_\_\_\_\_ NUMBER OF COUNTRIES OUTSIDE THE U.S.

Q-29 To what extent does your present home accommodate a person with a wheel chair? Indicate whether (1) your home now accommodates, (2) your home could easily be modified to accommodate, or (3) the cost for modification would be prohibitive. (Circle one number for each space)

SPACES	NOW ACCOMMODATE	COULD BE MODIFIED	MODIFICATION PROHIBITIVE
a. Exterior walkways . . . . .	1	2	3
b. Outside entrances . . . . .	1	2	3
c. Interior hallways . . . . .	1	2	3
d. Kitchen doorways . . . . .	1	2	3
e. Bathroom doorways . . . . .	1	2	3
f. Height of storage shelves . . . . .	1	2	3
g. Height of working spaces, counters, etc. . . . .	1	2	3

Q-30 Which of these broad categories best describes the number of square feet in your home? Do not include a garage, unfinished basement, or space rented to members of another household. (Circle one number)

- 1 LESS THAN 1,000 SQUARE FEET
- 2 1,000 TO 1,500 SQUARE FEET
- 3 1,501 TO 2,000 SQUARE FEET
- 4 MORE THAN 2,000 SQUARE FEET

## APPENDIX A

## The Questionnaire

Q-31 In your opinion would your present home be too large, about the right size, or too small for your use during retirement. (Circle one number)

10

- 1 TOO LARGE
- 2 ABOUT THE RIGHT SIZE
- 3 TOO SMALL

Q-32 Are you (Check one box): ☐ MALE ☐ FEMALE

Q-33 What is your current marital status? (Circle one number)

- 1 NEVER MARRIED
- 2 MARRIED
- 3 SEPARATED
- 4 DIVORCED
- 5 WIDOWED

Q-34 How many people, including yourself, live in your home? (Circle one number)

- 1 PERSON
- 2 PEOPLE
- 3 PEOPLE
- 4 PEOPLE
- 5 PEOPLE
- 6 OR MORE PEOPLE

Q-35 For each category listed below please tell us how many people for whom you provide financial support. (Circle one response for each category)

	NUMBER OF PEOPLE				
a. Children (age 18 or less) and living in your home:	1	2	3	4	5 or more
b. Children (age 18 or less) and not living in your home:	1	2	3	4	5 or more
c. Adults (age 19 or more) and living in your home:	1	2	3	4	5 or more
d. Adults (age 19 or more) and not living in your home:	1	2	3	4	5 or more



Q-36 What is the age of the youngest child? (if none, enter 0)

\_\_\_\_\_ AGE OF YOUNGEST CHILD

Please answer these questions for yourself and your spouse or other adult partner (if you have one). (Circle one response or fill in the blank)

Q-37 Describe your current health: 37a Describe your spouse/partner's health:

- 1 EXCELLENT
- 2 GOOD
- 3 FAIR
- 4 POOR

- 1 EXCELLENT
- 2 GOOD
- 3 FAIR
- 4 POOR

Q-38 What year were you born? \_\_\_\_\_ 38a Year he/she was born? \_\_\_\_\_

## APPENDIX A

## The Questionnaire

11

Q-39 Are you employed:

- 1 EMPLOYED FULL TIME
- 2 EMPLOYED PART TIME
- 3 EMPLOYED ON A TRANSITIONAL  
RETIREMENT PLAN
- 4 HOMEMAKER
- 5 UNEMPLOYED
- 6 RETIRED

39a Is he/she:

- 1 EMPLOYED FULL TIME
- 2 EMPLOYED PART TIME
- 3 EMPLOYED ON A TRANSITIONAL  
RETIREMENT PLAN
- 4 HOMEMAKER
- 5 UNEMPLOYED
- 6 RETIRED

Q-40 Your usual occupation when  
employed (or before retirement)?

