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AN EXCHANGE THEORY ANALYSIS OF THE RETIREMENT TRANSITION  
AMONG BLUE-COLLAR MARITAL DYADS

by

Georgeanna Marie Tryban

A DISSERTATION

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

DOCTOR OF PHILOSOPHY

Department of Sociology

1981

## ABSTRACT

### AN EXCHANGE THEORY ANALYSIS OF THE RETIREMENT TRANSITION AMONG BLUE-COLLAR MARITAL DYADS

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6/1/72

This research extends exchange theory from its former focus on nascent or ongoing interactions to a focus on declines in interaction. Exchange theory predicts that when declines in profit occur, due to declines in interaction that limit the opportunities for obtaining rewards, individuals will attempt profit restoration. Five hypotheses were formulated and tested in conjunction with this theoretical framework. Twenty-seven married couples were interviewed. All were officially retired with at least one member of each dyad, and in some cases both members, having worked as blue-collar employees in the manufacture of automobiles. The study was a cross-sectional, one-time data collection using a 34-item (27 items for homemakers), closed-ended questionnaire with seven self-rated scales. It was followed by a 16-item (14 items for homemakers) interview using open-ended questions which were tape recorded. Data analysis consisted primarily of frequency distributions supplemented by content analysis where appropriate. Analysis showed that with the loss of the work arena the three indicators of engagement in exchange increased for the three remaining areas, particularly the home and family arena and the clubs and groups arena.

Those who were more engaged before retirement according to the indicators showed the greatest increases in engagement after retirement and, by inference, in exchange. In contrast to expectations, however, the group that had exchanged more extensively in the work arena showed the greatest expansion rather than those already more familiar with non-work exchange arenas. Although some profit restoration was judged to have occurred, it was not always accompanied by higher scores for happiness, quality of life, or satisfaction. The home and family arena was highly significant for retirees. The optimal relationship differs with the type of marital dyad, however. Dual-paycheck couples are most satisfied with moderate equalitarian contact with relatives and especially enjoy relationships with siblings. In contrast, traditional couples (in which the wife has been a homemaker) prefer the more hierarchical relationships with their parents and their children. Marital dyads differed greatly according to whether or not the female member had been a wage-earner. Husbands and wives in dual-paycheck marriages appeared overall to make the retirement transition with higher indicators of engagement in exchange and happiness.



## ACKNOWLEDGEMENTS

I would like to thank all the people who have helped me with my progress toward finishing both this dissertation and my Ph.D. So many people have contributed in so many ways that it is impossible to recognize each individually, but my appreciation is extended to them none the less.

The patience, encouragement, and good humor displayed by my advisor, Dr. Tom Conner, both before my entry into graduate school and through the entire course of my graduate studies has been greatly appreciated. The many hours he spent discussing the concepts central to my research and his advice on the study design have proved invaluable to me.

I would like to thank my entire dissertation committee, Dr. Beegle, Dr. Lee, Dr. Perlstadt, and Dr. Oyer for their thoughtful reading and helpful comments on my proposal and dissertation draft. I am especially indebted to Harry Perlstadt for his constant accessibility throughout all my years in graduate school. He has always encouraged and stretched my thinking and, in addition, has initiated me into the previously unfathomable world of tables, suicide, and dyadic withdrawal. He has so generously shared his sociological imagination in order to inspire mine.

I would like to thank both Dr. Anne McMahon and Dr. Robert Whitehurst whose intervention and guidance at times of great intellectual crisis have been of critical and pivotal importance to my professional development as well as to the completion of my dissertation. I also wish to express my appreciation to the Wayne State University Department of

Sociology and to Dr. Jersey Liang, Becky Warfel, and Julia Garris at the Wayne State University-Institute of Gerontology. Their assistance in the statistical, clerical, and editorial preparation of the dissertation has been invaluable. I would also like to acknowledge the Administration on Aging of the U. S. Department of Health, Education and Welfare for the dissertation grant award that financed the project design and data collection phases of my research.

I would also like to thank the United Automobile Workers for its whole-hearted cooperation in allowing me to interview its retired members. Mr. Jack Turner and Dr. Joel Olah of the Retired and Older Workers Department provided invaluable aid and advice. I will always be deeply indebted to UAW Local 652; its officers Robert Felzke, President, Gary Watson, Vice-President, John Hunt, Recording Secretary, and Charlie Hoesl, Financial Secretary; the retiree council, especially Si Nama, President; and all the retired members of Local 652. These officials not only helped me with all my problems and requests but made valuable suggestions that prevented problems that might have arisen. Without their cooperation, consideration, and kindness, my study could never have been implemented. I am most deeply grateful to the 27 retired couples who allowed me to interview them. They took me into their homes and talked with me at length and with great candor about their lives and feelings. Their cooperation made my research possible and their integrity and hospitality has enriched my life.

Special thanks go to my parents, Vera and Tony Tryban who aided and abetted my education and ambitions in diverse financially and emotionally supportive ways. Without those early bedtime stories and later the money for college, I would never have made it! Thanks, too, to Renee Stahle

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## CHAPTER 1

### INTRODUCTION

Retirement is an event that not only affects an increasing number of people but affects them for an increasing number of years after the event. More people retire now than previously. In 1900, 68.3% of those 65 and over were still participating in the labor force, but by 1970 participation declined to only 25.8% (Riley and Foner, 1968). In addition, the life span, and hence the number of years after retirement, has increased. Those born in 1900 could expect to live to an average age of 47.3 while those born in 1940 had a life expectancy of 62.9 years (Wattenberg, 1976).

This "graying of America" is important to the social sciences for several reasons. It is important to those who are still working both because of the financial contribution they make to those drawing Social Security and because workers of today are future retirees. This is of interest to political scientists and economists. Those who retire experience certain life style changes of interest to sociologists and psychologists. Also, policy makers with training in the social sciences study the effects of retirees on society and society upon those who will, or have, retired (Foner and Schwab, 1981).

Those who study aging and retirement use a variety of theoretical approaches; disengagement, activity, subculture, personality, role, stratification, and environmental theories are some of the most

prominent.<sup>1</sup> The approach very frequently used by sociologists is role theory; but for reasons detailed in Appendix A, this work focuses on one of the environmental theories--exchange theory.

Exchange theory has often been utilized in the analysis of forming or ongoing social systems (Blau, 1964; Homans, 1961; Scanzoni, 1979a). It has not been widely used to explain the dynamics of declining social systems (with the exception of Dowd, 1975, 1980a, 1980b) until recently. It will be utilized here in this capacity to analyze the process of retirement as a decline in exchange. Retirement is seen as the leaving of one of four exchange arenas--work. The remaining arenas--home and family, clubs and groups, and friends--existed before and continue to exist after the event of retirement. The basic process is expected to be one of declining exchanges at and immediately after retirement with the loss of the work arena. Restoration of profit is expected to be accomplished through an expansion of exchange in the remaining arenas. In addition, marital dyads composed of two wage earners and those composed of a wage earner and a homemaker will be compared as a dyad, and as individuals, to ascertain the possible implications of exchange in the aforementioned arenas over the couple's life time.

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<sup>1</sup> An excellent discussion of the various theories can be found in Aging and Mass Society, by Hendricks and Hendricks, 1981.

## CHAPTER 2

### THEORETICAL ORIENTATION

In this chapter some important points concerning the author's theoretical orientation within the general area of exchange theory will be presented. The meaning of reward, arenas of exchange and their boundaries will be briefly explored. Then, exchange theory as it would apply to a situation in which an established exchange is disrupted due to structural factors will be developed. Retirement removes the worker from an institution (work) in which exchange is assumed to have developed (Blau, 1964; Homans, 1961). What the authors have not addressed are the dynamics of interaction predicted by exchange theory when an established arena, within which exchange took place, is no longer available. This research seeks to extend exchange theory beyond the explanation of developing (Scanzoni, 1979a) or ongoing (Blau, 1964; Homans, 1961; Emerson, 1967) interactions to examine exchange theory's predictions about behavior when established exchanges vanish.

#### Reward

In the strictest sense, each reward is unique and no possibility exists that two or more rewards could be identical. As Blau (1965) points out, there are emergent properties in each relationship that exert what is essentially a synergistic force making the continuing relationship more than the sum of the continually evolving parts or elements that define it, or the psychological processes that create and

motivate it. For this reason, the benefits of exchange, the rewards, are not detachable from their source and thus each source, with its rewards, is unique (Blau, 1964).

Alternatively, symbolic interaction recognizes that interactants create social categories of rewards. This is done in such a way that behaviors designated as falling within certain categories are treated as interchangeable. In some situations of a given setting, duration, and focus, a category of behaviors that is treated as interchangeable with another may be established. When setting, duration, or focus change, however, a new category may be created, filled with a different set of behaviors, and may or may not be treated as interchangeable vis-a-vis pre-existing categories. An example of this might be an auto plant's evening shift of employees. If an employee's co-worker, from whom he received the reward of verbal praise is absent during that shift, the employee may seek what he/she categorizes as an equally satisfactory exchange. Perhaps, for this employee, the interaction with another employee who skillfully tells humorous stories for the other's entertainment will be considered interchangeable. The co-worker's entertaining stories in this situation adequately replace the rewards that the absent co-worker provided. If the co-worker is absent for several days and the duration of the situation is, therefore, affected, the categorization of interchangeable behavior may be altered. The worker may not consider the reward of being the recipient of entertaining stories to be interchangeable with the reward of being the recipient of praise when the duration of the exchange extends beyond one shift. Thus, the definition of what qualifies as interchangeable rewards is flexible and fluid. Though the characteristics and circumstances of this

variation in the interchangeable rewards category will not be further developed here, the existence of this definitional fluidity is important to note. Also, in the same manner, rewards are treated as similar and as dissimilar in various situations depending on the individual's construction of these categories.

Behavior does not exist simply to be rewarding. On the contrary, most behaviors have an expressed function; it is only on another level that they serve to reward. It is crucial to the understanding of the nature of these different levels operating concurrently that we admit the symbolic interactionist perspective. This perspective asserts that the meanings people give to their behavior will have much to do with the dynamics of the exchange process. It is for this very reason that interpersonal exchange cannot be faulted as being too rational a perspective, since the process by which behaviors acquire the symbolic meaning that goes on to influence their position and importance in the exchange sequence is not rational. While there is no attempt by this researcher to study or explain the process through which those resources that are used in exchange acquire their symbolic meanings and values, these meanings must be acknowledged in order to explain exchange behavior. On the purely functional level, people perform behaviors that facilitate the continuance of society from micro to macro levels. At the same time, these behaviors function in another system--that of exchange wherein the individuals, not the society's, needs are foremost. A worker may conscientiously appear at his or her job every day and maintain the plant that builds the cars that contribute to auto industry profits that facilitates the functioning of the U. S. economy. He or she concomitantly arrives at work because this is an arena within which

there occur interactions that allow him or her to exchange various behaviors and manifest various feelings with other workers in such a way as to derive profit and all the benefits associated with it.

### Arena of Exchange

An arena of exchange is a group of active or potential relationships that is able to, or is expected to be able to, provide an individual with interaction opportunities. From the individual member's perspective, this interaction allows him/her the opportunity to attempt exchanges that will yield rewards at the same times she/he minimizes costs so as to profit by the interaction. An exchange arena may contain only exchanges that actively have taken, or are taking, place with interactants well known to the person exchanging. It may also contain persons who are not actively exchanging and who may never (yet) have engaged in exchanges. However, these persons are considered exchange partners because they share a definition of their relationship. This relationship, if activated, would fit into an exchange network of which they already define themselves as a member. This situation is clarified using the kinship network as an example. In this arena, some people who are related to each other engage in frequent exchanges and comprise an important source of profitable interactions. Simultaneously, a member may be aware of someone within the kin group with whom she/he very seldom, if ever, interacts. However, both members can remain confident that since both are aware of their kinship link each could be an exchange partner if the other attempted to initiate exchange and invoked the kinship tie. Thus, one boundary of the exchange arena is members' subjective perceptions of that arena.



Another possible boundary may be time. A particular arena may be limited to a particular time period. Within or during that time period, a certain group of persons may comprise an exchange network. When the time period ends, they may, by mutual consent or concurrence with one individual's initiative, cease to be exchange partners. These persons initiate or terminate exchange based on temporal boundaries because they share a definition of the exchange arena that is reinforced in other, frequently structural ways. An example would be football players who during the afternoon when the game is being played are on opposing sides and attempt to maximize the physical costs to each other as a means of maximizing their own profit, disregarding the socio-emotional level of interaction. After the sixty minutes of official playing time have elapsed, they may redefine the exchange arena to focus on the friendship they share as former team members. Without the structural constraints of coaches, officials, fans, and players to reinforce the occupational arena, they attempt to maximize their profit not by maximizing costs to the other but, in a socio-emotional arena, by offering rewards in the expectation of a reciprocal offering of rewards.

In a similar way, physical space may serve as a boundary. When a person is in a given environment, surrounded by certain buildings, equipment, and (sometimes uniformed) personnel, she/he may experience structural cues as to the definition of the arena. Arenas are often ordered such that various movements in certain sequences allow or prevent interactions. Coffee and lunch breaks release the worker from her/his "station," whether it be in a factory or elementary school classroom, and allow him/her to determine to some extent, the persons with whom he/she will exchange. It is frequently the case that during the majority of the

time spent in the work arena, interaction is constrained by physical boundaries.

Space gains further significance as a boundary criteria if some or all persons in an arena share a norm of arena separation. Many people have a work arena, sharply defined in time and space, that is separate from all other arenas. Because it is located in a separate place, the person must transport him/herself between the work and the other arenas. The act of transport reinforces the separation of arenas as does the additional factor of the time involved in reaching them. Home is the physical setting where the spouse, kin, and friend arenas frequently overlap since it is not uncommon for all three types of interaction to occur there. A person's house or apartment becomes the place where interactions with persons in any one of those arenas might naturally occur. The physical proximity makes it increasingly likely that they will overlap temporally as well. Thus, spouse, relatives, and friends may all meet at one's house to celebrate some occasion and produce a complete overlap of all three arenas. Of course, this is the type of situation to which many sociologists refer in discussions of role conflict. Home presents a sharp contrast to the work arena where kin and family arena interactions are frequently minimized or prohibited (for example, by the nepotism prohibition that many white-collar organizations enforce).

In summary, time, space, and relationship when similarly defined by interactants, may provide boundaries to exchange arenas. The recognition of these boundaries enables the observer to understand the finer nuances of exchange by increasing his/her sensitivity to the rules that govern it.

### Propositions

The idea of exchange has obviously been conceptualized in a number of divergent ways. It has primarily been used as an explanation for the dynamics of interaction from micro to macro levels.<sup>2</sup> Even though it has been used to explain the dynamics of interaction, it has not predicted specific interactions nor has it treated the possibility of declines in exchange. This research will look at exchange not as it develops and increases but as it encounters structural conditions that would inhibit its continuance and cause its decline.

Exchange has always been viewed as a difficult process to measure; so while much theorizing has taken place, there has been little measurement. The present research is made more difficult by the lack of measures that could be built on or adapted to the declining exchange relationship. The indices used are, therefore, tentative and preliminary. It is expected that insight about exchange and about people's interpretation of, and reaction to, the measures used will enable substantial modification and improvement to occur over repeated use.

A decline in the number of exchange partners with whom one usually exchanges with a given arena produces the following series of effects. A decline in the number of exchange partners will produce a decline in the number of exchange or interaction opportunities. This decline in exchange opportunities will result in a proportional decline in actual exchanges (opportunities taken and played out). The decline in exchanges will result in a decline in both costs and rewards experienced in the

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<sup>2</sup> See Appendix A for a detailed discussion of exchange theory.

interaction. As costs and rewards decline, the level of profit also declines in comparison to the point in time before the declines in the number of exchange partners occurred. Therefore,

**Proposition 1:** A decline in the number of exchange partners in an exchange arena will produce a monotonic decline in the level of rewards, costs, and profits.

Exchange gives occasion for the display of behavior that will be rewarded. Exchanges that result in rewards exceeding costs produce positive feelings as a result of the exchanger's perception of effectiveness and success. One's feelings of self-worth as a member of a network are the result of interactions or profitable exchanges within that network. The ability to participate in an exchange and to obtain a profit reaffirms the exchanger's self-worth by demonstrating to others as well as him/herself his or her social consequentiality, that is, the ability to emit behavior that will evoke a response or have a consequence in the social sphere or exchange network.

**Assertion 1:** If there is a decrease in the size of an arena due to member exit, remaining members will experience a monotonic loss in feelings of self-worth.

Both exchange and interaction are social phenomena. That is to say, their existence requires that the individual have a least one other person in an arena in order to have a partner with whom to establish exchanges. If an individual loses access to an arena he/she will lose all the exchange and interaction opportunities that arena held. As has already been proposed an arena may decline from its original size due to member exit. This member exit may be the result of a number of circumstances; the death of a sibling, the leaving home of children, or

the simultaneous retirement of a number of co-workers. Any of these cause a serious decline and disruption of the exchange arena.

An exchange arena may decline even further (to the point of extinction) if all its members exit. This is especially likely when an exchange arena is small as in the case of the marital dyad. In this situation, the death of, or divorce from, a spouse destroys all opportunities for interaction and exchange by dissolving the arena. Large exchange arenas may also decline to the point of non-existence, but this is less likely because of the number of member exits that would have to take place over a relatively short time span. There are occasions when freak accidents cause the deaths of all but one team member, all one's closest co-workers retire at approximately the same time (this is especially true for factory workers at the onset of a new contract), or both of one's parents may die within a short period of time. Again, however, those situations are relatively rare.

Assertion 2: If there is a decrease in the size of an arena due to member exit, the loss of feelings of self-worth or social consequentiality will be monotonically related to the level of profit that the remaining members originally derived from engaging in interaction with the existing member.

An individual may come to be in a similar situation of not being able to exchange in a formerly occupied exchange arena, if circumstances are such that she/he leaves an arena that remains intact after her/his departure. If the arena remains but the member is compelled for various reasons to leave it, the effect on the member will be substantially the same as the previous condition in which the arena left him or her. Therefore, the same propositions and assumptions that describe the dynamics of the individual's shrinking arena in which he or she remains

embedded also apply to the individual whose arenas shrink because he or she is leaving one of them. Examples of this situation would be immigration to a new land without one's kin group, divorce from one's spouse (losing both spouse and in-law networks) or retirement from one's job.

Assertion 3: An exiting member of an exchange arena will experience a loss of feelings of self-worth or social consequentiality that will be monotonically related to the level of profit that he derived from engaging in interaction with the original members of the vacated exchange arena.

If a given level of profit has been maintained over a period of time, the individual involved in those profitable exchanges will associate that level of profit with a general level of happiness or satisfaction experienced within the same time period. As profit, or the gaining of that which one desires, is experienced as pleasurable or at least more pleasurable than its lack, any decline in profit will cause a concomitant decline in pleasure, a decline which will be expressed in terms of the individual's feelings reflected in various indicators. Because profit has not so far shown itself to be an easily quantifiable entity, the reflecting indicators used here will be numerous and diverse. Profit will be gauged using subjective indicators such as the number and kind of rewards or costs people associate with work and retirement. Objective measures used to indicate the possible presence of profit will be scores or scales of happiness, satisfaction, involvement, control, quality of life, and amounts of time spent in various arenas. Although a decrease in profits after retirement is expected to be associated with decreases in the previously mentioned indicators, the reverse is not assumed. Thus, a downward trend in happiness, satisfaction, quality of

life, etc. does not necessarily indicate that there is a loss in exchange. There must be a clear shrinking of networks and loss of exchange partners before we can assume a linkage between amount of exchange and the individual's subjective feelings. The response that individuals are expected to make to the proposed profit decline is an attempt to restore profit to its former level.

The process of profit restoration is conceptualized as following three basic principles. The first is that an individual will attempt to restore profit by increasing rewards in the original arena of exchange if at all possible. The preferred arena for restoration is the arena in which the exchange yielded the profit initially; but if restoration in this arena is not possible, the individual will next attempt restoration in arenas that are familiar. If familiar arenas, in which the individual has already established a pattern of exchange, do not produce a restoration, then new arenas in which the individual has not yet exchanged will be explored. The second principle is based on the similarity of rewards. An individual will seek profit restoration through exchanges that offer, if possible, the same rewards. If this is not possible, he/she will attempt to restore profit through exchanges that will result in similar rewards and eventually dissimilar rewards, if all else fails. These first two principles are integrated through a third principle, that the achievement of restoration will first follow the principle of greatest similarity of rewards and secondly follow the principle of greatest similarity of arena. When these three principles are combined, the following process for restoration of profit is delineated:

The individual can attempt to gain

- 1) the same rewards within the same arena originally exchanged in.
- 2) the same rewards in an area other than the site of the original exchange but one within which the exchanger has already made some exchanges.
- 3) the same rewards within a totally new, previously unexplored, arena.
- 4) similar rewards (compared to the original) in the same arena originally exchanged in.
- 5) similar rewards within an arena other than the original one, but within which he/she has already made exchanges.
- 6) similar rewards within a totally new, previously unexplored arena.
- 7) dissimilar rewards within the same arena originally exchanged in.
- 8) dissimilar rewards within an arena other than the original one, but within which he/she has already exchanged.

These last three possibilities are unlikely to occur because the possibility of sufficient reward resulting is so low and concurrently the cost in 6 and 8, of an arena other than the original, is so high that attaining a satisfactory level of profit seems extremely problematic.

- 9) Finally, the individual can attempt to receive totally dissimilar rewards in a totally new, previously unexplored arena.

This possibility represents a change of orientation. In this case, the individual may be attempting to restore a former profit level but the rewards are of such a different character and the setting is so far removed from the original that in effect the individual has turned from the essence of the original. The only similarity to or like with the



original is the level of profit since all other similarities have, at this point, been impossible to achieve. This failure to achieve any type of similarity in rewards or arena, but only in profit level, distinguishes this final cell from all others. This possibility also creates and fills the first cell of a new "exchange-alternatives" paradigm.

### Hypotheses

In this research, the individuals studied have retired from the work arena. Therefore, their loss of profit, due to loss of exchange opportunities cannot be restored using Solution 1, attempting to regain profit by exchanging for the same rewards in the same arena. We would then expect them to attempt to restore their profit using Option Two, above, gaining the same rewards in another arena, but one in which they have already exchanged.<sup>3</sup>

It is assumed that the individual's response to profit decline is an attempt to restore it; the question to be tested is whether he or she does this via Option Two or in some other way. Secondly, if Option Two is attempted, does it allow the individual to restore his or her profits?

Four arenas of exchange were presented to the retiree for consideration--work, home and family, clubs and groups, and friends. All these were arenas of exchange that most working people participate in to a greater or lesser degree during their work lives (traditional women who were full-time homemakers were thought to participate in the latter three

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<sup>3</sup> For a complete discussion of exchange theory and its applicability to gerontology, refer to Appendix A.

and were dealt with accordingly). The pre- and post-retirement changes in involvement, satisfaction, and time spent in these arenas will give some indications of whether another arena was used to restore profit. The success of the restoration will be measured with various satisfaction, involvement, quality of life, happiness, and life control measures. The measures of quality of life and happiness which were subdivided into pre-, post-, and at-retirement periods will indicate the person's subjective feelings accompanying the work arena decline. Additionally, subjective material from both the interviewer and the subjects will be used to clarify and elaborate on individuals' involvements in and movements between these areas of exchange. Therefore, it is hypothesized that

Hypothesis 1: Retired individuals will attempt to gain the same rewards in an arena other than the one in which the original exchanges took place, but within which the individual has already made some exchanges.

Hypothesis 2: Retired individuals will be more likely to expand the arena in which they have made the most pre-retirement exchanges.

The past is expected to influence the future in terms of profit level restoration because an individual's previous presence leads to familiarity within the exchange network. It is also reasonable to expect that utilization and familiarity in the past will influence future expansion that will result in restoration of profit. Therefore it is hypothesized that

Hypothesis 3: Retired individuals with more engagement in non-work than work arena exchanges before retirement will be more likely to expand arenas after retirement.

Since the expansion of these alternative arenas in terms of the exchanges taking place within them facilitates the possibility, though not the inevitability, of the restoration of profit to its former level, it is further hypothesized that

Hypothesis 4: After retirement, expansion of engagement in non-work arenas will increase profit, possibly to its pre-retirement level.

Hypothesis 5: After retirement, expansion of engagement in non-work arenas will increase profit most for retired individuals with predominant engagement in non-work arenas prior to retirement.

## CHAPTER 3

### METHODOLOGY

#### Gaining Entry into the Organization

Through an internship sponsored by the University of Michigan Institute of Gerontology, this researcher came in contact and worked with the director of the United Automobile Workers Retirement Planning and Life Enrichment Project who provided an introduction to the head of the UAW Retired and Older Workers Department. After he interviewed the director, who advocated their cooperation in the project, he agreed to recommend a UAW local in the Lansing area. The president of the Senior Citizen's Council was contacted and arranged meetings with both the Council and the general membership of the retirees' club. The researcher also explained the project to the officers of the local; and, following their communication with the head of the Retired and Older Workers Department, they gave their full cooperation and support.

#### Securing Subjects

Through the UAW local, a computer printout of all the retired members of that particular local was secured. When an autoworker retires, he or she automatically is a retired member and appears on this list. From this list, names were selected of all retired members living in a twenty-five mile radius of the Lansing area (this was done to facilitate only face-to-face interviews that would necessitate a

reasonable amount of travel on the interviewer's part). This was done by the selection of cities and the zip codes subsequently listed:

Bath	48808
Dewitt	48820
Diamondale	48821
East Lansing	48823
Grand Ledge	48837
Haslet	48840
Holt	48842
Mason	48854
Okemos	48864
Pottersville	48876
Williamston	48895
Lansing	48801, 02, 04, 06, 09, 10, 11, 12, 15, 17, 19, 33

Names of retired workers in these cities were then checked against UAW files to determine the length of retirement. The criteria for inclusion were retirement from work within the past five years with at least one year of retirement having already elapsed. Retirees who met these criteria were then checked for phone numbers so a preliminary screening interview could be done via telephone. These retirees then formed the basic subject pool from which a 50% random sample was drawn (N=175). These subjects' names, addresses, and telephone numbers were transferred to index cards.

#### 1. Initial Contact

Subjects were contacted by phone and a screening interview (see Appendix D) was done.<sup>4</sup> The screening interview established the following criteria for interviewees:

Marital Status. The retiree was defined as a potential interviewee

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<sup>4</sup> Helpful to the construction of contacts, though not explicitly cited, was Mail and Telephone Surveys: The Total Design Method by Don A. Dillman (New York, John Wiley & Sons, 1978).

if he or she were currently married.

Marital Length. The retiree was defined as a potential interviewee if he or she had been married to the current spouse for ten or more years.

Retirement Status. The retiree was considered a potential interviewee if he or she re-affirmed that he or she had been retired more than one, but fewer than five years.

Retirement Status of Spouse. The retiree was considered a potential interviewee if his or her spouse was retired or a homemaker.

Age. The retiree was considered a potential interviewee if he or she was 60 years old or older, or if their spouse fit this criteria.

Health. The retiree was defined as a potential interviewee if he or she reported that he or she had no physical or health problems that made day-to-day routines difficult to accomplish.

The intent of the study was to consider the marital dyad as the basic unit of analysis. For this reason, questions about the spouse were asked during the screening interview. In addition, an attempt was made to include roughly equal numbers of dual-paycheck and traditional couples in the sample. One additional question was asked of male subjects to determine the former employment status of their wives.

Wife's Former Employment Status. If the potential interviewee was male, he was asked whether his wife had worked for at least five years since she was 45 years old. On the basis of the answer to this question, affirmative or negative, the couple was classified as dual-paycheck or traditional, respectively. This was done for interviewing purposes since the interviews given to traditional wives differed from those given to dual-paycheck wives as will be detailed later.

If the retiree and his or her spouse met the criteria, they were asked if they would be willing to participate "in an interview in person rather than just over the phone as this one was." They were told that there would be a second random selection of names and that the researcher wondered whether, "if their name were selected, they would mind being interviewed again." It was explained that the interviewer would come to their home at their convenience and ask them similar, though more detailed questions. Only 14 of the 57 couples who were eligible declined to participate if their names were selected.

Significantly fewer couples than expected met the criteria for inclusion in the potential interviewee pool. Only 57 of the 143 contacted were eligible according to the criteria (see Appendix B for ineligibility breakdown). For this reason, it was decided not to do a second random sampling, but to attempt to interview everyone in the current pool.

## 2. Second Contact

The 43 couples who both met the researcher's criteria and indicated a willingness at the time of the initial contact to participate in a longer interview were then re-contacted (see Appendix D for re-contact interview schedule). An appointment was made with the 29 couples who agreed to an in-person interview, 27 of those interviews were completed. (See subsequent section, "Characteristics of Non-Respondents," for an explanation of sample size decrement.)

### 3. Summary of Subjects' Characteristics

The subjects were 27 married couples randomly selected from a Lansing UAW local. At least one member of each couple was a retired UAW member. All retirees lived within a 25-mile radius of Lansing and maintained their own residences.

To qualify as interviewees, couples had to be married for at least 10 years, be at least 60 years old (only one member of the couple had to be that old), both retired and with no physical or health problems that could potentially deter them from performing any role-related behaviors. In addition, one member had to have been a worker for at least 5 years since the age of 45. If both members of the couple had worked for at least 5 years since the age of 45, they were defined as a dual-paycheck couple. If one had not worked for at least 5 years since age 45 (in every case in which this occurred, the female proved to be the non-employed spouse), then the couple was defined as traditional.

### 4. Characteristics of Non-Respondents

Potential interviewees were eliminated from consideration at the following points:

32 of the original sample did not complete the screening interview, primarily because they could not be reached for one reason or another, or they refused to talk with the researcher.

Of those who did complete the screening interview, 14 indicated an unwillingness to participate in a face-to-face interview, and 86 did not qualify. The primary reasons for not qualifying for the face-to-face interview were that the retiree was 1) married to a spouse who was still working, 2) not currently married, 3) not old enough, and/or 4) not in



sufficiently good health. Sixty-two persons were disqualified for not meeting one of the criteria, 22 for not meeting two, and 2 for not meeting three of the six criteria for inclusion (See Appendix B).

Those who indicated a willingness to participate were re-contacted, and at this point 12 declined to participate further. Their primary reason for doing so, when a clear-cut reason could be elicited, was that they were involved in preparation for a trip south or they would be leaving to go south before the researcher could interview them (5). The rest of the sample (11) either gave no reason or a long series of not very clear reasons and objections.

Two of the subjects with whom appointments were made subsequently refused participation. One phoned the researcher prior to their appointment and the other refused upon meeting the researcher and having the study explained (actually, the person refusing was the spouse of the contacted retiree). Two eliminations were unaccounted for.

In summary, those couples who were not interviewed because they did not qualify were, as a group, younger, in poorer health, and had non-retired spouses. These variables frequently occurred simultaneously. A man who marries a woman younger than himself and retires at age 55 (easily accomplished upon the 30-and-out plan) is likely to have a still-employed spouse. Also, men who retire as soon as possible, making them too young to qualify, often are influenced in the decision by poor health. Thus 69% (N=59) of the non-qualifying can be accounted for through one, or all, of these three variables.

Couples who were not interviewed because of their refusal are not deemed to be significantly different than those who participated. There were many couples in the interviewed group who also were going south for

the winter but were leaving one to three weeks later than those who refused for that reason. It is impossible to suggest ways in which those who gave no reason for their refusal might systematically differ from those who agreed to be interviewed.

### Study Design

The design of this study is a cross-sectional one-time data collection of retirees and their spouse's attitudes toward and perceptions of the retirement process that they have recently undergone. A 34-item (27 items for homemakers) close-ended questionnaire with 7 self-rated scales was constructed and administered. It was followed by a 16-item (14 items for homemakers) interview which was tape recorded.

### Statistics

The exploratory nature of the study coupled with the small sample precluded the more intricate forms of statistical analysis. Frequency distributions were relied on in most data analysis with percentages, means, and standard deviations adding clarity. The nature of the data suggested content analysis coupled with an attempt to identify trends in the data.

### Methodological Note

The degree of mobility in this population presents a unique problem for the researcher. Those retirees who qualified by virtue of age and health were a very active group and contacting them was at times difficult. Their income is quite substantial as a result of the UAW's diligent efforts on their behalf. As a result, these retirees can afford to maintain cabins or take trips that make them inaccessible to researchers during summer and winter months. Knowledge of their travel and activity patterns is necessary before the researcher can effectively reach a random sample of this type.

### Procedure

Upon arriving at the subjects' homes, the interviewer showed the subjects a letter from the president of the UAW local of which the retiree was a member and a letter from the interviewer's dissertation director (see Appendix C). A consent form was also read and discussed with the couple and both signatures were secured before the interview was begun (see Appendix C).

The retired couple was interviewed in their home. Initially attempts were made to interview each separately in complete privacy. This proved to be an unrealistic approach given the physical arrangement of many homes. Frequently, there was no place that could be used to insure privacy unless either the interviewer and interviewee or the currently non-interviewed spouse went into a bedroom and shut the door. The interviewer regarded this procedure as inappropriate, especially since some interviews lasted as long as an hour and a half with each person. It was suggested that the interviewer would talk to each person

in turn and one spouse might not want to sit through the other's interview. Many spouses occupied themselves with some activity during the other's interview, but most were still within ear shot. A few sat through both their own and the spouse's interview and seemed to enjoy the interview experience greatly. The initial estimate of the length of the interview was about one half hour or forty-five minutes at most. However, many interviews actually took one and a half hours per person because many respondents discussed all possible answers before choosing one when multiple choice questions were asked. In addition, many elaborated on the closed-ended questions despite the interviewer's gentle attempts to discourage this. In spite of the fact that some subjects ultimately became impatient with what they perceived as the excessive length of the interview (though in each case, it was the result of their insistence on giving extended answers when none were called for and were in fact, discouraged), the interview was completed in all cases, and the subjects were always very cooperative.

#### 1. Interview Schedule

An interview schedule<sup>5</sup> containing both open-ended as well as closed-ended questions was constructed by the interviewer. The closed-ended section was administered first; and the open-ended section, which was administered second, was tape recorded.

The interview schedule differed depending on the former work status of the interviewee (which had already been ascertained via the screening interview). Men and women who had held a paying job were given one

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<sup>5</sup> See Appendix D for Wage Earner and Homemaker interview schedules.

interview while women who had been homemakers were asked some similar and some different questions designed to measure experiences unique to each of the two occupational types.

## 2. Closed-Ended Questions

In both interviews, the first fifteen questions were identical. These questions asked for the usual demographic characteristics about age, marriage length; number, residence, and contact with children; siblings, parents, and in-laws (if living) and pre- as well as post-retirement income.

Next, those who had held paying jobs were asked questions about the characteristics of the job. Questions were asked about hours and days worked, job title and duties, and employer's identity. Also ascertained were the length of retirement, age at retirement, and any employment that might have taken place subsequently. Women who were previously identified as homemakers were asked about their history of paid employment, club and organizational membership and activity as well as their perception of their retirement status in relationship to that of their husband. (These questions were not asked after the first fifteen introductory questions as the interview schedule shows, but were shifted after the first one or two interviews; so that they preceeded and, if effect, led into the open-ended section near the end of the interview.)

Paid workers and homemakers were then asked nine identical questions that measured perception of control, quality of life, and happiness. Quality of life and happiness were measured recollectively for pre-retirement and retirement periods and a question covering the present was also asked. In addition, respondents were asked to indicate which of

these three times was happiest and unhappiest. This was an attempt to get a more accurate picture in the case of respondents who tended to answer all the questions about the three different time periods by indicating the same level of happiness. This was a successful probe since in some cases respondents made a differentiation in levels not done in the previous three questions while in others they clearly reaffirmed that, even with effort at differentiation, they still perceived their level of happiness to have been the same at these three different times.

### 3. Scales

Three types of scales were then utilized. The first scale (Appendix D, Figure 1) asked the interviewee to indicate current feelings of satisfaction, neutrality or dissatisfaction with 13 areas of his or her life. Each area was presented as a question of "How satisfied are you with . . . ?" The areas covered were health, friends, family life, activity, etc.

Next, a series of four identical charts were presented to the respondent (Appendix D, Figure 2). The charts were used to measure satisfaction and involvement in various arenas in the respondent's life both before and after retirement (or spouse's retirement in the case of the homemaker). Four arenas were measured for paid workers--work, home and family, clubs and groups, and friends. The latter three were measured for homemakers since both groups were instructed that any work done in or around the house was included in the "home and family" category.

Two very similar charts were then given sequentially to interviewees. These charts contained the same (four or three) arenas of

life as the previous charts but additionally contained numbers, in increments of two, representing hours. These two charts measured the average number of hours that subjects estimated were spent in activities in each of these arenas both before they retired and currently (Appendix D, Figure 3).

#### 4. Open-Ended Questions

Then, the open-ended questions were asked. These questions focused on seven areas for retired wage earners and homemakers and eight areas for female retired wage earners. Six of the areas were virtually identical for both groups. The first area asked about general perceptions as to whether their lives changed after they retired and what things changed or remained the same. The second area concerned how they spent their time, whether they felt restless or bored and how they handled that feeling and whether there were any things they did more often or less often now that they were retired. The third area contained questions about their pre-retirement expectations of retirement and their assessment of those expectations now that retirement was accomplished. The fourth area focused on a comparison of the negative and positive aspects of the retiree's (or spouse's) work and retirement. Ultimately, they were asked to compare working with retirement in terms of the good and bad points of each. The fifth area was directed only to former wage earners asking them about their thought processes leading up to their decision to retire. The sixth area again pertained to both groups and explored the possibility that they had undergone some anticipatory socialization by a significant other prior to retirement. The seventh area contained questions about their perceptions of others', friends' and

relatives', expectations about their own behavior as retirees. This area attempted to elicit data on role behavior.

One area that was unique to employed women was their perception of the effects that employment had had upon them. Homemakers were asked a question about the positive and negative aspects of being a homemaker, and how these aspects "stacked up" when compared to each other. In all other areas, homemakers were asked about their husband's retirement. For example if the husband were asked about changes that occurred when he retired, his wife, if a homemaker, was asked about changes that occurred when her husband retired. (Thus, questions were not based on the sex of the respondent but their former work status as paid or unpaid worker.) Not all questions were answered in each case. At times, subjects ignored or glossed over questions. When subjects seemed reluctant to talk about an area or seemed fatigued by the interview, the interviewer allowed this to modify the administration of the schedule.



## CHAPTER 4

### RESULTS AND DISCUSSION

This chapter contains three sections. The first section reports findings relevant to the five hypotheses developed in the theory chapter. The second section undertakes a more detailed analysis of the home and family arena which emerged as highly significant in the first section. Certain variables are examined in connection with their possible effects on this arena's post-retirement expansion. The primary focus of the third section is upon the effects of the woman's work history and the marital dyad. Based on the woman's history of wage earning, the marital dyads are defined as traditional or dual-paycheck and both the dyad and the individuals in it are examined.

#### Principle Findings

In this section, the hypotheses derived from the theory as explained in Chapter Two were tested. Retirees were expected to attempt a profit restoration by expanding one of their remaining arenas once the work arena was no longer exchanged in. Who will expand arenas, which arenas will be expanded, and what the end results would be were also predicted.

Hypothesis One states that:

Retired individuals will attempt to gain the same rewards in an arena other than the one in which the original exchanges took place, but within which the individual has already made some exchanges.

When involvement and hours spent in the arenas of home and family, clubs

and groups, and friends are examined, they show a post-retirement increase that generally supports the hypothesis. It appears that retirees are attempting to gain rewards in the non-work arenas by the high proportion that report increased involvement with home and family and friends. (Retirees are equally split in the arena of groups; roughly 33%<sup>6</sup> report increases, decreases, and no change in their club and group involvement.) The high proportion who report increased hours spent in all three arenas is a further indication that retirees are attempting to gain rewards in previously utilized exchange arenas as the hypothesis predicts.

Table 1 shows the arenas with the greatest increased involvement are home and friends. In the home arena, 54% reported increases compared with 28% of the retirees reporting decreased involvement (row 1). The friends arena showed a similar pattern with 52% reporting increased involvement compared with 24% reporting a decrease (row 2). In contrast, the groups arena was almost evenly split between retirees who increased and decreased their involvement, 33% and 30%, respectively (row 2).

Table 2 shows that home was the arena in which the greatest percentage of retirees reported increases. Fifty-two percent of the retirees reported their hours in the arena increased compared to 30% reporting a decrease. Both groups and friends were arenas in which a large proportion of retirees reported an increase in hours, 43% and 41%, respectively. In both arenas, a smaller proportion (28% and 38%) reported their time spent in these arenas decreased.

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<sup>6</sup> The percentages in the body of this chapter will be rounded to the nearest whole percentage point. Tables contain percentages rounded to the nearest tenth.

TABLE 1  
PERCENT REPORTING CHANGE IN INVOLVEMENT IN THREE ARENAS  
AFTER RETIREMENT

Arena	Involvement		
	Increased	Didn't Change	Decreased
Home	53.7	18.5	27.8 = 100%(54)
Groups	33.3	37.0	29.6 = 100%(54)
Friends	51.8	24.1	24.1 = 100%(54)

TABLE 2  
PERCENT REPORTING CHANGE IN HOURS SPENT IN THREE ARENAS  
AFTER RETIREMENT

Arena	Hours		
	Increased	Didn't Change	Decreased
Home	51.9	18.5	29.7 = 100%(54)
Groups	42.6	29.6	27.8 = 100%(54)
Friends	40.7	20.4	38.9 = 100%(54)

TABLE 3  
PRE-RETIREMENT MEAN SCORES FOR INDICATORS OF  
ENGAGEMENT IN FOUR ARENAS

Arena	Indicators of Engagement		
	Satisfaction <sup>a</sup>	Involvement <sup>a</sup>	Hours Spent <sup>b</sup>
Home	8.8	8.8	35.6
Groups	5.9	5.2	6.8
Friends	8.0	7.3	10.2
Work	8.1	7.8	45.9

<sup>a</sup> Highest possible score: 10.0

<sup>b</sup> Highest possible score: 60 hours

Both Table 1 and Table 2 show similar patterns, especially in regard to the ordering of the arenas. Home is the arena of greatest increase and smallest decrease. The arena of friends has a high proportion reporting increased involvement with one's friends, but in Table 2, a smaller proportion (41%) report increased hours and a large proportion (39%) report decreased hours spent with friends. This suggests that a possible overlap, between work and friends arenas, may exist which is affected by retirement resulting in smaller temporal increases and greater decreases. At the same time, involvement with remaining friends increases to compensate for the friends connected with the work arena which have been lost. The groups arena shows that while a slightly higher proportion reports an increase in time spent with groups (Table 2) they are about evenly divided in their increase or decrease in involvement (Table 1).

To summarize, an increase in involvement and hours spent in these three arenas is considerably more frequent than is a decrease. Home and family is the arena most frequently experiencing an increase. More people reported increased involvement with friends than increased time spent with them; conversely, more people reported increased time spent in groups than reported increased involvement in them. It seems that involvement and hours spent are in greatest agreement in regard to the arena of home and family. Perhaps this relationship is so clear because of the separation between home and work arenas. It is possible that the variation between involvement and hours spent in both groups and friends arenas could be explained by a pre-retirement overlap in the two arenas of work and friends and a post-retirement overlap that develops, or increases, between the arenas of friends and clubs/groups belonged to.

In both involvement and hours spent in arenas, a significant group of retirees reported no change or stability of time or involvement (27% and 23%, respectively). In both cases, the arenas of home and friends had quite similar levels of stability (Tables 1 and 2, rows 1 and 3). Also, it was the arena of groups and clubs that showed the highest percentage of people reporting no change though considerably more people reported stability of involvement (37%) than stability of hours spent in clubs and groups (30%). Perhaps one reason that persons reported stability rather than increase was that the pre-retirement scores for these arenas were relatively high with the exception of the group arena which had both a lower pre-retirement average and a smaller proportion reporting post-retirement increases (See Table 3). The high scores may make further increases after retirement less likely; it might even be that decreases would be likely, yet the high levels when not increased are likely to be maintained for a large proportion of the retirees.

Although a number of retirees remain stable in their involvement and hours spent in the three arenas, many more retirees show increased rather than decreased involvement and actual hours spent. This increase is consistent with the conditions necessary for a restoration of profit. If a restoration of profit is the process occurring within this increase, it would be expected that this would be reflected in an increase in satisfaction in the three arenas. In short, increases in self-reported feelings of satisfaction would be expected to occur concurrently with restorations of profit and could be taken as evidence of the possibility of the presence of that process.

Table 4 clearly shows greater increases than decreases in satisfaction for both the home and the friends arenas. The increased

TABLE 4  
PERCENT REPORTING CHANGE IN SATISFACTION IN THREE ARENAS  
AFTER RETIREMENT

Arena	Satisfaction		
	Increased	Didn't Change	Decreased
Home	68.5	13.0	18.5 = 100%(54)
Groups	33.3	35.2	31.5 = 100%(54)
Friends	50.0	24.1	26.0 = 100%(54)

TABLE 5  
PERCENT REPORTING INCREASES IN INDICATORS OF ENGAGEMENT IN  
THREE POST-RETIREMENT ARENAS

Arena	Indicators		
	Satisfaction	Involvement	Hours Spent
Home	68.5 (37)	53.8 (29)	51.9 (28)
Groups	33.5 (18)	33.4 (18)	42.6 (23)
Friends	50.1 (27)	51.8 (28)	40.7 (22)

rates of satisfaction in these two arenas match or exceed increases in involvement and time spent in these some arenas as Table 5 shows. The pattern of home showing the greatest increase (69%) followed by friends (50%) and a much lower increase for groups (34%) is again demonstrated. Involvement (Table 1) and satisfaction (Table 4) closely resemble each other except that the home and family arena shows an even greater degree of increase and lesser degree of decrease in the case of retirees self-reported satisfaction.

In summary, Tables 1 and 2 show that involvement and time spent in the three arenas are likely to increase after retirement especially in the home and family arena. Therefore, it is possible that a restoration of profit is taking place since the necessary increases in these arenas can be shown to occur and in greater proportion than decreases or stability (except in the groups and clubs arena). Additionally, an increase in satisfaction, the expected accompaniment to and reflection of restoration of profit, is shown in Table 4. None of these statistics demonstrate that this restoration process is in operation, but they present evidence that supports this possibility.

The second hypothesis states that:

Retired individuals will be more likely to expand the arena in which they have made the most pre-retirement exchanges.

Since exchanges were not directly measured, an indicator must be used. Involvement, satisfaction, and the number of hours actually spent can be expected to be higher in a pre-retirement arena of greater exchange than in an arena in which lesser amounts of exchange occur. These three variables will be used as indicators of the retirees' engagement in exchange. They are expected to increase, after retirement,

in those arenas that were highest before retirement. The data only partially supports this hypothesis. When one particular arena, home and family, is the highest pre-retirement arena, it expands more than the remaining arenas. However, when other arenas are (very occasionally) rated highest before retirement, it is the home and family arena, again, that expands most. In addition, those arenas not chosen expand more when home and family is rated highest than the unchosen arenas do when any other pre-retirement arena is rated highest. All of this tends to indicate that the arena of home and family is a very special one.

In addition to the highest chosen arena, a surprisingly large group of retirees assigned the highest number they used to more than one arena. Fifty percent tied arenas on satisfaction and 32% tied on the involvement indicator. When this happened, home was the most frequently mentioned arena in the tie with friends and work following it. The tied group showed even greater increases in satisfaction and involvement than did the single-arena group. This also supports the hypothesis by showing that those who are most highly engaged (so much so that they tied their highest arenas) have the very highest amounts of increase or expansion.

#### 1. Arena's Selected and Their Action

When the home and family arena is examined, it shows that those who gave this arena as the highest in involvement before their retirement are more likely to increase involvement (47% increased, see Table 6). Those who reported spending more time in this arena were more likely to increase (than decrease or stabilize) their time in it after retirement (49% compared to 43.4% and 18.4%, respectively; see Table 7). In addition, those reporting this arena as the greater of the three arenas



TABLE 6  
CHANGE IN INVOLVEMENT WHEN HIGHEST PRE-RETIREMENT  
ARENA IS ALSO DESIGNATED AS HIGHEST POST-RETIREMENT ARENA

Arena Pre- Post- Retirement	Involvement		
	Increased	Didn't Change	Decreased
Home - Home	46.9	18.8	34.4 = 100%(32)
Groups-Groups	--	50.0	50.0 = 100%(2)
Friends-Friends	33.3	33.3	33.3 = 100%(3)

TABLE 7  
CHANGE IN HOURS SPENT WHEN HIGHEST PRE-RETIREMENT  
ARENA IS ALSO DESIGNATED AS HIGHEST POST-RETIREMENT ARENA

Arena Pre- Post- Retirement	Hours Spent		
	Increased	Didn't Change	Decreased
Home - Home	48.7	18.4	32.4 = 100%(49)
Groups-Groups	--	--	--
Friends-Friends	--	100.0	-- = 100%(1)

TABLE 8  
CHANGE IN SATISFACTION WHEN HIGHEST PRE-RETIREMENT  
ARENA IS ALSO DESIGNATED AS HIGHEST POST-RETIREMENT ARENA

Arena Pre- Post- Retirement	Satisfaction		
	Increased	Didn't Change	Decreased
Home - Home	61.9	19.0	19.0 = 100%(21)
Groups-Groups	--	--	--
Friends-Friends	16.7	44.0	33.3 = 100%(6)

for satisfaction were even more likely to report increases in satisfaction with home and family after retirement (62%, see Table 8).