\_\_\_\_\_ JOB TITLE

\_\_\_\_\_  
NAME OF COMPANY OR BUSINESS40a His/her usual occupation when employed  
(or before retirement)?

\_\_\_\_\_ JOB TITLE

\_\_\_\_\_  
NAME OF COMPANY OR BUSINESSQ-41 What is your highest level of education? (Circle below arrow)What is his/her highest level of education? (Circle below arrow)

- |   |   |   |
|---|---|---|
| 1 | 1 | LESS THAN 12 YEARS                                    |
| 2 | 2 | HIGH SCHOOL GRADUATE OR EQUIVALENT                    |
| 3 | 3 | TECHNICAL OR TRADE SCHOOL BEYOND HIGH SCHOOL          |
| 4 | 4 | SOME COLLEGE (NO DEGREE EARNED)                       |
| 5 | 5 | COMMUNITY (TWO-YEAR) COLLEGE DEGREE OR<br>CERTIFICATE |
| 6 | 6 | COLLEGE OR UNIVERSITY DEGREE (BACHELOR'S)             |
| 7 | 7 | GRADUATE OR PROFESSIONAL DEGREE (MASTER'S)            |
| 8 | 8 | GRADUATE OR PROFESSIONAL DEGREE (DOCTORAL)            |

Q-42 Which one of these categories describes your total family income before taxes  
in 1989? (Please circle the number of the appropriate category)

- |   |                      |    |                      |
|---|----------------------|----|----------------------|
| 1 | LESS THAN \$10,000   | 6  | \$35,000 TO \$49,999 |
| 2 | \$10,000 TO \$14,999 | 7  | \$50,000 TO \$64,999 |
| 3 | \$15,000 TO \$19,999 | 8  | \$65,000 TO \$79,999 |
| 4 | \$20,000 TO \$24,999 | 9  | \$80,000 TO \$94,999 |
| 5 | \$25,000 TO \$34,999 | 10 | \$95,000 OR MORE     |

Is there anything we may have overlooked? Please use this space for any additional  
comments you would like to make about community and housing choices for retirement.

---

 Your contribution to this effort is greatly appreciated. Thank you.

## **APPENDIX B**

## APPENDIX B

### UCRIHS Approval Letter

#### MICHIGAN STATE UNIVERSITY

OFFICE OF VICE PRESIDENT FOR RESEARCH  
AND DEAN OF THE GRADUATE SCHOOL

EAST LANSING • MICHIGAN • 48824-1046

August 24, 1992

Phyllis Gendler  
2469 Algonquin Ct., NE  
Grand Rapids, MI 49505

RE: RELATIONSHIP OF GENDER TO FAMILY AND PARENT CARE CONCERNS WHEN  
RETIREMENT IS PLANNED BY SINGLE MEN AND WOMEN, IRB #92-371

Dear Ms. Gendler:

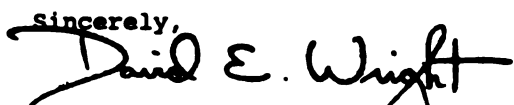
I am pleased to advise that because of the nature of the proposed research, it was eligible for expedited review. This process has been completed, the rights and welfare of the human subjects appear to be adequately protected, and your project is therefore approved.

You are reminded that UCRIHS approval is valid for one calendar year. If you plan to continue this project beyond one year, please make provisions for obtaining appropriate UCRIHS approval prior to August 13, 1993.

Any changes in procedures involving human subjects must be reviewed by the UCRIHS prior to initiation of the change. UCRIHS must also be notified promptly of any problems (unexpected side effects, complaints, etc.) involving human subjects during the course of the work.

Thank you for bringing this project to our attention. If we can be of any future help, please do not hesitate to let us know.

Sincerely,



David E. Wright, Ph.D., Chair  
University Committee on Research  
Involving Human Subjects (UCRIHS)

DEW/pjm

Dr. Lawrence Schiamberg

MICHIGAN STATE UNIV. LIBRARIES



31293009101795