Groups and clubs was an arena mentioned only by two persons in the context of being the highest pre-retirement arena, and this was in involvement but did not extend to either satisfaction or hours allotted to that arena (see row 2, Tables 6, 7, and 8).

The arena of friends showed a great deal of inconsistency. However, it is essential to recognize that the numbers of persons reporting higher satisfaction, involvement, or hours allotted to either the arenas of clubs and groups or friends was extremely low as can be seen in Tables 6, 7, and 8.

## 2. Change in Top-Rated Pre-Retirement Arenas

Of the 32 retirees who gave home and family as the pre-retirement arena of highest involvement, almost half (47%) increased involvement in that arena after their retirement (Table 6). Of the 49 who reported spending more time in this arena, 49% reported increased time spent there after retirement (Table 7). In addition, of the 21 reporting home and family as the greater of the three arenas in pre-retirement satisfaction, 62% reported increased in satisfaction with this arena after retirement (Table 8).

Groups and clubs was an arena mentioned by only two persons as the highest pre-retirement arena, and this was for only one indicator of engagement in exchange: involvement (see row 2 of Tables 6, 7, and 8).

The arena of friends shows a great deal in inconsistency. Again, it is essential to recognize that this arena contained only very small numbers for each of the three indicators of exchange engagement (see row

3 of Tables 6, 7, and 8).

It is difficult to draw any conclusions about those persons whose arenas of greatest satisfaction, involvement, or hourly allotment of time before their retirement were groups and/or clubs or friends because they were so few in number. It is clear from Tables 6, 7, and 8 that many people were more likely to report home and family as the arena of greatest satisfaction, involvement, and hours allotted before their retirement. In the case of satisfaction and involvement, many retirees indicated two or three of the three arenas as being equal in levels of involvement and satisfaction (Table 9). These individuals, then, did not clearly indicate one arena as highest on these three variables and this situation will be discussed separately.

### 3. Change in Arenas Not Designated Highest Before Retirement

When individuals rated home as their pre- and post-retirement arena of greatest involvement, hours spent in it, or satisfaction it showed more post retirement increases than when a different arena was designated as the highest after retirement (Table 10, rows 1, 2, and 3). When home was highest before retirement and another arena was highest after retirement, there was some expansion, but not as much as when home was highest both pre- and post-retirement. Having the same arena of greatest involvement, hours or satisfaction both before and after retirement does not necessarily mean that it will show the greatest proportion of expansion (as did home-home). When friends and when groups are shown highest both pre- and post-retirement, there is not that large proportion of retirees reporting expansion. So few people chose groups as their highest pre-retirement arena that discussion of this sequence is

TABLE 9  
PERCENT HAVING MORE THAN ONE HIGHEST PRE-RETIREMENT ARENA  
BY INDICATOR OF ENGAGEMENT<sup>a</sup>

Indicator of Engagement	Persons with Multiple Arena Ties
Involvement	31.5%(54)
Hours Spent	7.4%(54)
Satisfaction	50.0%(54)

<sup>a</sup> Persons having 2-way, 3-way or 4-way pre-retirement tie.

TABLE 10  
PERCENT REPORTING INCREASES IN INDICATORS OF ENGAGEMENT BY  
HIGHEST RATED PRE- AND POST-RETIREMENT ARENAS

Highest Arena		Increases in Three Engagement Indicators		
Pre-Retirement	Post-Retirement	Involvement	Hours Spent	Satisfaction
Home	Home	46.9 (15)	48.7 (24)	61.9 (13)
Home	Groups	40.7 (13)	42.8 (21)	33.3 (7)
Home	Friends	40.6 (13)	42.8 (21)	33.4 (7)
Friends	Friends	33.3 (1)	-----	16.7 (1)
Friends	Groups	33.3 (1)	-----	16.7 (1)
Friends	Home	66.6 (2)	100 (1)	33.3 (2)
Groups	Groups	-----	-----	-----
Groups	Friends	-----	-----	-----
Groups	Home	-----	-----	-----

irrelevant. Those choosing friends as their highest pre-retirement arena are also scarce and contrary to the same pre- and post-arena pattern seen for "home"; "friends" expands most when the post-retirement arena ranked highest is home. In looking at the arenas of friends and groups, Table 10 shows that more people report post-retirement expansion in them when home is chosen as the highest of the three pre-retirement arenas.

In summary, the home and family arena is most frequently chosen by pre-retirees as the highest arena of involvement, hours spent in it, and satisfaction than the other two non-work arenas. After retirement, those rate it highest show more expansion than in other arenas when they are rated highest. Additionally, those choosing the home arena expand the other two arenas more when they are highest rated in post-retirement compared with the other-arena-expansion of those not rating home highest at the pre-retirement stage.

#### 4. Ties in the Top-Rated Arenas

Not all the retirees gave one pre-retirement arena as highest for involvement, hours spent, or satisfaction. Twenty-seven retirees (50%) gave more than one arena as their highest number indicating level of satisfaction. Seventeen retirees (32%) rated their arena involvement high but equal in more than one arena. Three measures of satisfaction and involvement ranged in level from number 1 through 10 (see Appendix D, Figure 2). The number of hours spent in activity in a pre-retirement arena did not show the same tendency to tie between the highest arenas, probably because this arena spanned zero to 60 hours per week. Only 4 persons (7%) tied their highest arenas for this indicator. (The 4 persons with ties in the hours spent arena will not be analyzed because

of their small number.) These persons might be considered to be in a somewhat unique situation by virtue of their equal involvement in or satisfaction from multiple arenas before their retirement. For this reason, they will be examined more closely to determine if high satisfaction ties or high involvement ties characterize a certain kind of retiree or post-retirement life.

Retirees with ties in highest pre-retirement arenas frequently reported increases in satisfaction and involvement particularly in the arenas of home and friends (Tables 11 and 12). Eighty-two percent of the retirees with tied pre-retirement levels of satisfaction reported that their satisfaction in the home arena increased, and 70% reported increased satisfaction in the friends arena. For involvement, the pattern is somewhat similar though lower in the home arena (65% and 71%, respectively; Table 12). Is this any different from the changes that take place when only one arena is highest in pre-retirement satisfaction or involvement? The answer to this question is "yes" with the exception of the arena of groups and clubs which fairly consistently shows roughly one third of the retirees reporting each condition: increase, decrease, and no change, which will not be discussed further. In terms of the increases, a greater proportion of those reporting ties also reported increased satisfaction with home and friends (82% and 70%) and increased involvement as well (65% and 71%) in comparison with those reporting one pre-retirement arena as highest (Tables 13A, 13B, and 13C). Retirees having tied pre-retirement arenas were less likely to report decreased satisfaction and involvement in home and friends (satisfaction: 15% and 11%; involvement: 24% and 12%) than were retirees with just one highest pre-retirement arena (satisfaction: 19% and 26%; involvement: 28% and

TABLE 11  
PERCENT REPORTING CHANGE IN SATISFACTION AFTER RETIREMENT WHEN HIGHEST  
PRE-RETIREMENT ARENAS ARE TIED

Arena of Change	Satisfaction		
	Increased	Didn't Change	Decreased
Home	81.5	3.7	14.8 = 100%(27)
Groups	37.0	33.3	29.6 = 100%(27)
Friends	70.4	18.5	11.1 = 100%(27)

TABLE 12  
PERCENT REPORTING CHANGE IN INVOLVEMENT AFTER RETIREMENT WHEN HIGHEST  
PRE-RETIREMENT ARENAS ARE TIED

Arena of Change	Involvement		
	Increased	Didn't Change	Decreased
Home	64.8	11.8	23.6 = 100%(17)
Groups	17.7	52.9	29.5 = 100%(17)
Friends	70.6	17.6	11.8 = 100%(17)

TABLE 13  
CHANGES IN TWO INDICATORS OF ENGAGEMENT WHEN ONE PRE-RETIREMENT  
ARENA RANKS HIGHEST OR MORE THAN ONE ARENA IS TIED

TABLE 13A  
Percent Reporting Increases In Satisfaction and Involvement

Arena of Change	Satisfaction		Involvement	
	One Highest	Arenas Tied	Arena Highest	Arenas Tied
Home	68.5 (37)	81.5 (22)	53.8 (29)	64.8 (11)
Groups	33.5 (18)	37.0 (10)	33.4 (18)	17.7 (3)
Friends	50.1 (27)	70.4 (19)	51.8 (28)	70.6 (12)

TABLE 13B  
Percent Reporting No Change In Satisfaction and Involvement

Arena of Change	Satisfaction		Involvement	
	One Highest	Arenas Tied	One Highest	Arenas Tied
Home	13.0 (4)	3.7 (1)	18.5 (10)	11.8 (2)
Groups	35.2 (19)	33.3 (9)	37.0 (20)	52.9 (9)
Friends	24.1 (13)	18.5 (5)	24.1 (13)	17.6 (3)

TABLE 13C  
Percent Reporting Decreases In Satisfaction and Involvement

Arena of Change	Satisfaction		Involvement	
	One Highest	Arenas Tied	One Highest	Arenas Tied
Home	18.5 (10)	14.8 (4)	28.0 (15)	23.6 (4)
Groups	31.6 (17)	29.6 (8)	29.8 (16)	29.5 (5)
Friends	26.0 (14)	11.1 (3)	24.1 (13)	11.8 (2)



24%) (See Table 13C). The tied group also had fewer people reporting no change between their pre- and post-retirement indicators of engagement (Table 13B). In terms of satisfaction with home and friends, the tied group had fewer reporting no change (4% and 19%) than those who had only one highest pre-retirement arena (13% and 24%). In involvement in the home arena and the friends arena, a smaller proportion of the tied group reported no change than did those with one highest pre-retirement arena (12% and 18% compared with 19% and 24%).

Therefore, it would seem that retirees who report equally high involvement and satisfaction in more than one arena before they retire report experiencing more increases in satisfaction and involvement in home and friends after retirement when compared with the group of retirees that had only one clear cut arena emerging as that of highest satisfaction or involvement. In addition, more people in the tied group reported that their satisfaction and/or involvement changed, and fewer reported that it decreased.

Further analysis of the tied group showed that the most frequent type of tie was the two-way tie in which two out of four arenas were chosen by workers and two out of three arenas were chosen by homemakers. Working women tended to choose home and friends most often with work and groups chosen equally, in relation to each other, but much less often as the highest arenas. Working men were most likely to choose home as one of their multiple arenas followed by work and friends and much less often by groups. Working men married to working women showed a pattern different from that of working men married to women who were homemakers. Working women's husbands chose home, work, and friends in that order of frequency while homemakers' husbands chose home, friends, and work in

that order of frequency. It seems, then, that if one's wife works, work will give higher satisfaction and/or involvement; whereas, the friends arena holds higher satisfaction and/or involvement for men whose wives do not work. Homemakers were most likely to tie between the arenas of home and friends with groups as part of a two- or three-way tie much less often.

The subjects reporting pre-retirement ties between the arenas of highest involvement and/or satisfaction must be characterized as the more involved of the retirees. If involvement and satisfaction are taken as indicators of engagement, these highly engaged individuals appear to show the greatest amounts of arena expansion and, therefore, support the first and second hypotheses. It is interesting that pre-retirement ties almost always include the home arena for wage-earning men, women, and homemakers. The home is more frequently part of a tie than is the work arena and for working women and husbands of traditional women, friends are more often part of a tie than is work. This high engagement in non-work arenas may account for the increases after retirement with pre-retirement engagement "paving the way" as suggested by Hypothesis Two.

One interesting feature of these pre- and post-retirement questions was the number of retirees reporting no change in their satisfaction, involvement, or hours allotted to the three arenas that exist once work ends. Often 30% to 50% report no change (Tables 1, 2, 4, 6, 7, and 8). It seems difficult to imagine that one's daily routine (hours spent in the four arenas) would shift with the addition of 45 to 60 more hours of discretionary time. If work has provided any satisfactions or elicited any feelings of involvement during the years of time spent in the factory, a change upon retirement would be expected.

In fact, most people during the open-ended interview related ways in which retirement had affected their lives when they retired. Subjects first gave very brief and simple answers, usually at one extreme or the other--either "nothing" changed or "everything" changed. After probing, the retirees began to talk about the content of the change. They reported changes in schedule; when they got up, went to bed, ate, and activities; being with their spouse more; doing more things around the house (indoors and out); and visiting friends or general traveling. Also, as the pace of their lives often changed in either direction, some reported doing things more slowly or leisurely, others reported being busier than ever before.

In spite of these changes, two possible factors contributed to those who reported no change in satisfaction, involvement, or hours allotted to activities in the three non-work arenas. The first is the fact that despite all the changes that retirees reported, they also reported that many things did not change. Many said they still had the same hobbies and interests, the same lawn, garden, and household maintenance to do, and still participated in the same sports or physical activities. The fact of the same activity seemed, in some way, to be more salient in their perception of change than any variation in the amount of the activity or variation in other activities that did change. The second factor is one of an identity perception, which they reported had not changed. "I'm still me" was the basic message many retirees gave in explaining that they had not changed after retirement. They seemed to be speaking directly to the issue (not raised by the interviewer) of the link between self-identity and work-identity. They seemed to be alluding to their perception of, or an attempt to maintain, an identity that was

still healthy, solid and positive despite the absence of paid work. It is obvious now that there are many ways to ask about changes brought about by retirement and any question is interpreted in a multitude of ways by interviewees. This multiplicity of interpretations alerts us to the necessity of further thought and development in what we wish to know and how we will attempt to accurately ascertain it.

The third hypothesis states that:

Retired individuals with more engagement in non-work than work exchanges before retirement will be more likely to expand their arenas after retirement.

The data does not support the hypothesis. Both groups of retirees, those who report more pre-retirement satisfaction in one of the non-work arenas and those who report more pre-retirement satisfaction in work, show more increase than decrease in satisfaction in the three available post-retirement arenas (See Tables 14 and 15). Retirees with more pre-retirement satisfaction in a non-work arena do not show a greater likelihood of expansion in comparison to those with greater pre-retirement satisfaction in work with the exception of the friendship arena (Tables 14 and 15, column 1). In the friendship arena, retirees who reported higher levels of pre-retirement satisfaction outside of work were more likely to report increased satisfaction than retirees who had been more satisfied within the work arena before their retirement. Perhaps one reason for the lack of the predicted increase was the proportion of non-work arena retirees who reported no change in satisfaction compared with the pre-retirement work arena retirees (Tables 14 and 15, column 2). Those retirees with more pre-retirement satisfaction from non-work arenas were much less likely to report a

TABLE 14  
PERCENT REPORTING CHANGE IN SATISFACTION AFTER RETIREMENT FOR THOSE  
HAVING HIGHER PRE-RETIREMENT SATISFACTION IN NON-WORK ARENAS

Arena	Post-Retirement Satisfaction		
	Increased	No Change	Decreased
Home	61.9	23.8	14.3 = 100%(21)
Groups	38.1	42.9	19.1 = 100%(21)
Friends	57.1	28.6	14.3 = 100%(21)

TABLE 15  
PERCENT REPORTING CHANGE IN SATISFACTION AFTER RETIREMENT FOR THOSE  
HAVING HIGHER PRE-RETIREMENT SATISFACTION IN WORK ARENA

Arena	Post-Retirement Satisfaction		
	Increased	No Change	Decreased
Home	72.7	9.1	18.1 = 100%(22)
Groups	40.8	22.7	36.3 = 100%(22)
Friends	45.4	22.7	31.8 = 100%(22)

change in their level of satisfaction after retirement than were retirees whose primary pre-retirement satisfaction had been within the work arena. In the home and family arena, the difference was great with 24% of those previously high in non-work arenas reporting no change while only 9% of those previously high in the work arena reported no change in satisfaction in the three non-work arenas after retirement (a difference of 15%). In the groups and clubs arena, it was an even greater difference of 43% for those previously high in non-work arenas compared with 23% for those previously highest in the work arena (a difference of 20%). The difference between groups was smallest (only 6%) in the arena of friends, 29% compared with 23%.

This data suggests that rather than those who have readily available arenas to expand (readily available because of the number of exchanges already engaged in in the arena(s)) it is those who have not engaged in extensive other-arena exchanges who will do so after retirement. Those already having non-work arenas of exchange may experience retirement as a slight and imperceptible shift. In contrast, those who have had greatest involvement in work arenas may experience retirement as a much more abrupt withdrawal of exchange opportunities and may feel a need to just as abruptly make a change to prevent further profit decline or effect a restoration.

The fourth hypothesis states that

After retirement, expansion of engagement in non-work arenas will increase profit, possibly to its pre-retirement level.

The data supports this hypothesis with some qualifications. Table 16 shows that individuals who expanded one of their non-work arenas after retirement were more likely to report themselves as experiencing very

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TABLE 16  
PERCENT REPORTING POST-RETIREMENT QUALITY OF LIFE BY CHANGE  
IN ARENA OF ENGAGEMENT

Post-Retirement Arena Engagement	Level of Quality of Life			
	Very Poor	Poor	Good	Very Good
No Increase in Engagement	--	10.0	80.0	10.0 = 100%(10)
Increased Engagement	2.3	11.5	66.0	20.7 = 100%(44)

TABLE 17  
PERCENT REPORTING POST-RETIREMENT HAPPINESS BY CHANGE IN  
ARENA OF ENGAGEMENT

Post-Retirement Arena Engagement	Level of Happiness		
	Unhappy	Neither Happy or Unhappy	Happy
No Increase in Engagement	--	30.0	70.0 = 100%(10)
Increased Engagement	4.6	11.5	84.1 = 100%(44)



good quality of life (21% compared to 10%). However, combining the two highest categories "good" and "very good" produces roughly the same percentages of responses regardless of the individuals' arena expansion or lack of it (87% compared with 90%). Retirees who have expanded their non-work arenas do show clearly greater amounts of happiness (Table 17, 84% compared with 70%).

Those individuals who expanded their engagement in non-work arenas, as measured by increased satisfaction scores in the three non-work arenas, not surprisingly showed higher levels of satisfaction on the 13-Item Satisfaction Index (See Appendix D, Figure 1) than did those not expanding the non-work arenas (Table 22). Those expanding the non-work arena also showed a very slight increase in both happiness and quality of life (Tables 18 and 19, column 1). The most frequent occurrence, however, was for the quality of life and happiness to show no change for both those who had expanded their non-work arenas and those who had not expanded them (63.6% and 77.3%, respectively). One explanation for the lack of change may be the high initial reports for quality of life and happiness. Table 21 shows that 33% of the retirees were in the highest category before they retired and 65% were in the next highest quality of life category. The average score was 3.3 out of 4.0, not allowing much room for expansion. In actuality, this average declined to 3.0 after retirement (Table 20). In the case of happiness, 80% of the retirees were in the highest category initially with an average of 2.8 out of 3.0 and one person reported greater happiness after retirement increasing the percentage to 81 while the average remained at 2.8 (Table 25).

In summary, many of the retirees reported initially high levels especially of happiness and to a much lesser degree quality of life.

TABLE 18  
PERCENT REPORTING CHANGE IN QUALITY OF LIFE AFTER RETIREMENT

Post-Retirement Arena Engagement	Quality of Life Change		
	Increased	No Change	Decreased
No Increase in Engagement	--	70.0	30.0 = 100%(10)
Increased Engagement	6.8	63.6	29.5 = 100%(44)

TABLE 19  
PERCENT REPORTING CHANGE IN HAPPINESS AFTER RETIREMENT

Post-Retirement Arena Engagement	Happiness Change		
	Increased	No Change	Decreased
No Increase in Engagement	10.0	70.0	20.0 = 100%(10)
Increased Engagement	13.6	77.3	9.1 = 100%(44)

TABLE 20  
PERCENT REPORTING VARIOUS PRE- AND POST-RETIREMENT LEVELS  
OF QUALITY OF LIFE

Quality of Life	Pre-Retirement	Post-Retirement
Very Poor	--	1.9
Poor	1.9	11.1
Good	64.8	68.5
Very Good	33.3	18.5
	100%(54)	100%(54)
Average Score	3.315	3.037

TABLE 21  
PERCENT REPORTING VARIOUS PRE- AND POST-RETIREMENT HAPPINESS LEVELS

Happiness Level	Pre-Retirement	Post-Retirement
Unhappy	3.7	3.7
Neither Happy nor Unhappy	6.7	14.8
Happy	79.6	81.5
	100%(54)	100%(54)
Average Score	2.759	2.778

TABLE 22  
PERCENT REPORTING VARIOUS AMOUNTS OF POST-RETIREMENT SATISFACTION<sup>a</sup>  
BY CHANGE IN ARENA OF ENGAGEMENT

Post-Retirement Arena Engagement	Satisfaction Scores			
	24-25	26-31	32-33	34-39
No Increase in Engagement	--	50.0	10.0	40.0 = 100%(10)
Increased Engagement	7.5	20.0	17.5	55.0 = 100%(44)

<sup>a</sup> 13 - Item Satisfaction Index (see Appendix D, Figure 1)  
Highest possible score: 39

These categories showed stability rather than an increase with retirement. However, the group that expanded its engagements in non-work arenas showed a slight increase and, therefore, a higher average in feelings of quality of life and happiness. This group was also more likely to report the highest level of quality of life and happiness.

Hypothesis Five states that

After retirement, expansion of engagement in non-work arenas will increase most for retired individuals with predominant engagement in non-work arenas prior to retirement.

The evidence does not support the hypothesis. Table 23 which illustrates quality of life shows that the second group, the group described in the hypothesis does not show a substantial increase in quality of life, nor do more people in that group than any other report changes in the direction of increased quality of life. In fact, this group shows the second largest decline in quality of life (column 2).

Happiness behaves in much the same way. Table 24 shows that the second group reports the smallest proportional increase of the three groups whose members report increases in happiness. In addition, this group and the group that showed higher work than non-work engagement before retirement coupled with no post-retirement expansion of arenas are almost tied in the proportion of their members reporting decreased happiness (24% and 25%, respectively).

Current satisfaction is higher for those groups who had pre-retirement higher engagement in work than non-work arenas, 60% and 75%, than it is for the group focused on in the hypothesis at 38% of the persons falling in the highest category of current satisfaction.

TABLE 23  
PERCENT REPORTING CHANGE IN QUALITY OF LIFE BY PRE-RETIREMENT ARENA  
ENGAGEMENT AND POST-RETIREMENT ARENA EXPANSION

Pre- & Post-Retirement Arena Behavior	Quality of Life Change		
	Increased	No Change	Decreased
Higher Pre-Retirement Non-Work Arenas and No Post-Retirement Arena Expansion	--	50.0	50.0 = 100%(4)
Higher Pre-Retirement Non-Work Arenas and Post-Retirement Arena Expansion	5.9	52.9	41.2 = 100%(17)
Higher Pre-Retirement Work Arenas and No Post- Retirement Arena Expansion	--	75.0	25.0 = 100%(4)
Higher Pre-Retirement Work Arenas and Post- Retirement Arena Expansion	5.9	72.2	22.3 = 100%(18)

TABLE 24  
PERCENT REPORTING CHANGE IN HAPPINESS BY PRE-RETIREMENT ARENA  
ENGAGEMENT AND POST-RETIREMENT ARENA EXPANSION

Pre- & Post-Retirement Arena Behavior	Happiness Change		
	Increased	No Change	Decreased
Higher Pre-Retirement Non-Work Arenas and No Post-Retirement Arena Expansion	25.0	75.0	-- = 100%(4)
Higher Pre-Retirement Non-Work Arenas and Post- Retirement Arena Expansion	11.8	64.7	23.5 = 100%(17)
Higher Pre-Retirement Work Arenas and No Post- Retirement Arena Expansion	--	75.0	25.0 = 100%(4)
Higher Pre-Retirement Work Arenas and Post- Retirement Arena Expansion	22.2	77.8	-- = 100%(18)

## 5. Conclusions

Hypothesis One was supported. The available arenas showed an increase after one of the original four was no longer available.

Hypothesis Two was only partially supported. As expected, the arena of home and family, when rated by retirees as their highest pre-retirement arena (on the three indicators of engagement: satisfaction, involvement, and hours spent) had the highest proportion of people reporting increases when compared with the two lower rated arenas of pre-retirement. However, this same arena expands more than the other two even when it is not the highest rated arena before retirement (though this happened very infrequently).

Hypothesis Three was not supported. Retirees who reported greater satisfaction in non-work arenas before their retirement did not have a higher proportion reporting expansion of arenas after retirement in comparison to those who reported work was their pre-retirement arena of greatest satisfaction. This was true except in the case of the friendship arena.

Hypothesis Four was partially supported. Although retirees who expanded one of the non-work arenas after retirement were more likely to report the highest possible quality of life and happiness, there was no difference between the two groups of retirees (those who did or did not expand non-work arenas) when the top two quality of life categories were combined. The small number of retirees reporting no non-work arena expansion further weakens the support from the quality of life data.

Hypothesis Five was not supported. Retirees who had both higher non-work than work arena engagement in pre-retirement and expanded their non-work arenas after retirement did not report higher post-retirement

quality of life and happiness contrary to the prediction.

Retirement, with its elimination of the work arena, does produce a change in the indicators that are thought to be associated with an individual's engagement in exchange interactions. The change takes the form of increases in these indicators: involvement, hours spent, and especially satisfaction, in two of the three remaining arenas; home and family and friends. Home and family was the arena most likely to be rated highest before retirement but regardless of this, it was also the arena that showed the greatest increases. The most significant finding in this section is the apparently overwhelming importance of the home and family arena to the retiree. The importance of this arena is the focus of the following section in which the facets of its significance will be explored.

It was the expectation that those exchanging extensively in non-work arenas before their retirement would more often expand these arenas and be able to make the exchanges that would result in profit restoration, evidenced by greater happiness. In contrast to this expectation, it was the group who had exchanged more extensively in the work arena that showed the higher proportion of expansion. It is, therefore, individuals whose work has kept them out of other arenas that at retirement must and do expand their exchanges in these arenas, while those who have already developed non-work arenas find them relatively satisfactory as is and do not expand them. In addition, there was not an impressive difference in happiness and quality of life reports between those who were work oriented and those non-work oriented before retirement. This may be because those who were work oriented are increasing exchanges in order to achieve restoration while the formerly non-work oriented may have already

achieved a satisfactory level (hence their non-expansion). Perhaps neither is at the former level of profit; but it would still be possible, based on the argument just proposed, that they would report similar levels of happiness and quality of life.

#### Further Analysis of the Home and Family Arena

The increases seen in the home and family arena prompted further investigation into variables thought to be associated with this exchange arena. These home and family related variables were examined to determine if there were a relationship between these variables and the increased satisfaction that was found in this arena. The variables that were examined were the propinquity and contact of retirees with their children, siblings, and parents, and the possible relationship of contact with increased satisfaction and post-retirement happiness. In addition, the possible presence of children in the home of the retired couple or the number of years since children had left home was investigated.

Also examined were retirement-related variables. The person's age at retirement and length of retirement were examined to ascertain their relationship to post-retirement happiness and increases in satisfaction. Education level was thought to be a possible influence as was the status of the job held when working; therefore, this was analyzed. Income decline was also thought to be a variable that might lessen happiness, quality of life, or satisfaction; it, too, was therefore scrutinized.



### 1. The Family and Interaction Patterns

Young and Willmott's study of working class family life in England first demonstrated the close-knit character of the existing family ties (1957). They found that not only were people close to their kin but also were especially so when they lived near them and particularly within the parent-child relationship. In addition, the kinship bond also facilitated bonds with friends as the person had both "his own relatives and their acquaintances" and "his own acquaintances and their relatives" (Young and Willmott, 1957:105).

Litwak (1960a, 1960b) supported his assertion that "extended family relations are viable in contemporary urban society" (1960b:394) with data from the United States. He also found the link between residential propinquity and contact concluding that "extended family relations are extensive" (1960b:393). He pointed out that his own, as well as others', work tended to show the prominence of family relationships when participation with family, friends, neighbors, and voluntary associations were compared.

Adams (1968) researched the character of the parent-child and sibling relationships concluding that the two were different. The parent-child relationship from the (adult) child's perspective is a source of "intimate communication." It is an intrinsic relationship in a sea of extrinsic ones. Additionally, the child feels a concern for the parents' welfare and an element of obligation about keeping in touch. In contrast, siblings feel no duty and little, if any, "concern" although they are "interested" in how the other sibling is doing. Adams suggested that these (relatively young) individuals might well establish closer social ties with their siblings as they age.

Komarovsky (1964) looked at the relationship between individuals and their aging parents in the working class. Like that of Adams, her sample of married couples was younger although comparable to the children of the retirees interviewed in this research. Although Adams and Komarovsky discussed parents and children who are generally younger in relation to the middle aged children and retired parents in the present study, the intergenerational ties they described are still applicable. Komarovsky found strong intergenerational reciprocity in terms of aid giving. In addition, the family may even provide friendship to a greater extent than any non-related persons do. In her blue-collar sample, people were more likely to help each other rather than purchase that help and to establish friendships within the kin network (between the same-sex parent, sibling, and in-law, in that order) than outside of it.

## 2. Distance and Contact

Retirees are very likely to have relatives living close to them. Those living closest are most likely to be children, then parents and siblings. Table 25 indicates the large percentage of relatives living within the same general city. Seventy-one percent of the children, 61% of the parents, and 56% of the siblings of the retirees also live within the Lansing area. Many children and parents of retirees live in the same neighborhood (22% and 18%) though siblings rarely live that close. Siblings are more likely to live in the Lansing area (54%) though a large proportion of children and parents of retirees do also (49% and 43%). Most of the relatives of retirees live close enough for easy contact since 80% of their children, 65% of their siblings, and 72% of their parents live within 50 miles, or a one hour drive, from them.

TABLE 25  
DISTANCE OF RETIREES FROM RELATIVES

Relatives	Distance				
	Neighborhood	Lansing Area	Within 50 Mi	50-100 Mi	100+Mi
Children	22.4	49.0	8.2	--	20.4 = 100%(49)
Siblings	2.1	54.2	8.3	12.5	22.9 = 100%(48)
Parents	17.9	42.9	10.7	10.7	17.9 = 100%(28)

TABLE 26  
FREQUENCY OF CONTACT OF RETIREES WITH RELATIVES

Relatives	Frequency of Contact				
	None in Past Year	Once/Year	Several Times/Year	1 to 4 Times/Month	1 to 7 Times/Week
Children	4.1	4.1	14.3	53.1	24.5 = 100%(49)
Siblings	8.3	8.3	37.5	33.3	12.5 = 100%(48)
Parents	3.6	7.1	50.0	21.4	17.9 = 100%(28)

With relatives in such close proximity, it is not surprising to find a great deal of contact occurring especially between retirees and their children (Table 26). Twenty-five percent of the retirees reported seeing their children from more than once a week to as often as once a day, while 53% reported contact of twice a month up to weekly. Siblings and parents were seen less frequently though still quite often. Thirty-eight percent reported seeing brothers and sisters several times a year up to once a month. Thirty-three percent got together 2 to 4 times a month, and 13% saw siblings twice a week to daily. Frequently, siblings provided the kind of companionship one might enjoy with friends; men reported brothers as golf, fishing, and hunting partners; and women went shopping with their sisters. (This was reported informally when respondents filled out this section of the questionnaire.)

As expected, contact between retirees and parents was lower than between retirees and children or siblings. Although it was not measured, the average age of the retirees' parents would probably be about 80 to 85 years of age since the average age of the sample of retirees was 62. The respondent retirees were more likely to be initiators rather than recipients of visits as a result of their parents' inability to drive or to their residence in a nursing home due to this advanced age. Retirees were more likely to have contact with their parents several times a year up to once a month rather than 2 to 4 times a month or twice weekly to daily (50% compared with 21% and 18%, respectively). Overall, a high proportion of retirees had frequent contact with relatives; 92% saw their children, 83% saw their siblings, and 89% saw their parents from several times a year up to as frequently as every day.

As expected (Adams, 1968), proximity was related to contact, with

retirees whose children, siblings, and parents lived closest to them generally being in more frequent contact with these relatives (Tables 27, 28, and 29). There was not too great a variation, however, due to the high proportion of the retirees' relatives who lived in close proximity to them.

### 3. Happiness, Satisfaction, and Contact

Happiness appears not to be related to the amount of contact the retiree has with relatives. Retirees do not report greater happiness if they are in more frequent contact with children, siblings, or parents (Table 30). There does seem to be a slight tendency toward greater happiness in the more moderate contact category; this is especially true for the retirees' contact with parents and children. Perhaps the inequality that sometimes exists between generations may explain this difference. In the case of both parents and children, there may be more obligations implied and too frequent contact may place a strain on the relationship (Adams, 1968). As mentioned on the previous page, the visiting of parents may be a duty as well as a pleasure due to the burden of initiation it frequently places on the retirees. There may also be less freedom in the relationship with one's children since the retiree, who is no longer working, may feel the need to fit his or her schedule around that of the child. This, too, would make very frequent visiting stressful because of the loss of the very freedom of movement that retirement supposedly gives. The relationship between siblings, however, would be expected to be one of greater reciprocity than between the retirees and their parents or children. This may account for the greater reports of happiness regardless of the frequency of contact with

TABLE 27  
RETIREES' DISTANCE FROM CHILDREN AS RELATED TO CONTACT

Distance	Percent Reporting Amount of Contact			
	No Contact	1-12 Times Per Year	Twice A Month To Once a Week	Twice a Week To Daily
Neighborhood/ City	--	2.9	65.7	34.3 = 100%(35)
Less Than 50 Up to 100 Miles	--	--	100*	-- = 100%(4)
More Than 100 Miles	20.0	80.0	--	-- = 100%(10)

\* Lived w/in 50 Mi.

TABLE 28  
RETIREES' DISTANCE FROM SIBLINGS AS RELATED TO CONTACT

Distance	Percent Reporting Amount of Contact			
	No Contact	1-12 Times Per Year	Twice a Month To Once a Week	Twice a Week To Daily
Neighborhood/ City	3.7	29.6	44.4	22.2 = 100%(27)
Less than 50 Up to 100 Miles	10.0	50.0	40.0	-- = 100%(10)
More than 100 Miles	18.2	81.8	--	-- = 100%(11)

TABLE 29  
RETIREES' DISTANCE FROM PARENTS AS RELATED TO CONTACT

Distance	Percent Reporting Amount of Contact			
	No Contact	1-12 Times Per Year	Twice a Month To Once a Week	Twice a Week To Daily
Neighborhood/ City	--	47.1	23.5	29.4 = 100%(17)
Less than 50 Up to 100 Miles	--	66.6	33.3	-- = 100%(6)
More than 100 Miles	20.0	80.0	--	-- = 100%(5)

TABLE 30  
PERCENT REPORTING HAPPINESS BY CONTACT WITH RELATIVES

Frequency of Contact	Types of Relatives		
	Children	Siblings	Parents
Once a Month or Less	72.7(11)	80.8(26)	76.5(17)
2 to 4 Times Each Month	88.5(26)	81.3(16)	83.3(6)
1 to 7 Times a Week	75.0(12)	83.3(6)	80.0(5)

TABLE 31  
PERCENT REPORTING SATISFACTION INCREASES IN HOME ARENA  
BY CONTACT WITH RELATIVES

Frequency of Contact	Types of Relatives		
	Children	Siblings	Parents
Once a Month or Less	81.8(11)	73.1(26)	58.8(17)
2 to 4 Times Each Month	61.5(26)	62.5(16)	66.7(6)
1 to 7 Times a Week	66.7(12)	66.7(6)	80.0(5)

TABLE 32  
PERCENT REPORTING SATISFACTION CHANGE IN HOME ARENA  
BY CHILDREN'S PRESENCE IN HOME

Status of Children	Satisfaction		
	Increased	Didn't Change	Decreased
Present	73.7	10.5	15.8 = 100%(19)
Absent	63.6	15.2	21.2 = 100%(33)

siblings.

A different pattern emerges when the increased satisfaction with the home and family arena, a finding emphasized earlier, is tested against contact. Increased satisfaction with home and family decreases with greater contact between retirees and their children or siblings (Table 31), but increases with higher amounts of contact between retirees and their parents. This suggests the possibility that happiness is not the same variable as increased satisfaction in the home and family arena; and, therefore, contact affects these differently. While contact with relatives may not influence happiness very much, it does appear that reciprocal contact or moderate contact between relatives takes place among happier retirees. Something other than contact with relatives, except in the case of one's parents, must be associated with the increase in home and family satisfaction. This difference between happiness and increased satisfaction is even more apparent in the situation of closest contact: when the retirees' children were living in the same house with them. In this situation, the closest contact group, retirees with children living at home, had a higher proportion of individuals reporting increased satisfaction (Table 32). In contrast, when happiness was measured, a higher proportion of empty nest couples were happy (Table 33). It is possible that satisfaction with home and family, as the more specific variable, is influenced by children's presence while post-retirement happiness which is more general and, therefore, more likely to be affected by a number of other factors, is greater for those with an empty nest for reasons unrelated to that variable. It is also possible that while more retirees with children at home experienced an increase in satisfaction this increase was not sufficient for the group to show a



TABLE 33  
PERCENT REPORTING HAPPINESS BY CHILDREN'S PRESENCE IN HOME

Status of Children	Post-Retirement Happiness		
	Happy	Neither Happy or Unhappy	Unhappy
Present	78.9	15.8	5.3 = 100%(19)
Absent	84.8	15.2	-- = 100%(33)

TABLE 34  
PERCENT REPORTING CHANGE IN QUALITY OF LIFE BY INCOME DECLINE

Income Decline	Quality of Life		
	Increased	Didn't Change	Decreased
No Change	--	33.3	66.7 = 100%(3)
\$1 to \$4,999 Decline	15.4	38.5	46.2 = 100%(13)
\$5,000 to \$9,999 Decline	5.0	75.0	20.0 = 100%(20)
\$10,000 to \$14,999 Decline	--	66.7	33.3 = 100%(12)
\$15,000 to \$19,999 Decline	--	100.0	-- = 100%(6)

higher proportion reporting happiness when compared to the retirees with an empty nest.

Another interesting finding was the high proportion of retirees who still had children living at home with them (Table 32). The interviews revealed that some children were in the process of obtaining a divorce or were lately divorced and had recently (and temporarily) returned home for this reason. A second group of retirees had younger children who would soon leave (the retirees thought) or who were trying to leave home. A third group seemed to have an extended family arrangement on an apparently permanent basis with the parents and children sharing the house. These patterns would seem to indicate a need for much more research to differentiate satisfaction with home and family, which increases more with the presence of children, and happiness which is higher in their absence.

#### 4. Quality of Life, Happiness and Income Decline

One thing that retirement almost inevitably produces is a decline in income (Foner and Schwab, 1981). Retirees report declines of one, two, and three categories of income most frequently (see Table 36). However, the majority, 67%, report a combined yearly income of \$10,000 to \$14,999. This decline in income, shown in Table 36, does not have a substantial impact on retirees' reports of quality of life or happiness. Table 34 shows that persons reporting greater decline in income do not consistently report greater declines in quality of life, nor do retirees with smallest income declines report greatest increases in quality of life. It is puzzling that people whose income declined the most did not perceive that their quality of life was declining more than those with

TABLE 35  
PERCENT REPORTING CHANGE IN HAPPINESS BY INCOME DECLINE

Income Decline	Happiness		
	Increased	Didn't Change	Decreased
No Change	66.7	33.3	-- = 100%(3)
\$1 to \$4,999 Decline	15.4	76.9	7.7 = 100%(13)
\$5,000 to \$9,999 Decline	5.0	85.0	10.0 = 100%(20)
\$10,000 to \$14,999 Decline	16.7	66.7	16.7 = 100%(12)
\$15,000 to \$19,999 Decline	--	83.3	16.7 = 100%(6)

TABLE 36  
PERCENT REPORTING VARIOUS AMOUNTS OF INCOME DECLINE

Income Decline	% of Retirees
No Change	5.6% (3)
\$1 to \$4,999 Decline	24.1% (13)
\$5,000 to \$9,999 Decline	37.0% (20)
\$10,000 to \$14,999 Decline	22.2% (12)
\$15,000 to \$19,999 Decline	11.1% (6)

lesser decreases. From comments made at the time of the interview, it would seem that retirees felt it was price increases, or inflation, that was negatively affecting their quality of life. They seemed to feel that their income was perfectly adequate by standards acquired in the last few years on the job and the first one or two years of retirement; and, therefore, inflation in the general economy was much more to blame than their personal income level.

There did appear to be a slight relationship between declines in income and declines in happiness, although both Tables 34 and 35 show the large proportion of retirees reporting no changes in these perceptions. According to Table 35, retirees with greater declines in income more frequently reported decreases in happiness after retirement. In contrast, retirees with no decline had the largest proportion reporting increased happiness.

In summary, although most incomes decline after retirement, retirees most often report no change in their quality of life and happiness. When they do report changes, they have a slight tendency to see happiness as declining along with income though quality of life does not. This would suggest that subjective feelings about what level of income should be adequate, or was adequate at the time of their retirement, explain why they do not connect their decline in quality of life with their decline in income and connect an increase in inflation to it instead. However, the declining income, and the increase in inflation, combine to cause many retirees to give up various anticipated post-retirement activities which may account for the slight decline in happiness that follows the income decline.

## 5. Retirement Age and Length

Individuals who retired at a younger age reported greater increases in satisfaction in the arenas of home and friends (though not for groups) than those who retired at an older age (Tables 37, 38, and 39). Older retirees tended to report that their satisfaction with home and friends showed no change or decreased more frequently than did younger retirees (Tables 37 and 39). In contrast, those who retired at an older age reported greater happiness although retirees in general tended to report that they were currently happy (Table 40).

The length of a person's retirement bore little relationship to increases or decreases in satisfaction. Both in home and friend arenas, length of retirement caused little difference in increases, decreases, or lack of change in satisfaction (Tables 41 and 43). The clubs and groups arena that typically showed little correlation with anything in the previous section, in this case showed retirees who had not been retired long as the most likely to report satisfaction increases or lack of change while those retired longer more often reported decreases (Table 42). That this typically "dormant" arena has become active is of some interest. The data indicates that groups function differently depending on the length of time the individual has been retired. As the distance from retirement increases, the satisfaction with groups decreases. For retirees who are from one to three years from retirement, satisfaction with groups increases; but beyond three years, there is a higher proportion reporting decreases. It is likely that groups and clubs act as a cushioning mechanism during the retirement transition. From the indication of this data, retirees rely on the satisfaction they derive from groups early in their retirement and this reliance declines over

TABLE 37  
PERCENT REPORTING SATISFACTION CHANGE IN HOME ARENA BY RETIREMENT AGE

Retirement Age	Satisfaction with Home		
	Increased	Didn't Change	Decreased
48 - 60	88.9	5.6	5.6 = 100%(18)
61 - 68	52.0	24.0	24.0 = 100%(25)

TABLE 38  
PERCENT REPORTING SATISFACTION CHANGE IN GROUPS ARENA BY RETIREMENT AGE

Retirement Age	Satisfaction with Groups		
	Increased	Didn't Change	Decreased
48 - 60	44.4	33.3	22.2 = 100%(18)
61 - 68	40.9	36.4	22.7 = 100%(22)

TABLE 39  
PERCENT REPORTING SATISFACTION CHANGE IN FRIENDS ARENA BY RETIREMENT AGE

Retirement Age	Satisfaction with Friends		
	Increased	Didn't Change	Decreased
48 - 60	66.7	11.1	22.2 = 100%(18)
61 - 68	40.0	36.0	24.0 = 100%(25)

TABLE 40  
PERCENT REPORTING HAPPINESS BY RETIREMENT AGE

Retirement Age	Post-Retirement Happiness		
	Unhappy	Neither Happy or Unhappy	Happy
48 - 60	5.5	16.7	77.8 = 100%(18)
61 - 68	--	8.0	92.0 = 100%(25)

TABLE 41  
PERCENT REPORTING SATISFACTION CHANGE IN HOME ARENA BY  
LENGTH OF RETIREMENT

Length of Retirement	Satisfaction with Home		
	Increased	Didn't Change	Decreased
0 - 3 Yrs.	69.2	15.4	15.4 = 100%(26)
More than 3 Yrs.	64.7	17.6	17.6 = 100%(17)

TABLE 42  
PERCENT REPORTING SATISFACTION CHANGE IN GROUPS ARENA BY  
LENGTH OF RETIREMENT

Length of Retirement	Satisfaction with Groups		
	Increased	Didn't Change	Decreased
0 - 3 Yrs.	44.0	36.0	20.0 = 100%(25)
More than 3 Yrs.	33.3	27.8	38.9 = 100%(18)

TABLE 43  
PERCENT REPORTING SATISFACTION CHANGE IN FRIENDS ARENA BY  
LENGTH OF RETIREMENT

Length of Retirement	Satisfaction with Friends		
	Increased	Didn't Change	Decreased
0 - 3 Yrs.	50.0	26.9	23.1 = 100%(26)
More than 3 Yrs.	52.9	23.5	23.5 = 100%(17)

time. It is also possible that satisfaction with groups decreases as groups break up due to the death or residential relocation of their members, though this was not investigated. In the case of happiness, there is no relationship shown between the length of one's retirement and current happiness. Table 46 shows that those retired three years or less said they were no happier than those who had been retired longer.

In summary, there seems to be no relationship between the length of one's retirement and increases in satisfaction or level of happiness although those who were older when they retired currently reported greater increases in satisfaction in the home and friends arenas. It is very possible that those who waited until they were older may have worked so long as to make retirement an overdue pleasure and so showed greater happiness.

#### 6. Education and Job Status

The relationship between retirees' levels of education and their reports of changes in satisfaction in the three post-retirement arenas, as well as their post-retirement happiness, were uneven and contradictory. Those with the lowest education, "non-grads," who had not even graduated from high school were the most likely of all educational levels to report increased satisfaction with home and with friends arenas (Tables 44 and 46). In contrast, this same group was the least likely to report increased satisfaction in the groups arena or post-retirement happiness (Tables 45 and 47). The other two education levels, high school graduates and advanced (those with any type of advanced education), showed much more uneven patterns. High school graduates showed neither the least nor the most increases in satisfaction with home



TABLE 44  
PERCENT REPORTING SATISFACTION CHANGE IN HOME ARENA BY EDUCATION LEVEL

Education	Satisfaction with Home		
	Increased	Didn't Change	Decreased
Advanced	57.1	14.3	28.6 = 100%(19)
High School Graduates	66.7	14.3	19.0 = 100%(21)
Some Elementary or High School	78.9	10.5	10.5 = 100%(14)

TABLE 45  
PERCENT REPORTING SATISFACTION CHANGE IN GROUPS ARENA BY EDUCATION LEVEL

Education	Satisfaction with Groups		
	Increased	Didn't Change	Decreased
Advanced	35.7	21.4	42.9 = 100%(14)
High School Graduates	42.9	38.1	19.0 = 100%(21)
Some Elementary or High School	21.1	42.1	36.8 = 100%(19)

TABLE 46  
PERCENT REPORTING SATISFACTION CHANGE IN FRIENDS ARENA BY EDUCATION LEVEL

Education	Satisfaction with Friends		
	Increased	Didn't Change	Decreased
Advanced	50.0	35.7	14.3 = 100%(14)
High School Graduates	42.9	33.3	23.8 = 100%(21)
Some Elementary or High School	57.9	5.3	36.8 = 100%(19)

TABLE 47  
PERCENT REPORTING HAPPINESS BY EDUCATION LEVEL

Education	Post-Retirement Happiness		
	Unhappy	Neither Happy or Unhappy	Happy
Advanced	--	14.3	85.7 = 100%(14)
High School Graduates	--	19.0	81.0 = 100%(21)
Some Elementary or High School	10.5	10.5	78.9 = 100%(14)

TABLE 48  
PERCENT REPORTING HAPPINESS BY FORMER JOB STATUS

Job Status	Post-Retirement Happiness		
	Unhappy	Neither Happy or Unhappy	Happy
Blue Collar-Unskilled	5.3	10.5	84.2 = 100%(19)
Blue Collar-Skilled	--	7.7	92.3 = 100%(13)
Service	--	--	100.0 = 100%(4)
White Collar	--	28.6	71.4 = 100%(7)
Homemaker	9.1	27.3	63.6 = 100%(11)

and family or with happiness. They had the greatest proportion reporting increased satisfaction with groups and the lowest proportion reporting satisfaction with friends. Those with advanced education showed the highest proportion of people reporting happiness but middle or lowest proportions reporting increases in satisfaction. From this uneven pattern, it is possible to conclude that those with extremely little education will fall at the extremes of satisfaction changes and happiness. It is those with moderate educations, those who completed high school and/or went on to some technical or trade school program who often scored in the middle ranges. There was no group with truly extreme educations at the upper limits, college graduates or those holding advanced degrees, that could be compared with these three groups to round out the picture. Education apparently acts as a moderating factor that buffers the retiree from extreme changes of satisfaction or happiness. Perhaps with education, the world becomes more complex for the individual, moderating an "all or nothing" view of their happiness or satisfaction in these arenas.

Table 48 shows an interesting relationship between job status and happiness. Homemakers, often considered to hold a very low status position in the work force, showed the lowest proportion of happy people. However, the next lowest group score on happiness was that of white-collar workers, typically thought to have the highest status position. It is possible that the white-collar employees, who were all women in this study, found retirement less enjoyable than the status involved in holding the job and for this reason showed the lowest retiree scores. It should also be noted that although homemakers are listed here they do not really have a post-retirement score because they have not retired and do

not ever expect to retire. If their role allows no retirement and is low in occupational status, it is not surprising that they are the least happy. Nor is it surprising that women holding white-collar jobs and subsequently giving them up in retirement are the least happy of those formerly employed in wage labor. Apart from the homemaker and the white-collar retiree, the higher the level of the job status, the more likely the retiree is to report happiness in his or her retirement.

## 7. Summary

Consistent with the already mentioned findings of Young and Willmott (1957) and Litwak (1960b), the family still seems to be living in relatively close proximity and in frequent contact. Overall happiness does not increase with increased contact with relatives. The aging and retired family members live close to and often see their parents, siblings, and children. Overall happiness does not increase with increased contact with relatives. Happiness is more consistent with moderate than intensive contact, except in the case of the retiree's siblings. Adam's suggestion of the "duty" component of the parent-child relationship may account for this as well as the difference between the parent-child and sibling relationships. This data supports his speculation of greater closeness between aging siblings.

Originally this section intended to explore the factors involved in the increased satisfaction noted in the home and family arena in the previous section. It was discovered that happiness and increased satisfaction with home and family are apparently different and unrelated variables since increased satisfaction is here related only to increased contact between the retiree and his or her parent(s). This difference is

again reflected in retirees with children living at home. These retirees more often reported increased satisfaction but less often reported happiness when compared to "empty nest" couples. This reinforces the already proposed link between happiness and moderate contact.

Income decline did not produce the expected effect of a decline in perceptions of quality of life though it was weakly associated with an happiness decline. One's age at retirement is a significant factor in satisfaction and happiness though in opposite directions. Those who were younger at retirement reported greater satisfaction increases in the home and friends arenas while those who were older at retirement more often reported themselves as currently happy. Groups and clubs are an arena that cushions the transition for the retiree and so showed decreases as the time since retirement lengthened.

The relationship between education and retirement satisfaction was difficult to interpret but seems to indicate that greater education exerts a moderating influence that protects the retirees from either extreme increases or decreases in satisfaction. Higher job status was related to increased retirement happiness for men while women, who often had higher status service jobs or lower status as homemakers, showed the lowest percentages of retirees reporting happiness. The following section will explore these male-female differences in greater depth while at the same time examining the effects of the woman's work history on the woman and the marital dyad.

Retirement and the Effects of Women's Work History on the Marital Dyad

Most of the research on retirement has used retired white-collar males as the subject population. Very little is known about blue-collar retirees and much less is known about women, especially homemakers (Maddox, 1968; Prentis, 1980).

The effect of retirement on women who have worked has previously been assumed to be minimal since they were thought to be only marginally interested in the work role and primarily committed to the role of wife and mother (Cumming and Henry, 1961; Kline, 1975). Subsequent research has shown that this is not true. Fox (1977) concludes that work is an important source of extra familial contact on which women become dependent when they work outside the home for pay and consequently experience a loss in this arena when they retire. This suggests that working for pay is significant to women; it increases their income and their social contact (Fox, 1977). Jaslow (1976) also finds work a significant factor for women. Comparing working women, retired women, and women who have never worked outside the home (all of whom were 65 or over), Jaslow notes that employed women had higher morale than homemakers and higher than retirees unless the retiree had an income in 1968 of \$5,000 or more. (Retired women with this higher income probably had a relatively better job when working, too.) When he compares his findings with those of another researcher who used the same sample to analyze male responses to retirement, Jaslow concludes that work shows greater significance for women than it does for men (1976). In addition, Atchley's findings lead him to conclude that "men often respond to aging in terms of how it affects their relation to the social system" while "women respond to aging with high levels of psychological stress"

(1976:210). Thus there seems to be a tendency, from the very limited research that has been done, for women to be affected by working outside the home in such a way as to influence them beyond the point of retirement and in a way that is dissimilar to the influence on men. Little if any literature exists on the effects upon the husband of being married to a woman who was a wage earner or a homemaker though a little is known about women who are homemakers in regard to their reactions to their husband's retirement (Keating and Cole, 1980).

This section analyses traditional women and men and dual-paycheck women and men. Traditional women were those who reported that they were homemakers for the majority of their married lives and, therefore, were not ever involved in significant amounts of paid labor. Traditional males were those men married to homemakers. Dual-paycheck women were women who had been working for at least five years directly prior to their retirement, though most said that they had worked most of their married lives after their children were in school. Women who worked for pay were called part of a dual-paycheck couple rather than a dual career couple because this term more accurately reflects their own, and their husband's, work history. These basically blue-collar couples received paychecks but did not have careers, and, therefore, were not termed dual-career couples (a term frequently applied inaccurately to any couple in which both persons are employed for a wage.) Dual-paycheck men were those men who also brought home a paycheck (hence the term dual) and were married to women who had held paying jobs. The words dual and traditional signify that although the retirees are sometimes treated individually, the family configuration is the basic unit and the name given is that given to the dyad. This is in keeping with the belief that

married couples exert an influence over each other and the choice to work or not work on the part of the wife is expected to have some consequences for or effects on the husband. It should also be pointed out that a consistent attempt has been made not to call the males or the dual-paycheck females "working men" or "working women." This is a purposive linguistic decision emphasizing that the homemaker as well as the male and female who are employed for a wage are working. All the women studied were working women; some were hired and received money for their work, while others did not.

A large number of variables were examined. Education, presence of children, contact with relatives, job status, income decline with retirement, happiness, life control, quality of life, and pre- and post-retirement indicators of engagement (satisfaction, involvement and hours spent) in the four arenas (work, home and family, clubs and groups, and friends) were analyzed.

#### 1. Differences Between Traditional and Dual-Paycheck Dyads

Traditional couples differ from dual-paycheck couples in terms of education. Within traditional couples, husbands tend to be more highly educated than their wives indicating the traditional pattern of women "marrying up." Dual-paycheck couples have more similar levels of education with the women being somewhat higher in level than their husbands except at the most advanced level. Perhaps this education made it more likely that these women would seek and/or find jobs as well as creating a more equalitarian climate within the dyad (See Table 49).

The status of the job that was held when working differed for the three wage-earning groups. Males held either skilled or unskilled blue-



TABLE 49  
PERCENT AT VARIOUS EDUCATION LEVELS BY WORK STYLE AND GENDER

Work Style and Gender	Education Level Attained			
	Advanced	High School Graduate	Some High School	Elementary School Graduate
<u>Traditional</u>				
Female	18.2	36.4	27.3	18.2 = 100%(11)
Male	45.5	18.2	9.1	27.3 = 100%(11)
<u>Dual-Paycheck</u>				
Female	18.8	56.3	18.8	6.3 = 100%(16)
Male	25.0	37.5	31.3	6.3 = 100%(16)

TABLE 50  
PERCENT AT VARIOUS LEVELS OF CONTACT WITH CHILDREN BY WORK STYLE AND GENDER

Work Style and Gender	Contact with Children <sup>a</sup>				
	None in Past Year	Once/ Year	Several Times/Year	1 to 4 Times/Month	1 to 7 Times/Week
<u>Traditional</u>					
Female	--	9.1	9.1	45.5	36.4 = 100%(11)
Male	--	9.1	9.1	45.5	36.4 = 100%(11)
<u>Dual-Paycheck</u>					
Female	7.7	--	15.4	61.5	15.4 = 100%(13)
Male	7.1	--	21.4	57.1	14.3 = 100%(14)

<sup>a</sup> Total sample size may vary since not everyone interviewed had children.

collar jobs while women also held service sector jobs (Table 58). Traditional men tended to fall into the skilled job category more often than did dual-paycheck men, 55% compared to 44% respectively. The dual-paycheck women, 44% of whom held various types of service jobs, obviously were frequently holding higher status (though probably not better paying) jobs than were their husbands. This may well have promoted the equality that was observed during the interview among these couples in contrast to many of the traditional couples.

Traditional couples had closer contact with their children while dual-paycheck couples had closer contact with siblings (Tables 50 and 51). Traditional couples clustered in the highest and second highest levels of contact with their children ("more than once a week up to almost everyday" and "more than once a month up to about once a week") while dual-paycheck couples clustered in the second and third highest levels ("more than once a month up to about once a week") and "several times yearly up to once a month") (Table 50). Few parents saw their children less than these top three frequencies. In contrast to the pattern with children, traditional couples had less contact with siblings than did dual-paycheck couples. Dual-paycheck couples clustered more in the first two categories while traditional couples clustered in the second and third levels. Again very few couples saw siblings less frequently.

Of course, the greatest level of contact with children occurs when they are actually living in the home. As reported in the previous section 37% of the couples still had children living with them. Traditional couples were more likely to have these children in their homes. According to Table 52, 46% of the traditional couples compared to

TABLE 51  
PERCENT AT VARIOUS LEVELS OF CONTACT WITH SIBLINGS BY WORK STYLE AND GENDER

Work Style and Gender	Contact with Siblings <sup>a</sup>				
	None in Past Year	Once/ Year	Several Times/Year	1 to 4 Times/Month	1 to 7 Times/Week
<u>Traditional</u>					
Female	9.1	9.1	45.5	27.3	9.1 = 100%(11)
Male	11.1	11.1	44.4	33.3	-- = 100%(9)
<u>Dual-Paycheck</u>					
Female	7.1	7.7	38.5	23.1	23.1 = 100%(13)
Male	6.7	6.7	26.7	46.7	13.3 = 100%(15)

<sup>a</sup> Total sample size may vary since not everyone interviewed had siblings.

TABLE 52  
PERCENT OF COUPLES REPORTING CHILDREN PRESENT IN HOME BY WORK STYLE

Work Style	Presence of Children in Home <sup>b</sup>	
	Present	Absent
Traditional Couples	45.5	54.5 = 100%(11)
Dual-Paycheck Couples	33.3	66.7 = 100%(15)

<sup>b</sup> Total sample size may vary since not everyone interviewed had children.

TABLE 53  
PERCENT REPORTING VARIOUS LEVELS OF LIFE CONTROL BY WORK STYLE AND GENDER

Work Style and Gender	Life Control				
	None	Little	Some	Alot	All
<u>Traditional</u>					
Female	--	--	63.6	27.3	9.1 = 100%(11)
Male	--	27.3	45.5	18.2	9.1 = 100%(11)
<u>Dual-Paycheck</u>					
Female	--	25.0	18.8	50.0	6.3 = 100%(16)
Male	6.3	12.5	37.5	43.8	-- = 100%(16)

TABLE 54  
PERCENT REPORTING PRE-RETIREMENT HAPPINESS BY WORK STYLE AND GENDER

Work Style and Gender	Pre-Retirement Happiness		
	Unhappy	Neither Happy or Unhappy	Happy
<u>Traditional</u>			
Female	9.1	18.2	72.7 = 100%(11)
Male	--	18.2	81.8 = 100%(11)
<u>Dual-Paycheck</u>			
Female	--	31.3	68.8 = 100%(16)
Male	6.3	--	93.8 = 100%(16)

TABLE 55  
PERCENT REPORTING POST-RETIREMENT HAPPINESS BY WORK STYLE AND GENDER

Work Style and Gender	Post-Retirement Happiness		
	Unhappy	Neither Happy or Unhappy	Happy
<u>Traditional</u>			
Female	9.1	27.3	63.6 = 100%(11)
Male	--	9.1	90.9 = 100%(11)
<u>Dual-Paycheck</u>			
Female	--	12.5	87.5 = 100%(16)
Male	6.3	12.5	81.3 = 100%(16)

TABLE 56  
PERCENT REPORTING VARIOUS LEVELS OF QUALITY OF LIFE BEFORE RETIREMENT BY  
WORK STYLE AND GENDER

Work Style and Gender	Pre-Retirement Quality of Life			
	Very Poor	Poor	Good	Very Good
<u>Traditional</u>				
Female	--	9.1	72.7	18.2 = 100%(11)
Male	--	--	63.6	36.4 = 100%(11)
<u>Dual-Paycheck</u>				
Female	--	--	68.8	31.3 = 100%(16)
Male	--	--	56.3	43.8 = 100%(16)

TABLE 57  
PERCENT REPORTING VARIOUS LEVELS OF QUALITY OF LIFE AFTER RETIREMENT BY  
WORK STYLE AND GENDER

Work Style and Gender	Post-Retirement Quality of Life				
	Very Poor	Poor	Good	Very Good	
<u>Traditional</u>					
Female	--	18.2	63.6	18.2	= 100%(11)
Male	--	9.1	72.7	18.2	= 100%(11)
<u>Dual-Paycheck</u>					
Female	--	6.3	68.8	25.0	= 100%(16)
Male	6.3	12.5	68.8	12.5	= 100%(16)

TABLE 58  
PERCENT SOCIAL CLASS BY WORK STYLE AND GENDER

Work Style and Gender	Social Class			
	Blue-Collar Unskilled	Blue-Collar Skilled	Service Worker	White- Collar
<u>Traditional</u>				
Female <sup>a</sup>	--	--	--	-- = 100%(11)
Male	45.5	54.5	--	-- = 100%(16)
<u>Dual-Paycheck</u>				
Female	31.3	25.0	43.8	-- = 100%(16)
Male	56.3	43.8	--	-- = 100%(16)

<sup>a</sup> 100% of the tradition females were homemakers.

33% of the dual-paycheck couples had their children living with them. This supports the trend for traditional couples to be in closer contact with offspring.

## 2. Feelings of Life Control

Men and women experience different feelings in retirement about the amount of control they have over their lives. Women show feelings of greater life control when compared to men (Table 53). This may be a result of the expansion of the home and family arena in which women have traditionally held control or were believed to have held control. If women have had more control in the home while men had more control outside the home, it would be expected that as the home arena expanded (or even if it did not) women would have more feelings of control than men. This explanation is not supported, however, by a comparison of homemakers, whose primary domain is the home and family arena, and dual-paycheck women who have also had paid employment as a major domain. When the two are compared, it is dual-paycheck women who show higher life control. Perhaps these women have multiple arenas of control (work and home) which serve to give them greater feelings of life control. This would seem to be a plausible explanation since these dual-paycheck women show greater feelings of life control than any other group, though more research needs to be done before drawing any conclusions. Dual-paycheck men show a higher score in life control than do traditional men although their spread of scores is also somewhat broader. As a group, traditional couples show lower levels of feelings of control than do dual-paycheck couples. Responses to interview questions gave the impression that dual-paycheck men were more active in the home arena both before and after

retirement. This suggests that the "multiple arenas of control" explanation originally applied to dual-paycheck women may be applicable to the situation of dual-paycheck men as well.

### 3. Feelings of Happiness

Having more arenas of control does not necessarily seem to lead to greater happiness, however, since dual-paycheck women scored highest in control but lowest in pre-retirement happiness (see Table 54). Dual-paycheck men were most likely to report pre-retirement happiness followed by traditional men, then traditional women. Most retirees who did not report that they were happy instead said they were "neither happy or unhappy"; only two retirees said they were unhappy before their retirement. After retirement, again, only two reported unhappiness. (This could simply represent chronically unhappy people.) Two groups showed increases in happiness--traditional men and dual-paycheck women (Table 55). This shifted the position of dual-paycheck women from being lowest before their retirement to next to the highest proportion of happy people after retirement. Their husbands shifted in the opposite direction from highest proportion of happy people to the next to the lowest after retirement. Perhaps, these women are moving from a more tenuous position into a more approved one upon retirement while the opposite is true for the men. Men may also be focusing more on the home and family but may find it less familiar than work. Home and family may be a familiar and positively-valued arena for women in addition to the pleasure of their husband's new focus on this arena; perhaps this is a partial explanation for their increased happiness.



#### 4. Happiness in the Traditional Dyad

The situation of the homemaker and her husband is an interesting one. Information collected from interviews showed many homemakers encountering difficulties in adjustment. Many of them were used to having large blocks of time to themselves in which they set their own agenda. Juxtaposed against this was the time spent with their when the husband was not working, which appeared to revolve around doing primarily what the husband wanted to and doing it at his convenience. This was a balanced situation for these women, having total control juxtaposed with almost no control. The two situations countered each other enough to be workable.

However, upon retirement, the women suddenly found themselves faced with an omnipresent husband and the feeling that they should center their lives around him. This created resentment and unhappiness on the part of the wives which may explain their low post-retirement happiness scores. The high scores of their husbands are hard to explain because many of these men appeared during the open-ended question period of the interview to be bored, restless, unsure of what to do with themselves, and vaguely discontent. Being traditional males, an explanation would be to suggest that their answers are examples of the concept of conventionality as developed by Edmonds (1967). Perhaps the fact that there was a women interviewer encouraged the women respondents to give confidential and hence more candid responses to the questions, while the men gave responses they perceived as socially acceptable or expected.

## 5. Perceptions of Quality of Life

As mentioned earlier, the pre- and post-retirement patterns of quality of life do not match those of happiness. This trend is again present in the data on dual-paycheck and traditional couples reinforcing the earlier conclusion that these were two different variables. Men were more likely to assess their pre-retirement quality of life as having been "very good" (the highest category seen in Table 56) than were women, with dual-paycheck men being the most frequent reporters of the highest category. The group least often reporting themselves as being in the highest category were the traditional women. After retirement, it is the dual-paycheck women whose quality of life is highest while her husband's is lowest (Table 57). There is a general decrease in quality of life except in the case of traditional women who maintain the same low level while others decline toward them. Having been so high originally, it is men whose quality of life decreases most; the percentage in the highest category falling from pre-retirement highs of 36% and 44% for traditional and dual-paycheck men down to 18% and 31%, respectively, after retirement. Women fell much less; the highest category declines 6 percentage points for dual-paycheck women and not at all for traditional women. In talking about their quality of life, both men and women mentioned inflation and its effects on their lives, especially on the price of gas and travel plans. A number of men mentioned that their wives were not as anxious to travel as they were because of close contacts with children; frequently wives confirmed this. Ties with children may act to compensate the women for decreases in their quality of life in a way that does not happen to men. Much more research on the differential ratings and changes in quality of life is clearly necessary.

Dual-paycheck couples did not experience differential amounts of income decline when compared with traditional couples (Table 59). Therefore, differences in quality of life and happiness cannot be attributed to differential changes in income.

#### 6. Changes in Indicators of Engagement

The changes that take place in satisfaction and involvement in the three remaining arenas after retirement were examined utilizing the average scores before and after retirement. Tables 60 and 61 show the direction and amount of change in satisfaction and involvement for each of the members of the two types of marital dyads. The trends shows vast differences in reactions to retirement among these four groups.

Dual-paycheck women show an exceptional pattern of increases both large and small in all arenas. When combined, their increases total a +3.00, the only group to show any overall increase. In addition, there is no arena in which they show a decrease. In contrast all other groups showed no change or a decrease in both indicators with only one exception, traditional men showed a small increase in satisfaction in the arena of friends. The decreases were greatest for dual-paycheck men, followed by traditional men and traditional women with total decreases of -2.20, -1.55 and -1.46, respectively. Since dual-paycheck women consistently experience increases while all others just as consistently experience change in the form of declines, it must be concluded that working women are at a distinct advantage in making the transition to retirement. These increases give additional support as well as providing some explanation for the high scores in happiness, life control and quality of life that these women show. The positive effect that working

TABLE 59  
PERCENT REPORTING AMOUNT OF INCOME DECLINE BY WORK STYLE

Work Style	Amount of Income Decline				
	No Change	\$1-\$4,999	\$5,000-\$9,999	\$10,000-\$14,999	\$15,000-\$19,999
Traditional Couples	--	18.2	54.5	18.2	9.1 = 100%(11)
Dual-Paycheck Couples	6.3	31.3	25.0	25.0	12.5 = 100%(16)

TABLE 60  
AMOUNT OF SATISFACTION CHANGE IN THREE ARENAS BY WORK STYLE AND GENDER

Work Style and Gender	Change in Satisfaction			
	Home	Groups	Friends	Total
<u>Traditional</u>				
Female	-.09	-.37	-.09	-.55
Male	-.18	0	+.18	0
<u>Dual-Paycheck</u>				
Female	+.12	+.75	+.50	+1.37
Male	0	-.63	-.63	-1.26

TABLE 61  
AMOUNT OF INVOLVEMENT CHANGE IN THREE ARENAS BY WORK STYLE AND GENDER

Work Style and Gender	Change in Involvement			
	Home	Groups	Friends	Total
<u>Traditional</u>				
Female	-.73	-.18	0	-.91
Male	-.91	-.28	-.18	-1.37
<u>Dual-Paycheck</u>				
Female	+.57	+.19	+.87	+1.63
Male	-.25	-.13	-.56	-.94

seems to have had on retired women does not appear to generalize to their husbands who show considerable declines. The transition from conventional to unconventional arena involvement has already been made by their wives much earlier in the history of the marriage when they, the wives, began paid employment. This sharing may now be in the process of transition as the men attempt a reversal similar to that made by their wives much earlier. This transition may account for both their decreased satisfaction and involvement scores and their wives increased scores as the wives derive gratification from their husband's attempts, however stressful, to carry the equalitarian relationship into retirement.

Traditional couples both show decreases. The women's decreases may be attributed to a disruption of schedule and the lack of their husband's attempts to integrate himself into their world while they, at the same time, attempt to orient their world around a somewhat ambivalent husband. The lesser decreases reported by traditional men in comparison to dual-paycheck men may reflect an inability to attempt greater dyadic integration which would necessitate considerable effort and change on their part. Material and subjective impressions gathered from the open ended interview supports this explanation.

## 7. Summary

The comparison showed that traditional and dual-paycheck couples differed in a number of areas. In education, traditional couples show greater inequality in level (the male having received more) than do dual-paycheck couples. Traditional couples have slightly more contact with children and slightly less contact with siblings than do dual-paycheck couples. In addition, traditional couples are more likely to have their

children living with them than are dual-paycheck couples. Women show higher feelings of control than do men, and dual-paycheck couples are higher than traditional couples; but this apparently is not related to happiness since the highest scorers in life control (dual-paycheck women) scored lowest in pre-retirement happiness and next to highest in post-retirement happiness. Traditional men and women show differing patterns of happiness and quality of life. Some of the traditional men's positive responses to closed-ended questions contradict their open-ended interview answers leading to the suggestion of conventionality (Edmonds, 1967). Job status differed for the two groups with traditional men more often having skilled blue-collar jobs. Many dual-paycheck women held service sector jobs which may have put them in a position of more equal status with their husbands. There did not seem to be a difference in the amount of income decline between traditional and dual-paycheck couples.

A clear difference emerges between these two types of marital dyads that is probably the result of the interaction of a number of factors, some that were examined here and others that were not. Traditional couples appear to be traditional in a number of ways. Their marriages have some, if not many, areas of inequality. In education, income, happiness; and they show the expected patterns of women "marrying up" and families in close contact with children. In contrast, dual-paycheck couples' leitmotif was one of independence and equality. Slightly higher education and job status for the women, coupled with their position as wage earners, balanced the effects of the males' higher salary and resulted in couples having many areas of similarity in their everyday lives before and, therefore, after retirement. This real and perceived similarity promoted higher feelings of happiness, control and quality of

life for dual-paycheck women. The relationships of these couples also tended toward independence and equality. They maintained closer ties with their peer-group in the form of siblings and slightly more distant ties with a more dependent group in the form of their children.

Fox's (1977) finding that work is an important source of extra familial contact is of some relevance here in that it supports the pattern of working women (and men married to these women) maintaining interactions that are more equalitarian in character. The decrease in social contact with co-workers that Fox alludes to appears in this sample to be countered to some extent by maintaining work-related social contacts for some women and/or the mutual immersion of husband and wife into the marital dyad.

Open ended questions and general interaction with the interviewer produced a contrasting picture of traditional and dual-paycheck husbands. Dual-paycheck husbands appeared much more prepared for the increased interpersonal demands of retirement and appeared to look forward to this more often than did the traditional husbands. Dual-paycheck husbands often appeared more positively oriented to retirement because of the opportunity it offered for increased interaction with their wives. Traditional husbands more frequently seemed distressed by retirement, unsure of what to do and how to relate to a spouse and more desirous of finding a way to continue the marital relationship within the work role parameters formerly established. The separation of husband's lives and wife's lives described by Komarovsky (1962) was bridged for dual-paycheck couples by the educational status and financial factors already mentioned. These couples had a marital history of shared work and it is suggested that the cooperative patterns of interaction and the perception



of similarity and sharing facilitated the transition from the work arena to that of home and family. These couples, because of real and perceived similarity in their lives, were able to act as significant others within the dyad providing a readily accessible and supportive peer group. The traditional couples were different and had pursued different life styles for the majority of their waking hours for some time. This difference and the perception of it made dyadic cooperation and integration (while at the same time maintaining such individual's autonomy) much more difficult to achieve. Jaslow's (1976) findings of lowest morale among homemakers and Atchley's (1976) reports of aging men's emphasis on effects of the social system supports this interpretation.

## CHAPTER 5

### CONCLUSION

This research is based on the idea that exchange that occurs in four arenas delineated and specified by the researcher as home and family, clubs and groups, friends, and work, will have an impact on exchanges in the remaining three arenas when the work arena is no longer available for exchange due to the individual's retirement. This was supported but in complex ways. When one can no longer engage in exchanges in the work arena a variety of changes occur.

Retirees do seek increased engagement, and by inference increased exchanges and restoration of profit, in arenas of pre-retirement engagement. The arenas are not all effected in the same way, however, with home and family being the arena where more people report increased engagement and fewer people report decreased engagement. The arena of friends follows a similar pattern but to a lesser extent. The groups and clubs arena shows increases only in the early phases of retirement. It acts as a cushion absorbing some of the retirees' needs for exchange initially but declining as an important arena as time passes. Retirees do tend to expand the arena of exchange that was highest for them before they retired but only if that arena is home and family. Few retirees, however, considered any arena other than home and family as the one they were most engaged in before retirement (except for work, the arena from which they exited). Many retirees did not rate one arena as highest in pre-and/or post-retirement satisfaction, but instead two or three arenas

tied for the highest rating. These retirees with tied arenas showed the same pattern of increases in the home and family arena and the friends arena to a lesser degree. These retirees' increases were even greater than the increases of those who did not have tied arenas, supporting the idea that higher involvement before retirement will facilitate greater increases after retirement.

The overwhelming importance of the home and family arena is clear in this research. It is a significant arena before and after retirement. In addition, home and family received the highest average scores of all four arenas in retirees' recollections of satisfaction and involvement. However, a sizable proportion report decline in arenas that, being non-work, might be expected to be unaffected by any change therein. Close to 25% of the retirees report decreases in engagement as measured by satisfaction, involvement, and hours allotted to these arenas. This indicates a sizable overall decline since there is the accompanying decline in the work sphere as well. In addition, 25% of the retirees report no change in these measures of engagement. Though a number clearly experience an overall decline (by a decline through loss of the work arena coupled with either non-work decline or non-work stability), they report little accompanying decline in happiness.

This data rests on the retirees' perception of current behaviors and feelings but is also retrospective, since one of the two parts of many measures asks that retirees remember their pre-retirement state. Since it rests on their perceptions, this data may not reflect the retirees' actual day-to-day behavior and may also be contaminated by other biases such as conventionality (Edmonds, 1967). In spite of these caveats, the retirees' perceptions are an important component of their present

situation, perhaps more important than any other since, as W. I. Thomas would remind us, it is these perceptions of reality that they will act on.

The retirees' perception or interpretation of their surrounding symbol system may be the reason that while many are experiencing declines there are enough increases to maintain engagement in arenas that result in an overall assessment of happiness. If the expectation for aging is one of decline (Dowd, 1980), then perhaps any increases as well as stability (which is a lack of decline) is symbolic of the retirees' ability to continue to interact in exchange arenas and achieve rewards. Not only would the symbolic values of the rewards themselves contribute to profit but also the retirees' ability to exchange is symbolically rewarding as well and comprises another force toward profit.

In looking at the increased engagement in the home and family arena in retirement, a symbolic explanation is an important component. One possible explanation for this expansion is that the home is an arena of extreme symbolic importance and potential reward. A similar explanation would suggest that perhaps this arena was the object of a desire for expansion before retirement (this was not tested in the present research) because of the value of its current or anticipated rewards. Finally the structural explanation must also be considered. The home and family arena, because it is one in which the retiree finds him/herself physically, may expand because the retiree takes the "path of least resistance" and does what is most effortless. Along this same line of logic would be the possibility that home and family expands without the retiree doing anything, in other words just by being there it may appear to take on increased importance and offer increased exchange

opportunities to him/her. Judging by the high initial involvement, satisfaction, and hours spent in this arena before retirement, it is likely that it is the former, symbolic explanation that is most accurate.

Contrary to expectations, the retirees with higher pre-retirement non-work engagement did not show more expansion; instead they showed greater stability. What is interesting is that those whose work provided higher engagement before retirement showed less stability and more increases and decreases in non-work engagement after retirement. In comparing these two groups, their behavior suggests that higher pre-retirement work engagement necessitates drastic adaptations to retirement in terms of engagement in alternative arenas. There is more likely to be a greater "shake-up" than in the life of the higher non-work pre-retiree. Retirement seems to bring more stability or continuity of engagement in these non-work arenas, or a gentle increase in engagement, to the retiree already high in non-work arenas who does not experience the sudden loss of his/her highest arena.

Those who expanded their engagement in the three non-work arenas after retirement did show the expected higher levels of satisfaction, quality of life and happiness though the difference between groups was hardly overwhelming. Perhaps one reason for this lack of a large difference between groups was the higher rate of arena stability for those who were higher in non-work arenas before retirement. Since those high in non-work arenas were expected to expand those arenas and this was expected to produce greater happiness, the stability may explain why the post-retirement scores for satisfaction, quality of life and happiness were not higher. A larger proportion of those more engaged in the work arena before their retirement experienced decreases in non-work arenas

after retirement which may well have influenced their scores for happiness etc. Another explanation lies in pre-retirement scores. With 80% of the pre-retirees already at the highest happiness level before they retired, little room is left for expansion except in the case of the remaining 20%.

Quality of life differed from happiness a great deal throughout the hypothesis testing, and no place is this more obvious than here where 80% reported the highest level of happiness, but only 33% reported the highest level of quality of life before retirement. While happiness went up slightly after retirement, quality of life did just the opposite. A subjective evaluation of the reason for these differences is that these two variables were interpreted very differently by the subjects. Clearly, the retirees did not see them as varying concomitantly, as expected, but as acting independently of each other. Questions about the quality of life often drew remarks about inflation, especially in regard to the effect of the rising cost of living on those with relatively fixed incomes and about the rising cost of gas which prevented many retirees from taking long-planned automobile or van trips. These two factors were frequently mentioned by retirees as the reason for the quality of life being lower than they would wish. Quality of life seemed to be primarily an economic issue while happiness connoted emotions or relationships. Thus one could be unhappy with disruption of travel plans and still report being happy. The economy did not influence the positive aspects of retirees' emotional and/or interpersonal lives as much as one would think probable.

A second section of results examined variables thought to be related to the observed increases in the home and family arena. Propinquity and

contact with the retirees' relatives and the effects of these on happiness and satisfaction were among the major foci of this section. The second focus was on the relationship of happiness and satisfaction, again, to individual characteristics such as age at retirement, length of retirement, education, job status, and income decline.

Litwak's (1960b) point that family relationships are often more prominent in comparison with other areas (analogous to the friends arena and the groups and clubs arena in this study) was confirmed by the increases in satisfaction in the home and family arena, hours spent in actions within it, and involvement with it. The close family ties reported by many researchers (Young and Willmott, 1957; Litwak, 1960a, 1960b; Adams, 1968; Komarovsky, 1964) were also found among this group of blue-collar retirees. There was even more companionship between siblings, especially in dual-paycheck marriages, than Adams (1968) reports in his sample of younger persons. This greater companionship supports his suggestion of increasing companionship with age. The difference in kinship ties between the two work style dyads suggests that work has a significant impact on the family as a whole. Traditional marital dyads participated more heavily in hierarchically structured kin networks while dual-paycheck dyads more often emphasized interactions within equalitarian networks. The provision of friendships within the family may also be more characteristic of blue-collar families according to Komarovsky (1964).

Even though the vast majority of retirees are physically and interactionally close to their relatives, happiness is not strongly related to intensive contact. Instead, it is the moderate level of contact that is more closely related to happiness especially in the

characteristically unequal relationships between parents and children. It is in this relationship that Adams (1968) notes a duty or obligation component that may make the closest types of contact the most demanding and hence less conducive to happiness. In fact, those couples who have an empty nest, and therefore less than the most intensive amount of parent-child contact, report more happiness than parents whose children are living at home. In contrast to the relationship between happiness and moderate contact, satisfaction with the home and family arena shows increases when the retiree has a high level of contact with parents and children (i.e., the children are actually living in the home). This difference between correlates of happiness and satisfaction re-emphasizes the distinction between these two variables. It points out a need for further research using variables like happiness, satisfaction, and involvement and even more detailed questions, open-ended as well as closed-ended, about the retiree's relationships and interactions with spouse, same- and opposite-sex siblings, children, parents, and in-laws. The relationship between retirees and their children merits special study because of the exceptionally close contact between the two groups. An unexpected 37% of the retirees have children living in their homes and the nature and extent of influence this has on the marital dyad and the retirement transition is virtually uninvestigated.

Income decline is a factor often expected to have an overwhelming impact on the retiree, but this sample appeared to have dealt with any stress associated with this decline quite successfully. Although there was a slight relationship between income decline and happiness decline, retirees' perceptions of their quality of life remained unaffected. Just as happiness is not affected in the same way as is satisfaction, it is



not affected in the same way as is quality of life either. Retirees also have a strong tendency to report themselves as happy; for this reason, it was difficult to ascertain which factors might be more closely associated with higher levels of happiness. More sensitive instruments need to be developed and used to achieve a more detailed picture of the retirees' feelings.

Those retirees who were younger when they retired were more likely to report an increase in satisfaction with the home and family arena and the friends arena, while those who were older at their retirement reported greater happiness. The length of retirement did not affect satisfaction in the home and friends arenas or happiness, but it did reveal that groups act as a cushioning factor for new retirees and as their retirement lengthened, their satisfactions associated with this arena decreased. Education also acts as a cushion such that the more highly educated retirees were less likely to experience retirement as a time of extreme satisfaction change in terms of either gains or losses.

To summarize, the expansion of the home and family arena is different for different retirees. Traditional and dual-paycheck dyads find different kinds of rewarding kinship interactions within the arena. Satisfaction increases are achieved through more intense interactions that are hierarchical in character while happiness is achieved through more moderate levels of interaction that are equalitarian in nature. Satisfaction with the home and family and the friends arenas is positively affected if retirees have retired when younger, but happiness is more often reported by those who were older at the time of their retirement. Happiness is somewhat affected by income decline though quality of life is not.

All these results point to the differences that exist among the variables of happiness, satisfaction, and quality of life. These need to be explored much more completely in future research.

There are two variables that serve as moderating factors. First, satisfaction in the groups arena helps many retirees' transition initially but declines over time as the transition progresses. Secondly, greater educational attainment protects retirees from extreme shifts in satisfaction.

The third section of results examined the traditional and dual-paycheck marital dyads. These dyads showed distinct differences in a number of areas. There was inequality in distribution of educational level and job status in the traditional marriages. Traditional women showed the pattern of "marrying up" by having less education than males. In addition, their occupation as housewife is generally considered low status in comparison to that of their husbands. In contrast, dual-paycheck women had slightly higher levels of education and job status than did their husbands.

As mentioned in the previous section, traditional husbands and wives were in closer contact with relatives and were more likely to have children living at home. Dual-paycheck husbands and wives had closer ties with siblings and were more likely to have an empty nest leaving them more time to interact with each other, an opportunity they valued highly.

Dual-paycheck men and women have higher life control scores leading to the conclusion that these couples have more equalitarian marriages in which each has some degree of competence or control in two arenas--work and home. This leads them to higher control scores because their work

style has necessitated and facilitated the development of control in more than just the one traditional arena of home and family.

Even though dual-paycheck women have multiple arenas of control while working, the stress involved in managing both arenas, especially the non-traditional work arena, may have been responsible for their low pre-retirement happiness scores which increased considerably after their retirement. These women left the most stressful and non-traditional arena, while their husbands who followed just the opposite pattern were now entering the less traditional of their two arenas of control. This explains the reversal in the happiness ranking of the dual-paycheck males and females after they retire. Traditional women who were low on happiness scores before their husband's retirement show the same low score after his retirement. This lack of happiness is attributed to the stress alluded to by Keating and Cole (1980) of perceiving the retired husband as an additional burden. Subjective material gathered from the interviews supports the observed low scores for women and suggests that their husbands' high scores are a distortion attributable to conventionality (Edmonds, 1967) or a failure to see the difficulties existing in the marital dyad (Keating and Cole, 1980).

The increase in happiness after retirement that dual-paycheck women experience is echoed by an exceptional pattern of post-retirement increases in average scores for satisfaction and involvement in all arenas. The only other group to experience an increase in any of these six arenas was traditional men who experienced an increase in only one arena and decreases in the other five arenas. Other than this exception, all groups experienced declines in all arenas. This particularly positive aspect of working for pay experienced by dual-paycheck women is

not shared by their husbands. These males are making a difficult transition from the more approved to the less approved arena as has been already pointed out. This same type of difficult transition was made long ago by dual-paycheck women when they entered the paid labor force from the home arena. Their consistent increases in satisfaction and involvement scores reflects their easier transition now, while highlighting their husbands' contrastingly more difficult one.

One area in which there is no difference is that of income decline. Both dual-paycheck and traditional couples experience similar levels of decline which makes it unlikely that income decline is related to the many differences between the two types of marital dyads that have just been described.

It is clear from these findings that the impact of paid labor on women is far from minimal. In fact, it seems to have a greater effect on women than it does on men as Jaslow (1976) has suggested. The differential response of retired men and retired women suggested by Atchley (1976) also is supported. A further differentiation is suggested, namely that dual-paycheck men differ from traditional men in their retirement patterns also.

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APPENDIX A

REVIEW OF LITERATURE

APPENDIX A  
ROLE AND EXCHANGE THEORY LITERATURE

Social anthropologist Ralph Linton in his 1936 work, The Study of Man: An Introduction, gave a somewhat new, and what proved to be far-reaching, meaning to the word "status." Linton used this term to denote a person's position in the social system of which he/she was a member. The behavior that accompanied that position was termed "role." Thus, in the structural-functional perspective, status and role paralleled structure and function (Rosow, 1976). Variations on this basic theme have appeared over time. Cottrell's classic article on age and sex roles (1942:617) takes a Skinnerian view of role behavior terming it

. . . an internally consistent series of conditional responses by one member of a social situation which represents the stimulus pattern for a similarly internally consistent series of conditioned responses of the other(s) in that situation.

While Linton and many others seem to conceive of the status, or position, preceding behavior some sociologists such as Cavan (1962) see status as a means by which the behavior of the role can occur. In other words, the position makes it possible for the individual to play out the role behavior that will win "favorable reactions of family, friends and co-workers" (1962:527). Williams (1960) uses the terms role and status in the structural-functional sense but modifies status to include an evaluation aspect. He adds the esteem or prestige attached to a position as an integral part of status. In addition, he incorporates power as the amount of influence carried by a position. Lopata (1973:3) adds an

institutional element to Williams' analysis by concluding from her research that "roles and relations are not randomly located within the person's life but often form subclusters because they are located in the same social institution." Thus, sociologists have often elaborated, typologized, and added to Linton's original definition. at the same time, a number have remained fairly close to his original emphasis on position in the social structure. Two examples of this are studies by Boyd (1969) and by Loether (1967). Loether stresses that while behavior may change, in terms of enactment, the position (or "role" as he continues to call it) remains the same. Boyd's description of four-generation families also stresses their position in the family network rather than their actual behavior. Actually, he intimates that the third and fourth generations may do little more than exist, holding their position by being but only very infrequently by doing anything. Gibbs' much more recent research on widows (1978) suggests that the majority of her sample saw themselves as occupying a status as wife that vanished with the death of their husbands.

In contrast to the various linkages between status and role that many social gerontologists have developed, Rosow argues that status and role are not "irrevocable and indissolubly bound together" (1976:458). Instead he advances a typology in which relative presence or absence of status and role vary independently producing the following four role types:

<u>Role Types</u>	<u>Status</u>	<u>Role</u>
Institutional	+	+
Tenuous	+	-
Informal	-	+
Non-Role	-	-

These types vary over the life span, institutional and tenuous types starting low, moving upward in middle and later-middle and dropping (the institutional in a much more pronounced fashion) in the later part of the life span. The tenuous shows a reverse pattern--beginning relatively high in importance, dipping in the middle and then regaining its former importance at the end of the life span. Although no research has been done to confirm or refute his central thesis of status-role independence, it is an exciting addition to the development of role theory.

The sociological concepts of status and role, originated by a social anthropologist, have proved to be of utmost importance to social gerontologists. Atchley (1972) has asserted that social roles and personality are the two most important determinants of individual behavior; therefore, to study aging is to study social roles. As he points out, status is based on attribute and age is most frequently used in this context. Many gerontologists evidently agree with him since the heretofore most popular social gerontological theories--disengagement and activity--are "steeped in functionalist role theory" (Dowd, 1980).

Status is a particularly relevant concept since a characteristic of the aging person's milieu is the death, accelerating with age, of those persons who form the interaction patterns that surround his/her position. Because age is one of the foremost attributes considered in determining position, it is not surprising that changes in age result in changes in

position such as retirement. In both these cases, the individual no longer has the network to support the position of such roles as wife, friend, and/or worker. Both disengagement and activity theory treat this structural decrease and the individual's subsequent reaction to it as their central theme (Dowd, 1980). Activity and disengagement theory differ most in their conclusion about the desirability of that decrease, often termed "role loss." While disengagement theory believes that this role loss is helpful to both society, which must plan for the orderly replacement of its members, and to the individual, who prepares for death by withdrawing from life, activity theory takes the opposite perspective. The individual suffers, according to this theory, from the loss of meaningful positions and behaviors and must replace them if he/she is to age successfully (successful aging defined as "feeling happy"). According to the previously-mentioned sociologists, since there are often other things such as esteem, prestige and self-concept attached to the status more than patterned interaction is lost. The route to successful aging in the view of activity theory is to compensate for lost status by taking on new roles or enlarging those already held. These theorists stress the detrimental effects of status losses and detail the individual's efforts to retain or recapture roles (Atchley, 1976; Cavan, 1962; Rosow, 1976).

In spite of the contributions that role theory has made to social gerontology, there are several limitations it imposes that will be briefly identified and explored. The first of these limitations is a confusion that has intensified over time between status or the position held; role, the activity intrinsically tied to and generated from the position; and general activity. These three ideas have frequently become

merged in thinking and substituted, one for the other, in theorizing. Linton stated that status and role were inseparable; he did not, however, state that they were the same thing, as they have since been treated. Thus, losing a position does not necessitate losing behavior; it simply makes that behavior inappropriate if performed. Perhaps, gerontologists should consider the inappropriateness of behavior as the focus of analysis and look for other positions (new or already occupied) within which the same behavior might be considered appropriate. The third area frequently confused and/or combined with status-role is behavior that is not an intrinsic outgrowth of that particular position. Cottrell (1942) exemplifies this problem in his delineation of cultural roles, "a model system of responses which constitutes the culturally expected behavior" and unique roles, "the particular system of responses with which a specific individual operates." According to his definition and example, it would seem that a man is interacting in the role of husband, either the cultural or the unique role, whenever he interacts with his wife. There seems to be no distinction between the behavior that results from occupying a position and the behavior that occurs while occupying a position. Later studies have also shown this merging, notably Boyd (1969), Bengtson (1970), and Atchley (1976). Boyd's (1969) study of four-generation families leaves no doubt that there are positions in the family structure, but the presence of role behavior as opposed to general behavior or personality characteristics is problematic. Things such as "feelings of filial duty" or being "the inspiration for periodic family celebrations" is more descriptive of the symbol system surrounding the position than of role behavior that is a direct outgrowth from it. It also seems to be easy to conceptually confuse status as a position in the

social structure with its pre-Linton meaning of "relative superiority or inferiority" (Zelditch, 1968 ). This is done by Strauss et al. (1976) in looking at status loss in retirement. The authors interchange status, self-respect, social worth, and prestige in discussing whether individuals perceived status loss after their retirement. It is difficult to tell in writing such as this if status is used to mean self-esteem, and role loss is used in Linton's sense of status loss, or if some other definitions of these terms are being employed.

A second problem in role theory is a result of its lack of a clear set of criteria for determining the discovery of status and/or role. Sarbin and Allen (1968) discuss this problem of ascertaining roles and suggest "noting individual's behaviors, particularly with reference to the occupants of complementary positions"; then "the names applied to the roles that become differentiated will flow from the vocabulary used by the observer." This would appear to reverse Linton's conceptualization of role as the dynamic aspect of a status by fixing on some grouping of behavior that appears organized to the observer and considering it a role. In gerontology, Robertson's (1977) work suggests this method in her discussion of "styles" of enactment of the grandmother role. Anything that grandmothers actually did when interacting with grandchildren was all seen as part of the grandmother role. This grouping of behavior into this particular role occurred because there was a grandmother around which to organize the behavior. Behavior became part of the role not because of its intrinsic relationship to the status from which it emerged but because it was done by a person who had been labeled a grandmother. As a matter of fact, this whole of the observed behavior for the 125 grandmothers that were interviewed was so diverse

that it had to be grouped into four types of grandparenting. Such diverse behavior might suggest that the individuals' personality characteristics were weighted more heavily than might have been intended in the determination of role behavior. Boyd's (1969) formulation of the roles emerging in the four generation family has much the same problem. He groups all behavior done by a person vis-a-vis the incumbent complementary role and considers it role behavior. It is impossible in this type of formulation to determine whether "giver of gifts" is something inherent in the position of grandparent, is a result of the type of interaction with grandchildren, or is simply a personality trait of a given percentage of the sample. In looking at family roles, this practice of grouping behavior and considering it thereby to be a role has produced the unlikely family roles of mental hygiene, giving affection and companionship (Nye, 1974). These "emerging" roles do not seem to be treated as behaviors that are to be added to the status of husband or wife but are referred to as though they could stand alone. One wonders how they relate to the traditional roles of husband, wife, son, daughter, etc.

A third difficulty encountered in the application of role theory, also resulting from the lack of clear criteria regarding what is and is not status-role, is the tendency of some sociologists and social gerontologists to "mix and match" a variety of ideas and call them roles. Phillips (1957) writes about the four role changes he considers and talks about them as

1. changes due to the death of one's spouse
2. changes due to retirement
3. a "yes" answer to the question, "Do you think people treat



you differently because you are older?"

4. whether or not the individual was 70 or older (1957:215).

These are clearly not roles or statuses in any comparable sense. While numbers one and two refer to the loss of positions among an interaction pattern, three and four do not refer to behavior or position. How a persons thinks others treat him or her may be indicative of status related interaction, but it is neither status nor role in and of itself. The same applies to one's age. A given chronological age may in fact be the attribute us,ed to assign status but the possession of a particular age is not the possession of status or role. Atchley (1976) takes a similar approach in listing five role changes though he does not mention the position or positions that they are supposedly attached to. His role changes are:

1. Retirement
2. Widowhood
3. Dependency
4. Disability and Sickness
5. Institutional Resident

The first two changes are clearly connected with positions and their loss. Dependency and disability and sickness are clearly behaviors, or perhaps conditions, but whether these behaviors are linked to a position or status is problematic. The fifth role, institutional resident, may be a legitimate articulation of an emerging position in the social structure, the result of increasing longevity. It suffers from our lack of criteria to determine whether it is or is not a status. Sarbin and Allen (1968) point out that this kind of situation deals with self-role congruence. These situations are ones in which the qualities of self and things such as traits, values and beliefs overlap with the requirements

of the role. This is true of all the status-role criteria problems because they basically revolve around the difficulty of separating unrelated behavior from both idiosyncratic enactment and actual role behavior. This difficulty contributes differentially to the three problems inherent in the utilization of role theory that has just been presented.

Although some sociologists have used role theory quite rigorously and successfully in illuminating the aging process (Blau, 1973; Rosow, 1976) the previously mentioned difficulties remain. One of the foremost difficulties in utilizing role theory in social gerontology is that in some ways it is very ill-fitted to the changes that accompany aging. It revolves around the concepts of status and role. If role is behavior resulting from status, then a lack of behavior is difficult to fit in the role theory framework. As Rosow points out "[t]he conception of role as activity does not accommodate the notion of role as inactivity" (1976:473). Much of what happens as individuals reach old age is that statuses and roles are no longer occupied or enacted and replacement, which is characteristic of some types of role change, is unlikely to take place. The idea that aging is characterized by inactivity is at odds with the underlying premise of the necessity, even inevitability, of role existence often found in the writings of role theorists.

Role theory provides guidance to a more productive theory, however. If having a status is holding a position that is a position by virtue of its place in an interaction network with others, then the process of that interaction can be understood as the process of exchange. A status, by virtue of its being a position in the social structure, is part of an interaction network and as such offers constant opportunities to initiate

exchanges or to return other's exchange initiations. Therefore, since the status-role level proved awkward and confusing, it was decided to utilize exchange theory which deals with the same phenomena but at a level that allows gains and losses to be more clearly, easily, and accurately conceptualized. What exchange theory does is view status and role as the means to achieve exchanges. The position puts the individual in an interactive milieu and at the same time furnishes resources that make him/her an attractive exchange partner. Role behaviors immerse the individual in interactions and as Dowd explains:

As social interaction involves individuals, it is individuals who constitute the major source of both our rewards and our costs. While rewards certainly include the resources of wealth, property or other material things, the means by which most rewards are obtained is through interaction with other people.  
(Dowd, 1980:48)

Thus exchange theory moves analysis to a more basic level in which one of the components of status-role can be examined. A more accurate picture can be obtained of age related interactive changes here than at the more abstract level of role theory.

There have been several different approaches to exchange theory taken by different theorists. Homans is generally given the "father of exchange theory" title for Social Behavior: Its Elementary Forms (1961). Homans' analysis is of behavior that is elementary, "behavior that will appear as if of its own accord among men whether or not they have consciously tried to organize it" (1961:3). Homans' work is built from the most basic human behaviors, using the behaviorist approach and principles, to the level of group process. The concern is with how people act as opposed to norms that are held concerning various behaviors. He calls this "subinstitutional" behavior, noting at the same

time that there can be no clear and constant line drawn between behaviors which can then allow us to label them elementary or not (1961:2).

Homans attempts to make this subinstitutional behavior quantifiable by introducing the terms "activity," "sentiment," and "interaction". "Activity" is simply behavior, "all the observably different kinds of things people do" (1961:33). "Sentiment" is a special class of activity that involves the verbal and non-verbal signs that the group in question agrees symbolize the attitudes and feelings that one person may have toward another. When a person emits an activity of any sort, including sentiment, toward another and is responded to with an activity of any sort, "interaction," the third term, has occurred. Two variables are used to measure this process: quantity and value. The quantity of activity refers to the number of units of activity emitted by a person within some sort of noted time period. Value of activity is the degree of either reinforcement or punishment that a person receives in response to activity. These attempts at quantification are important but unfortunately exist in a theoretical framework without the benefit of wide empirical usage. This probably results from the fact that determining a discrete unit of activity or sentiment or a means of measuring degree of reinforcement or punishment has largely eluded sociologists.

Homans' propositions basically state that rewarding a behavior is likely to result in the reoccurrence in similar situations of the rewarded behavior and this frequency of reoccurrence bears a positive relationship to the frequency with which the behavior is rewarded and the value of the reward to the behavior. Limitations are proposed in that as the

frequency of reward increases, the value of that reward declines; and, concurrently, other rewards are forgone to pursue present ones, diminishing present rewards by their comparison to the costs of rewards not pursued.

In contrast to Homans' emphasis on an operant conditioning approach to exchange, Blau in Exchange and Power in Social Life (1964) contends that a preoccupation with psychological principles can blind the sociologist to the emergent aspects of social exchange (Emerson, 1976). Instead Blau utilizes an economic framework from which to develop a theory of exchange. This framework has been criticized, undeservedly, by those who have mistakenly attributed an overemphasis on rationality to it. Blau answers these critics effectively by pointing out that social exchange, in contrast to economic exchange, is intrinsically ambiguous. The costs and rewards are not clearly specified in advance nor can they be "since any attempt to specify it in advance destroys the social meaning of the transaction by transforming it into a merely economic one" (1964:454). Singleman (1972) also successfully outlines the close and productive interrelationship between exchange theory's dynamics and symbolic interactionism's ability to explain the nature of what we define as "reward" and "cost." He integrates the subjective, symbolic aspects of Blau, Thibaut and Kelly, and Homans showing how all these exchange theorists have, to a greater or lesser degree, used symbolic interaction concepts to explain that behaviors are "rewards" only in so far as the interactants assign that meaning to them (Singleman, 1972:417).

Blau (1964), while dealing with the micro level of exchanges as does Homans (1974), also extends his analysis to the macro level examining

organizational exchange. This exchange is much broader and more complex and while it can deal in direct face to face interaction it focuses more on the larger, more indirect exchanges. Blau both expands and sets limitations on the applicability of exchange. Although "social exchange is ubiquitous," Blau limits it to exclude "behavior under extreme coercion, conformity to internalized norms, and uncontrolled impulse" (Warshay, 1975: 40). Blau emphasizes the voluntary nature of exchange oriented interaction as well as the expectations, based on past experience, of the interactants which serve to promote exchange because of anticipated rewards.

Blau (1968), as well as Emerson (1974), explores the power dimension of exchange, which he terms a paradox since exchange "serves not only to establish bonds of friendship between peers but also to create status differences between men" (1968:455). What a person has and can therefore give away establishes his/her status as a function of those resources. Since the exchange relationship is a gradually escalating one (Blau, 1964) its continuance depends on each person's ability to absorb increased costs in order to provide the other with rewards. This allows the establishment of status since the individual with greater resources can "out spend" thus establish or demonstrate superiority over the other individual either accidentally or intentionally. To the extent that one individual needs the resource that the other can provide, cannot obtain it from an alternative source, somehow do without it, or obtain it by force, the individual is dependent and the one upon whom he/she is dependent is said to have power (Blau, 1964). At the macro level, this power, if approved by the collectivity because it is perceived as being exercised fairly, becomes a secondary exchange of fairness for approval

(Blau, 1968). Although Blau recognizes the constraints imposed on interaction by the social structure, he is quick to point out that structures can also support persons and can be manipulated to increase their monopoly over precious resources (Blau, 1964).

Emerson (1962) initially introduced the concept of power to the exchange perspective enriching exchange theory and enabling it to more fully explain an aspect of social life that is seldom given theoretical attention proportionally to its effect on social interaction. In contrast to Blau, Emerson's development of power (1972 and 1974, most notably) takes a somewhat similar approach to that of Homans' reinforcement or operant format. Emerson utilizes the operant terminology of discriminative stimulus, operant stimulus and reinforcing stimulus (S<sub>I</sub>, S<sub>O</sub>, and R) to critique and draw out the strengths of Homans' original formulation. In this discussion, he deals with issues of rationality, tautology and prediction. He, along with Blau, implies an acceptance of the necessity of the symbolic interactionist understanding of exchange in resolving the rationality criticism frequently leveled against Homans by suggesting that the issue is "not the prior calculation of the giver - it is the unfolding future of the relation" (1974:341). Tautology is countered by the suggestion of the necessity of focusing on the fact that response frequency and reward (reinforcement) do not have independent definitions and do not form a testable proposition, rather the proposition is true by definition and, therefore, needs to be employed as an assumption. All these criticisms can be resolved, asserts Emerson, if we take the entire exchange relation, rather than its component parts, as the basic unit of analysis.

Emerson (1974) cites the work of Cook (1975) and especially Meeker

(1971) for the concept of exchange rules governing decisions on the distribution of rewards in the exchange relation. The exchange ratio  $x/y$  is determined, and varies, according to rules such as competition, altruism, reciprocity and rationality to name a few (Meeker, 1971), again incorporating symbolic interaction concepts into the exchange theory "frame of reference." Accordingly, these rules that lead to the establishment of the exchange ratio develop over a series of transactions (allowing the implication of negotiation or bargaining) and give rise to the possibility of systematic inequality or dependence on a situation or person for a reward (Dasj). Power is the reverse side of dependency such that  $Pab=Oba$  (1972).

In the field of social gerontology Dowd (1975) points out that this power relationship exists between the elderly and society. In exchange

. . . it is often the case that one of the participants in the exchange values the rewards gained in the relationship more than the other. It is in these situations that the variable of power enters the analysis. (1975: 587)

Age is an exportable status characteristic that "accompanies the person and is used to evaluate the legitimacy of his or her claim for a certain level of reward" (1980:597). Dowd takes a symbolic interactionist perspective in pointing out Berger and Fisek's (1970) important insight that "the meaning and value attributed to a status characteristic are rarely immanent in the characteristic itself but, instead, are defined in the give-and-take of social interaction" (1980:597). Dowd further argues that status generalization weakens the elderly's ability to bargain. Their decreasing access to resources such as esteem, respect and money decline with age implying a loss of power that is then generalized to all



the individual's resources.

Dowd (1975) recognizes, as do Blau and Emerson, the extended temporal nature of the exchange relationship. This operates to the disadvantage of the dependent person in the power relationship. Age is frequently a devalued characteristic that can generalize to the other bargaining resources leading to a loss of power. In this situation,

The danger for the less powerful partner is that, once established, this unbalanced exchange rate becomes institutionalized and thereby provides a normative basis for future unbalanced exchanges. (Dowd, 1975:589)

In contrast to role theory which considers loss of position as the cause of decreased interaction exchange theory suggests that

. . . decreased social interaction is the eventual result of a series of exchange relationships in which the relative power of the aged vis-a-vis their social environment is gradually diminished until all that remains of their power resources is the humble capacity to comply. (Dowd, 1975:587)

This is a promising perspective worthy of exploration.

## **APPENDIX B**

### **SUBJECT POOL SELECTION**

**Table 1. Decrement of Subject Pool from Original to Final Sample**

**Table 2. Reasons for Ineligibility for Subject Pool from Screening Interviews**

## APPENDIX B

## DECREMENT OF SUBJECT POOL FROM ORIGINAL TO FINAL SAMPLE

---

Original Sample Size: 175		
<u>Loss of Subjects</u>		<u>Remaining</u>
Number not completing phone interview	32	143
Number not qualifying after screening	86	57
Number not willing to do in-person interview	14	43
Number refusing interview when re-contacted to set up appointment	12	31
Number initially agreeing but subsequently cancelling	2	29
Unaccounted for Loss	2	
Final Sample Size: 27		

## APPENDIX B

REASONS FOR INELIGIBILITY FOR SUBJECT POOL FROM SCREENING INTERVIEWSThose Ineligible for Single Reason:

Health	13
Age	14
Individual's Retirement Status	1
Spouse's Retirement Status	14
Marital Status	18
Marital Length	2

Those Ineligible for Two Reasons:

Age and Marital Length	1
Age and Health	8
Age and Spouse's Retirement Status	8
Age and Marital Status	2
Health and Spouse's Retirement Status	1
Health and Marital Status	1
Retirement and Family Configuration	1

Those Ineligible for Three Reasons:

Health, Spouse's Retirement Status and Age	1
Health, Spouse's Retirement Status and Marital Length	1

<u>Total Number of Ineligible Retirees:</u>	86
---	----

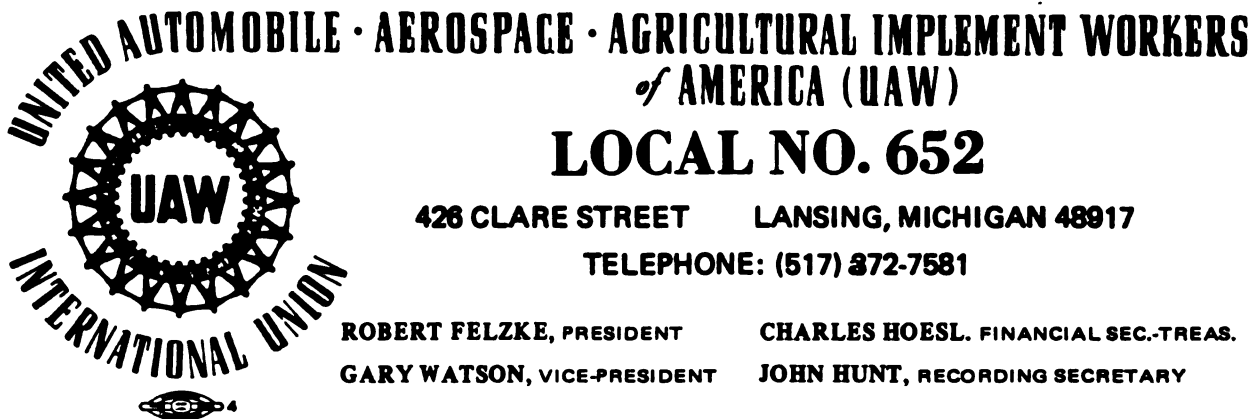
**APPENDIX C**

**INTRODUCTORY MATERIAL**

**Letter of Introduction from UAW Local 652**

**Letter of Introduction from the Michigan State University Department of  
Sociology**

**Interview Subject Consent Form**



426 CLARE STREET LANSING, MICHIGAN 48917

TELEPHONE: (517) 372-7581

ROBERT FELZKE, PRESIDENT

CHARLES HOESL, FINANCIAL SEC.-TREAS.

GARY WATSON, VICE-PRESIDENT

JOHN HUNT, RECORDING SECRETARY

October 15, 1979

Dear Retiree:

This letter is to introduce you to Georgeanna Tryban, a graduate student at Michigan State University. She is doing a study of retired members of UAW Local 652 in order to get a PhD degree from Michigan State. Her project has the approval of the UAW and my approval and backing. I urge you to cooperate to the fullest in helping her do this study. If you have any questions about Georgeanna, or her study, please feel free to call me or John Hunt at 372-7581.

Sincerely & Fraternally,

Robert H. Felzke, President  
Local 652, UAW

RHF:pc  
meg-opeiu42afl-cio

## MICHIGAN STATE UNIVERSITY

DEPARTMENT OF SOCIOLOGY

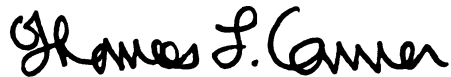
EAST LANSING • MICHIGAN • 48824

December 6, 1979

To Whom It May Concern

This is to introduce Georgeanna M. Tryban who is conducting a study of retired UAW members as a part of her graduate training at Michigan State University. This is a legitimate research study being done with the knowledge and approval of Michigan State University and United Auto Workers Local 652. As Ms. Tryban's dissertation advisor I am personally responsible for supervising her work. If you have any questions at all about Ms. Tryban's project I will be happy to discuss it with you by telephone or in person. I can be reached at the Department of Sociology, Michigan State University, at (517) 355-6634 between the hours of 9 a.m. and 4 p.m. or in the evening I can be reached at home at (517) 351-4065.

Sincerely yours,



Thomas L. Conner  
Associate Chairperson and  
Director of Graduate Studies

TLC/jef

## MICHIGAN STATE UNIVERSITY

DEPARTMENT OF SOCIOLOGY

EAST LANSING • MICHIGAN • 48824

1. I consent to take part in a survey of attitudes toward retirement conducted by Georgeanna M. Tryban, Department of Sociology, Michigan State University.
2. The study has been explained to me and I understand the explanation and what my participation will involve. I understand that, if I like, I can receive further explanation of the study after my participation is completed.
3. I understand that I am free to discontinue my participation in the study at any time.
4. I understand that my answers will be treated in strict confidence and that I will remain anonymous. Within these restrictions, results of the study will be made available to me at my request.
5. I understand that my participation in the study does not guarantee any benefit to me.

Signed \_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_



## APPENDIX D

### INTERVIEW MATERIAL

Telephone Interview Schedule

In-Person Interview Schedule for Wage Earners

In-Person Interview Schedule for Homemakers

Figure 1. 13-Item Satisfaction Scale

Figure 2. Pre-Retirement and Post-Retirement Scales for Satisfaction and Involvement in Three or Four Arenas

Figure 3. Pre-Retirement and Post-Retirement Scales for Estimated Hours Spent in Three or Four Arenas

## TELEPHONE INTERVIEW

Name of UAW Retiree: \_\_\_\_\_

Hello, is this \_\_\_\_\_?

YES

NO

→ Could I speak to \_\_\_\_\_ please?

YES

NO

→ This is Georgeanna Tryban. The UAW is helping ne do a study and I'd like to talk to \_\_\_\_\_ about it. Could I call back at some later time and speak to him/her?

YES--What time would be a good time to call again?

NO--Okay, thank you, goodby.

→ Hello, \_\_\_\_\_

→ This is Georgeanna Tryban from Michigan State University. You may have heard me speak at the July 17 Retiree Pot Luck or seen my name in Mabel Culpepper's or Bob Felzke's columns in the Lansing Labor News. The UAW is helping me do a study of its members who are retired. Your name was one of those picked at random from a list of retired members of Local 652. I'd like to ask you nine brief questions about you and your feelings about retirement, okay?

- |   |        |     |
|---|--------|-----|
| 1. Do you feel that retirement is something you are finding generally enjoyable or not?             | 1. YES | NO  |
| 2. Are you currently married?   | 2. YES | NO  |
| IF "NO": Are you older that 59?   | yes    | no  |
| Are you retired now?  | yes    | no  |
| Have you worked at least 5 yrs since you were 45?   | yes    | no  |
| Do you have any physical or health prblms that make day-to-day routines difficult?                  | yes    | no  |
| 3. Do you feel that your husband/wife is generally enjoying retirement or not?                      | 3. YES | NO  |
| 4. Are either you or your husband/wife older than 59?   | 4. YES | NO  |
| 5. How many years have you been married to each other?  | 5. >10 | <10 |
| 6. Are both you and your husband/wife retired now?  | 6. YES | NO  |
| PROBE: How many hours a week do you (they) work?  |        |     |
| Did you (they) retire from a job before taking this?  |        |     |
| 7. Have you worked for at least 5 years since you were 45?  | 7. YES | NO  |
| 8. Has your H/W worked for at least 5 yrs. since they were 45?                                      | 8. YES | NO  |
| 9. Do you or your H/W have any physical or health problems that make day-to-day routines difficult? | 9. YES | NO  |

The following instructions will be given to each subject (in as conversational a manner as possible):

I'd like to interview you to find out some background information about you. Then I'd like to ask your opinions and feelings about some parts of your life both now and before you retired. I'll be asking about you, your family, your work, friends -- things like that. There are several different kinds of questions. Some can be answered in just a word or two, some will need longer explanations, and for some I'll just hand you a card with possible answers on it and ask you to tell me the letter beside your answer.

If I ask a question that confuses you -- maybe you're not sure what I mean by it -- be sure to stop me and let me know and I'll re-ask it in a different way. Please try to be as frank as possible with me and remember that anything you say to me will be completely confidential.

Couple number \_\_\_\_\_

Sex of respondent M F

First I'd like to ask you a few things about yourself and your family.

- |   |          |
|---|----------|
| 1. How old are you?<br>(Probe: What year were you born in?)                   | 1. _____ |
| 2. How long have you and your husband/wife been married?<br>(How many years?) | 2. _____ |

(Hand Card #1)

- |  |  |
|--|--|
| 3. What is the highest level of education you've had according to the categories on this card?<br>All you need to do is tell me the LETTER of the category.  | 3. A<br>B<br>C<br>D<br>E<br>F                      |
| A. College graduate<br>B. Attended college; business or technical school after high school<br>C. High school graduate<br>D. Attended high school<br>E. Elementary school graduate<br>F. Attended elementary school |  |
| 4. How many children do you have?  | 4. _____   |
| 5. When was the last time that one of them was living with you?  | 5. How long ago _____ Mos.<br>What year _____ Yrs. |

- (c 2) 6. Do any of your children live  
 A. In this neighborhood  
 B. In the Lansing area  
 C. Within 50 miles  
 D. From 50 to 100 miles away  
 E. More than 100 miles away
- (c 3) 7. On the average how often have you seen one or another of your children within the past year?  
 A. Almost everyday  
 B. More than once a week  
 C. About once a week  
 D. More than once a month  
 E. About once a month  
 F. Several times yearly  
 G. About once a year  
 H. I didn't see them at all last year
8. How many living brothers and sisters do you have?
- (c 2) 9. Do any of them live  
 A. In this neighborhood  
 B. In Lansing  
 C. Within 50 miles  
 D. From 50 to 100 miles away  
 E. More than 100 miles away
- (c 3) 10. On the average how often have you seen one or another of your brothers or sisters within the past year?  
 A. Almost everyday  
 B. More than once a week  
 C. About once a week  
 D. More than once a month  
 E. About once a month  
 F. Several times yearly  
 G. About once a year  
 H. I didn't see them at all last year
11. Are either your parents or in-laws living?  
 If NO, skip to question 14.  
 If YES, continue with questions 12 and 13.
- (c 2) 12. Do they live  
 A. In this neighborhood  
 B. In Lansing  
 C. Within 50 miles  
 D. From 50 to 100 miles away  
 E. More than 100 miles away

(C 3) 13. On the average how often have you seen (either of) your parent(s) within the past year?

- A. Almost every day
- B. More than once a week
- C. About once a week
- D. More than once a month
- E. About once a month
- F. Several times yearly
- G. About once a year
- H. I didn't see them at all last year

13. A  
B  
C  
D  
E  
F  
G  
H

(C 4) 14. I'd like to get just a general idea of your household income before you retired (Hand person card). Can you tell me which LETTER on this card goes with the category of you and your husband's/ wife's total yearly income in the year before you (he) retired?

- A. Under \$3,000
- B. \$3,000 to \$4,999
- C. \$5,000 to \$9,999
- D. \$10,000 to \$14,999
- E. \$15,000 to \$19,999
- F. \$20,000 to \$24,999
- G. \$25,000 to \$29,999
- H. \$30,000 to \$39,999
- I. \$40,000 and over

14. A  
B  
C  
D  
E  
F  
G  
H  
I

15. Now, using those categories could you tell me which LETTER goes with the total yearly income of your household this past year?

15. A  
B  
C  
D  
E  
F  
G  
H  
I

Now I'd like to ask some questions about your work. I'd like to know about the place or places you've worked since you were fifty. Are you working at any sort of job now? (If YES ask:

(If NO, proceed to 23)

W 1. What is the title of the job?

W 1. \_\_\_\_\_

W 2. Who is your employer?

W 2. \_\_\_\_\_

W 3. What things do you do as part of your job?

W 3. \_\_\_\_\_

W 4. How many days a week do you usually work?

W 4. \_\_\_\_\_

W 5. How many hours a day do you usually work?

W 5. \_\_\_\_\_

W 6. Could you work for more or fewer hours if you wanted to?

W 6. \_\_\_\_\_

(Probe: Why are they working this particular number of hours?)

W 7. Have you had any other jobs since you retired?

W 7. \_\_\_\_\_

If YES, ask question 16-21 again

If NO, proceed to 23.

W 8. What was your age when you retired?

W 8. \_\_\_\_\_

W 9. What year was that?

W 9. \_\_\_\_\_

W10. So you've been retired \_\_\_\_\_ years?

W10. \_\_\_\_\_

(make calculation and months?  
fill in blank verbally)

Mos.  
Yrs.

OK then, let's start with your last job -- the one you had right before you retired ...

W11. What was the title of the job?

W11. \_\_\_\_\_

W12. Who were you employed by?

W12. \_\_\_\_\_

W13. What did you do in that job?

W13. \_\_\_\_\_

W14. How many days a week did you usually work?

W14. \_\_\_\_\_

W15. How many hours a day did you usually work?

W15. \_\_\_\_\_

W16. Could you have worked more hours or fewer hours if you wanted to?

W16. \_\_\_\_\_

(Probe: if they could have worked more or less, why did they chose this particular number of hours?)

W17. Did you work anywhere else before that one since you've been 50?

W17. YES \_\_\_ NO \_\_\_

(if YES repeat questions 26-32 until answer to #32 is NO)

Now we're moving on to some questions about your feelings and views on retirement. I'll be handing you a series of cards with numbers and letters printed next to possible answers. All you need to do is tell me the number or letter next to the answer you want to give and I'll write that number or letter down.

(c5)

16. This card has numbers that correspond to feelings you might have about your life. Please tell me the number that corresponds most closely to the way you've been feeling lately. You can pick any number on the card -- even if it's one that's between one of the sentences.
16. 1  
2  
3  
4  
5  
6

1. I control most all that happens in my life.
- 2.
3. I control a lot of things that happen in my life.
- 4.
5. There are a lot of things that happen that I'm NOT able to control.
- 6.
7. I control almost none of what happens in my life.

(c6)

17. While you were working -- just before you retired (your husband's retirement) -- would you have said then that your quality of life was:
17. A  
B  
C  
D

- A. very good
- B. good
- C. poor
- D. very poor

18. Thinking back to right around the time you (your husband) retired, would you have said then that your quality of life was:
18. A  
B  
C  
D

- A. very good
- B. good
- C. poor
- D. very poor

19. Now that you're (your husband is) retired would you say your quality of life is:
19. A  
B  
C  
D

- A. very good
- B. good
- C. poor
- D. very poor

(c7)

20. Now I want to ask you the same kind of questions about your feelings of happiness. The last couple of years before you (your husband) retired would you say you were:
20. A  
B  
C

- A. Generally happy
- B. Not really happy or unhappy
- C. Generally unhappy

- |  |                 |
|--|-----------------|
| 21. Going back to soon after you (your husband) re-<br>tired, would you say you were:              | 21. A<br>B<br>C |
| A. Generally happy<br>B. Not really happy or unhappy<br>C. Generally unhappy                       |                 |
| 22. Lately, how happy would you say you are?   | 22. A<br>B<br>C |
| A. Generally happy<br>B. Not really happy or unhappy<br>C. Generally unhappy                       |                 |
| 23. Of these three different times in your life,<br>which would you say was the happiest?          | 23. A<br>B<br>C |
| A. When you were (your husband was) working<br>B. Around the time you (he) retired<br>C. Right now |                 |
| 24. Of these three times, which would you say was<br>the <u>un</u> happiest?                       | 24. A<br>B<br>C |
| A. When you were (your husband was) working<br>B. Around the time you (he) retired<br>C. Right now |                 |

Next I have some questions about more specific areas of your life that you may or may not be satisfied with. I'm going to give you this sheet of paper with some questions on it and I'd like you to circle the answer on the right that best describes how satisfied you feel about these different things. You'll notice that some areas are very different from others and you may not feel as satisfied with some of them as you do about others. Just try to mark the answer that's best for each individual question.



I want to use this chart to measure the amount of satisfaction you found in various areas of your life before your retirement. You'll see that I've written down work, home and family, clubs and groups, and friends. Here work means the satisfaction you got from doing your job.

Home and family, means the satisfaction you got from your children, husband/wife and work you did in and around the house.

Clubs and groups, this means the satisfaction you got from being a member of clubs or groups like a church group or a bowling league, and

Friends means the satisfaction you got from friendships with people you knew at work, in clubs or around your neighborhood.

On this side of the chart (point to the left side) are numbers that represent some possible amounts of satisfaction. A person might say ONE if their job had almost never given them any kinds of satisfactions that most other people get out of their jobs.

A person might say TEN if he/she felt that his/her job had been an exceptionally satisfying one -- giving them more satisfactions than anyone could ever hope for in a job.

What I would like you to do is put an X in the circle across from the number that shows the amount of satisfaction that you got from each of these four areas of your life before your retirement.

Next I'd like you to do the same thing on this same chart (hand them new chart) except this time I'd like you to show the amount of satisfaction you get from these areas now that you're a retiree.

This next set of charts is like the first two -- it uses the same four areas of life and the same numbers, the difference is that in this chart I want to ask you about your involvement in these areas.

You probably know some people who are more involved in their work than in anything else in their lives -- they live, eat, breath their work, they always seem to be talking about it and you'd think that it must be constantly on their minds. Some people are just as involved but in a different area -- with their church or club, with their friends or with their home and family. These are the kind of people who might mark a TEN in one of these areas (point to 4 areas on chart).

On the other hand, you probably know some people who are so uninvolved in something like their job that they seem like they pay no attention at all to it and you wonder how they manage to get any work done when their mind is always off somewhere else and they don't seem to be one bit interested in the quality of the work they're doing. These people might say ONE.

I'd like you to put an X in the circle across from the number that shows the amount of involvement you felt in each of these areas of your life before your retirement. Next I'd like you to do the same thing on this same chart (hand them new chart) except this time I'd like you to show the amount of involvement you feel you have in each of these areas now that you're a retiree.

These last two charts are different. They ask about the amount of time you spent and spend doing things in each of these four areas. Of course, the amount of time you spend doing something is not always the same thing as how involved you are with that activity or how much satisfaction you get from it. It's possible to spend a lot of time doing something you're not really involved in, or get very little satisfaction from. It's also possible to be very involved in something or get a lot of satisfaction from it, but spend very little time actually doing that particular thing. The amount of time you spend doing something might be the same as your involvement in it -- or the satisfaction you get from it -- but that's not always going to be true.

Hand card...

So, I'd like you to try to estimate the average number of hours each week that you spent doing things in these four areas of life before you retired. (Hand card). Now I'd like you to do the same thing except this time estimate the average number of hours each week that you spend doing things in these areas now that you've retired.

W18. When was it that you retired?

W18. \_\_\_\_\_

Mo. Yr.

Then you've been retired for \_\_\_\_\_  
(give approx. time span)

I'd like to ask you some questions that sort of compare the years you've worked with these last \_\_\_\_\_ months/years you've been retired.

W19. Some people say that it seems to them like their life changed a lot after retirement -- but some people don't think there are many changes at all... Does it seem to you like your life has changed very much since you retired?

If YES -- What are some of the things you've noticed that have changed?

(Probe: What other things have you noticed that have changed?)

If NO

W20. Money is something some retirees mention as changing. Has your income been something you've really noticed a change in?

(Probe: What kinds of changes have there been?

Has that made any difference in your everyday life?)

W21. Time

Of course you don't have to spend the hours at your job that you did before you retired. I'd like to ask some questions about how your time was and is divided up.

(Probe: How many days a week did you usually work? How many hours a day did you usually work? Could you have worked more hours or fewer hours if you'd wanted to?

Now before you retired you said that you worked about \_\_\_\_\_ hours a day on the average? When you were done work you had some time that was unstructured -- you probably had some things you were supposed to do -- like maybe mowing the law, and there may also have been free time when you did just anything you felt like doing. A lot of people can divide their day up in this way -- work, duties and leisure or free time. What I'd like to ask about is the way you divided your day up when you were working. Was it like that or is there some other way that describes it better?

Did you have a lot of obligations that you spent quite a bit of that non-working time at?

Can you give me an idea of what some of them were?

Did you have a lot of leisure time -- when you could just do whatever you wanted to?

What kinds of things did you used to do -- typically -- when you had leisure time?

Did it ever seem to you like you had time on your hands? Extra time with nothing at all to do in it?

W22. Looking at these three types of time now that you're retired, how would you say they stack up?

Does it seem to you like you have more leisure time?

Does it seem like you have more time when you can do the duties or jobs you have to do?

What about feelings of extra time -- time on your hands -- do you feel like there's more of this since you retired?

Do you ever feel like you have to make an effort to find something to do with yourself? or do you seem just as busy as before you were retired (even though you might have actually been doing different things)?

Are there any activities that you spend more time doing now than before you retired? What kinds of things are they?

Are there things you do now that you didn't do, or didn't do very often, before you retired? (Probe for the dynamics of the increase).

Are there any things that you would like to try but feel you can't, or haven't yet for some reason? (Probe to ascertain why they haven't been attempted.

- W23. Do you think -- looking back -- that retirement has been a lot like what you thought it would be -- or has it been a lot different?

(Probe: What had you been expecting it to be like? But it hasn't been like that? How?)

- W24. It seems like all jobs have their good points and their bad points and after you've worked for awhile you figure out what those kinds of things are. What would you say were some of the good points and bad points of working?

Looking back over all the years you've worked and the good and bad points you've mentioned, how would you say they all add up?

(Probe: Does one outweigh the other? By very much? Do they balance equally?)

- W25. Do you think there are also good points and bad points to being retired? What are they? Does one outweigh the other? By very much? Do they balance equally?

- W26. When you compare the two would you say that there are more good points in working or in being retired? How would you compare the bad points of being a worker or being a retiree?

- W27. I guess we all think about retirement at sometime or other -- maybe even fairly soon after we start working. But I was wondering if there was some point in your life when you started thinking about retiring differently -- not just as something generally in your future, but when it became really real to you?

Was this related in any way to your making some plans about retirement? What kinds of plans did you make? (Explore to see if they only did financial planning or if they did other kinds and what the sequence may have been, i.e., did one stimulate the other?)

- W28. What kinds of things do you think of retirees as doing?  
(Probe: Are there things that people think they should or shouldn't do because they're retired? What kinds of things?)

- W29. Do your children ever seem to think that there are things you should or shouldn't do because you're a retiree?

(Probe: How did they bring the subject up? Can you remember the conversation? What did they say?)

- W30. Do any other relatives -- like brothers or sisters -- ever seem to think that there are things you should or shouldn't do because you're a retiree?

(Probe: How did they bring the subject up? Can you remember the conversation? What did they say?)

- W31. Do any of your friends ever say anything about what retirees do? or what you should or shouldn't do now that you're retired?

(Probe: What kinds of things can you remember being said?)

Do friends of yours who are retired talk about being a retiree any differently than friends (or relatives) that are still working?

- W32. Have you had any friends or relatives who retired ahead of you that influenced you -- either by what happened to them, or how they handled retirement, or how they talk about retirement or advice they give you ... ?

(Probe: Details of the experiences or conversations and the impact that the person thinks this had on them).

There's one more question I want to ask...

- W33. One thing I've really noticed about college is that you can see similarities in people that have to do with the fact that they're students. Everyone isn't alike, of course, but there are some things that most students seem to have in common with each other and I'm not sure whether non-students would notice those things right off. I thought that there might be similarities in retirees, things most retirees are alike in -- can you think of any kinds of things like that since you are a retiree?

The following instructions will be given to each subject (in as conversational a manner as possible):

I'd like to interview you to find out some background information about you. Then I'd like to ask your opinions and feelings about some parts of your life both now and before you retired. I'll be asking about you, your family, your work, friends -- things like that. There are several different kinds of questions. Some can be answered in just a word or two, some will need longer explanations, and for some I'll just hand you a card with possible answers on it and ask you to tell me the letter beside your answer.

If I ask a question that confuses you -- maybe you're not sure what I mean by it -- be sure to stop me and let me know and I'll re-ask it in a different way. Please try to be as frank as possible with me and remember that anything you say to me will be completely confidential.

Couple number \_\_\_\_\_

Sex of respondent M F

First I'd like to ask you a few things about yourself and your family.

1. How old are you? 1. \_\_\_\_\_  
(Probe: What year were you born in?)

2. How long have you and your husband/wife been married? 2. \_\_\_\_\_  
(How many years?)

(Hand Card #1)

3. What is the highest level of education you've had according to the categories on this card? 3. A  
All you need to do is tell me the LETTER of the category. B  
C  
D  
E  
F

- A. College graduate
- B. Attended college; business or technical school after high school
- C. High school graduate
- D. Attended high school
- E. Elementary school graduate
- F. Attended elementary school

4. How many children do you have? 4. \_\_\_\_\_

5. When was the last time that one of them was living with you? 5. How long ago \_\_\_\_\_ Mos.  
What year \_\_\_\_\_ Yrs.

- (C2) 6. Do any of your children live
- A. In this neighborhood
  - B. In the Lansing area
  - C. Within 50 miles
  - D. From 50 to 100 miles away
  - E. More than 100 miles away
- (C3) 7. On the average how often have you seen one or another of your children within the past year?
- A. Almost everyday
  - B. More than once a week
  - C. About once a week
  - D. More than once a month
  - E. About once a month
  - F. Several times yearly
  - G. About once a year
  - H. I didn't see them at all last year
8. How many living brothers and sisters do you have? \_\_\_\_\_
- (C2) 9. Do any of them live
- A. In this neighborhood
  - B. In Lansing
  - C. Within 50 miles
  - D. From 50 to 100 miles away
  - E. More than 100 miles away
- (C3) 10. On the average how often have you seen one or another of your brothers or sisters within the past year?
- A. Almost everyday
  - B. More than once a week
  - C. About once a week
  - D. More than once a month
  - E. About once a month
  - F. Several times yearly
  - G. About once a year
  - H. I didn't see them at all last year
11. Are either your parents or in-laws living?  
If NO, skip to question 14.  
If YES, continue with questions 12 and 13.
- (C2) 12. Do they live
- A. In this neighborhood
  - B. In Lansing
  - C. Within 50 miles
  - D. From 50 to 100 miles away
  - E. More than 100 miles away



(c3) 13. On the average how often have you seen (either of) your parent(s) within the past year?

- A. Almost every day
- B. More than once a week
- C. About once a week
- D. More than once a month
- E. About once a month
- F. Several times yearly
- G. About once a year
- H. I didn't see them at all last year

13. A  
B  
C  
D  
E  
F  
G  
H

(c4) 14. I'd like to get just a general idea of your household income before you retired (Hand person card). Can you tell me which LETTER on this card goes with the category of you and your husband's/ wife's total yearly income in the year before you (he) retired?

- A. Under \$3,000
- B. \$3,000 to \$4,999
- C. \$5,000 to \$9,999
- D. \$10,000 to \$14,999
- E. \$15,000 to \$19,999
- F. \$20,000 to \$24,999
- G. \$25,000 to \$29,999
- H. \$30,000 to \$39,999
- I. \$40,000 and over

14. A  
B  
C  
D  
E  
F  
G  
H  
I

15. Now, using those categories could you tell me which LETTER goes with the total yearly income of your household this past year?

15. A  
B  
C  
D  
E  
F  
G  
H  
I

H 1. Have you ever held any sort of paying job outside the home?

H 1. Yes\_\_\_ No\_\_\_

If YES :

Have you had very many jobs?

Can you describe the last job you had?

How old were you when you began working at that job?

Did you have any other jobs before that but since you've turned 50?

H 2. Have you belonged to any kinds of clubs, groups or organizations since you've turned 50?

H 2. \_\_\_\_\_

(write down any and all names given, repeating each name aloud after writing it down or if respondent simply says YES ask....  
Can you tell me their names?)

\_\_\_\_\_  
\_\_\_\_\_

Are there any other clubs or groups you've belonged to?

H 3. Your husband is retired, isn't he?  
(ask as a real, not rhetorical question, unless husband has been interviewed first)

Do you consider yourself to be retired?

YES

When did you retire? (at a certain age?  
when your husband did?)

Can you describe for me what it was like to retire?

Did your daily routines change? In what ways?

What was your husband's reaction to your retirement? (GO ON TO NEXT PAGE)

NO

Would it be possible for you to retire if and when you wanted to?

YES

Do you think you will be retiring someday?

When might that be? Will it be in the near future?

What would it be like when you retire? Will there be a difference between your life then and your life now? What kinds of differences?

NO

Why is that? (Why do you say that?)

Is retirement (ever) possible for a homemaker? (Why/Why not?)

Would you like to be able to retire if you could? (Probe for perceived advantages and disadvantages and what retirement would look like were it possible.)

Now we're moving on to some questions about your feelings and views on retirement. I'll be handing you a series of cards with numbers and letters printed next to possible answers. All you need to do is tell me the number or letter next to the answer you want to give and I'll write that number or letter down.

(C5)

16. This card has numbers that correspond to feelings you might have about your life. Please tell me the number that corresponds most closely to the way you've been feeling lately. You can pick any number on the card -- even if it's one that's between one of the sentences. 16. 1  
2  
3  
4  
5  
6

1. I control most all that happens in my life.
- 2.
3. I control a lot of things that happen in my life.
- 4.
5. There are a lot of things that happen that I'm NOT able to control.
- 6.
7. I control almost none of what happens in my life.

(C6)

17. While you were working -- just before you retired (your husband's retirement) -- would you have said then that your quality of life was: 17. A  
B  
C  
D

- A. very good
- B. good
- C. poor
- D. very poor

18. Thinking back to right around the time you (your husband) retired, would you have said then that your quality of life was: 18. A  
B  
C  
D

- A. very good
- B. good
- C. poor
- D. very poor

19. Now that you're (your husband is) retired would you say your quality of life is: 19. A  
B  
C  
D

- A. very good
- B. good
- C. poor
- D. very poor

(C7)

20. Now I want to ask you the same kind of questions about your feelings of happiness. The last couple of years before you (your husband) retired would you say you were: 20. A  
B  
C

- A. Generally happy
- B. Not really happy or unhappy
- C. Generally unhappy

- |  |                 |
|--|-----------------|
| 21. Going back to soon after you (your husband) re-tired, would you say you were:      | 21. A<br>B<br>C |
| A. Generally happy   |                 |
| B. Not really happy or unhappy   |                 |
| C. Generally unhappy   |                 |
| 22. Lately, how happy would you say you are?   | 22. A<br>B<br>C |
| A. Generally happy   |                 |
| B. Not really happy or unhappy   |                 |
| C. Generally unhappy   |                 |
| 23. Of these three different times in your life, which would you say was the happiest? | 23. A<br>B<br>C |
| A. When you were (your husband was) working  |                 |
| B. Around the time you (he) retired  |                 |
| C. Right now   |                 |
| 24. Of these three times, which would you say was the <u>unhappiest</u> ?              | 24. A<br>B<br>C |
| A. When you were (your husband was) working  |                 |
| B. Around the time you (he) retired  |                 |
| C. Right now   |                 |

Next I have some questions about more specific areas of your life that you may or may not be satisfied with. I'm going to give you this sheet of paper with some questions on it and I'd like you to circle the answer on the right that best describes how satisfied you feel about these different things. You'll notice that some areas are very different from others and you may not feel as satisfied with some of them as you do about others. Just try to mark the answer that's best for each individual question.

I want to use this chart to measure the amount of satisfaction you found in various areas of your life before your husband's retirement. You'll see that I've written down home and family, clubs and groups, and friends. Here home and family means the satisfaction you got from your children, husband and work you did in and around the house.

Clubs and groups means the satisfaction you got from being a member of clubs or groups like a church group or a bowling league, and ...

Friends means the satisfaction you got from friendships with people you knew in clubs or around your neighborhood.

On this side of the chart (point to left side) are numbers that represent some possible amounts of satisfaction. A person might say ONE if their home or family had almost never given them any kinds of satisfactions that most other people get out of their homes and families. A person might say TEN if she felt that her home and family had been exceptionally satisfying -- giving her more satisfactions than anyone could ever hope for.

What I would like you to do is put an X in the circle across from the number that shows the amount of satisfaction that you got from each of these three areas of your life before your husband's retirement.

Next I'd like you to do the same thing on this same chart (hand next chart) except this time I'd like you to show the amount of satisfaction you get from these areas now that your husband has retired.

This next set of charts is like the first two -- it uses the same areas of life and the same numbers, the difference is that in this one I want to ask you about involvement in these areas. You probably know some people who are more involved in their church or a charity than in anything else in their lives -- they live, eat and breath their church activities, they always seem to be talking about it and you'd think that it must be constantly on their minds. Some people are just as involved but in a different area -- with their friends, or with their home and family. These are the kind of people who might mark a TEN in one of these areas (point to areas on chart).

On the other hand you probably know some people who are so uninvolved in something that they seem like they pay no attention at all to it and you wonder how

they manage to get anything done when their mind is always off somewhere else. These are the kind of people who might mark a ONE in that area.

I'd like you to put an X in the circle across from the number that you think shows the amount of involvement you felt in each of these areas of your life before your husband's retirement. Next I'd like you to do the same thing on this same chart (hand them new chart) except this time I'd like you to show the amount of involvement you feel you have in each of these areas now.

These last two charts are different. They ask about the amount of time you spent and spend doing things in each of these four areas. Of course, the amount of time you spend doing something is not always the same thing as how involved you are with that activity or how much satisfaction you get from it. It's possible to spend a lot of time doing something you're not really involved in, or get very little satisfaction from. It's also possible to be very involved in something or get a lot of satisfaction from it, but spend very little time actually doing that particular thing. The amount of time you spend doing something might be the same as your involvement in it -- or the satisfaction you get from it -- but that's not always going to be true.

Hand card...

So, I'd like you to try to estimate the average number of hours each week that you spent doing things in these four areas of life before you retired. (Hand card). Now I'd like you to do the same thing except this time estimate the average number of hours each week that you spend doing things in these areas now that you've retired.

I'd like to ask you some questions that compare the years your husband was working with right now, now that he's retired.

H41. Some people say that it seems to them like their life changed a lot after retirement -- but some people don't think much changes at all ... Does it seem to you like your life has changed very much since your husband retired?

If NO: What do you think are the reasons why it hasn't changed? (Then go to Money section)

If YES: What are some of the things you've noticed that have changed? (Probe: What other things seem to have changed?)

H42. Money is something that some women notice. Have you changed the way you think about or handle money since your husband retired?  
(Probes: What kinds of changes have there been? Has that made any kind of difference in your everyday life?)

H43. Time. I'd like to ask you about the way your day was divided up. While your husband was working did you have any routines or schedules that you sort of followed, any patterns you sort of set up?

Did you have a lot of leisure time -- when you could just do whatever you wanted to?

What kinds of things did you used to do -- typically -- when you had leisure time?

Did it ever seem to you like you had time on your hands? Extra time with nothing at all to do in it?

H44. Now that your husband is retired has anything changed in the way you use your time?

(Probes: Do you seem to have more free time now -- or less?  
Do you still do the same things in your free time?  
Do you have more or less to do around the house now?  
Do you still follow the same routines you used to?)

Do you ever feel like you have to make an effort to find something to do with yourself? or do you seem just as busy as before your husband retired?

Are there any activities that you spend more time doing now than before your husband retired? What kinds of things are they?

Are there things you do now that you didn't do, or didn't do very often, before your husband retired? (Probe for the dynamics of the increase).

Are there any things that you would like to try, but feel you can't, or haven't yet for some reason? (Probe to ascertain why they haven't been attempted).

H45. Do you think, looking back, that your husband's retirement has been a lot like you thought it would be -- or has it been a lot different? (Probe: What had you been expecting it to be like? But it hasn't been like that? How?)

H46. It seems like most everything has it's good points and it's bad points. What would you say are the best things (the good points) about being a homemaker?

What would you say are probably the things you liked least about being a homemaker? The bad points about it? Looking at both the good points and the bad points, how would you say they add up? Do the good points outweigh the bad or do the bad points outweigh the good, or are they pretty much equal?

H47. What would you say are the good points to your husband's retirement? What are the bad points? How would you add up the good and bad points about retirement? Does one outweigh the other, or are they pretty much equal?



- H48. If you were to compare these two times of your life, before and after your husband's retirement, which would you say had more good points? Which had more bad points?
- H49. What kinds of things do you think of retirees as doing?  
(Probe: Are there things that people think they should or shouldn't do because they're retired? What kinds of things?)
- H50. Do your children ever seem to think that there are things you should or shouldn't do because your husband has retired or because of your age?  
(Probe: How did they bring the subject up? Can you remember the conversation? What did they say?)

- H51. Do any other relatives -- like brothers or sisters -- seem to think that there are things you should or shouldn't do?  
(Probe: How did they bring the subject up? Can you remember the conversation? What did they say?)

- H52. Do any of your friends ever say anything about what retirees do? or what you should or shouldn't do now that your husband is retired?  
(Probe: What kinds of things can you remember being said?)

Do friends of yours who are retired talk about being a retiree any differently than friends (or relatives) that are still working?

- H53. Have you had any friends or relatives who retired ahead of your husband that influenced you -- either by what happened to them, or how they handled retirement, or how they talk about retirement or advice they give you ...?  
(Probe: Details of the experiences or conversations and the impact that the person thinks this had on them.)

There's one more question I want to ask.

- H54. One thing I've really noticed about college is that you can see similarities in people that have to do with the fact that they're students. Everyone isn't alike, of course, but there are some things that most students seem to have in common with each other and I'm not sure whether non-students would notice those things right off. I thought that there might be similarities in retirees, things most retirees are alike in -- can you think of any kinds of things like that?

FIGURE: 1

## 13-ITEM SATISFACTION SCALE

	SATISFIED	NEITHER SATISFIED OR DISSATISFIED	DISSATISFIED
HOW SATISFIED ARE YOU WITH YOUR PROSPECTS FOR THE FUTURE?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH THE WAY YOU ARE SPENDING YOUR LEISURE TIME?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH YOUR OPPORTUNITIES TO ENJOY LIFE?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH YOUR PHYSICAL HEALTH?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH THE KINDS OF FRIENDS YOU HAVE?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH THE FAMILY LIFE YOU HAVE?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH YOUR RELATIONSHIP WITH YOUR SPOUSE?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH YOUR RELATIONSHIP WITH YOUR CHILDREN?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH THE RESIDENCE YOU LIVE IN?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH THE AMOUNT OF SCHOOLING YOU'VE HAD?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH YOUR ABILITY TO BUY THE THINGS YOU WANT?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH YOUR ABILITY TO TRAVEL FROM PLACE TO PLACE?.....	S...	N...	D..
HOW SATISFIED ARE YOU WITH THE WAY YOU HAVE PLANNED FOR RETIREMENT?.....	S...	N...	D..

FIGURE: 2

PRE-RETIREMENT AND POST-RETIREMENT SCALE FOR SATISFACTION  
AND INVOLVEMENT IN THREE OR FOUR ARENAS<sup>a</sup>

10	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
9	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
8	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
7	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
6	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
5	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
4	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
3	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
2	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
1	<del>0</del>	<del>0</del>	<del>0</del>	<del>0</del>
	WORK	HOME & FAMILY	CLUBS & GROUPS	FRIENDS

<sup>a</sup> Women who were homemakers were given cards not containing the first, "work," category because their work was done primarily at home and was thus registered under the "home and family" category.

FIGURE: 3

PRE-RETIREMENT AND POST-RETIREMENT SCALE FOR ESTIMATED HOURS  
SPENT IN THREE OR FOUR ARENAS<sup>A</sup>

HOURS	HOURS	HOURS	HOURS
60	60	60	60
58	58	58	58
56	56	56	56
54	54	54	54
52	52	52	52
50	50	50	50
48	48	48	48
46	46	46	46
44	44	44	44
42	42	42	42
40	40	40	40
38	38	38	38
36	36	36	36
34	34	34	34
32	32	32	32
30	30	30	30
28	28	28	28
26	26	26	26
24	24	24	24
22	22	22	22
20	20	20	20
18	18	18	18
16	16	16	16
14	14	14	14
12	12	12	12
10	10	10	10
8	8	8	8
6	6	6	6
4	4	4	4
2	2	2	2
0	0	0	0
WORK	HOME & FAMILY	CLUBS & GROUPS	FRIENDS

<sup>a</sup> Women who were homemakers were given cards not containing the first, "work," category because their work was done primarily at home and was thus registered under the "home and family" category.

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