

AN ABSTRACT OF THE THESIS OF

Victor Bogart for the degree of Doctor of Philosophy in Counseling presented on October 24, 1984.

Title: A Study of Relationships Between Selected Factors Associated With Retirement and Measures of Dyadic Quality

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Abstract approved: _____

Dr. Gerald Becker _____

The relationships between life in retirement and the quality of marriage among retirees were examined -- specifically the effects of selected factors associated with retirement on measures of dyadic quality.

Two self-administered questionnaires were mailed to each of 522 households of retired Oregon educators and their partners. Households were randomly selected from a list of 1,347 retired educators. Completed questionnaires from 261 couples -- 522 respondents -- provided the data base.

The 4-page questionnaire contained 18 items incorporating 38 independent variables. A 10-part variant of Spanier's Dyadic Adjustment Scale (DAS) measured the dependent variable, dyadic quality, and two of its subsets: dyadic cohesion and dyadic satisfaction.

The study examined: (1) descriptive data of dyads and individuals; (2) differences in dyadic quality among groups of

respondents differentiated by sex and retirement status; (3) differences in dyadic quality among respondents reporting varying levels of retirement satisfaction and life satisfaction; (4) significant correlations between paired independent and dependent variables; (5) percentages of variance in dependent variables accounted for by independent variables.

Statistical procedures include One-way Analyses of Variance (fixed model), Spearman Rho Correlation Coefficients, and Stepwise Multiple Regressions. The regression model includes 20 independent variables, each of which correlates with a dependent variable at the .05 level. The descriptive data profile 17 dimensions of typical, somewhat atypical, and very atypical characteristics of this population of retired couples.

The findings include:

The regression equation of 20 independent variables explained 32% of the variance in dyadic quality. Three independent variables emerged as the strongest predictors of dyadic quality: emotional health; life satisfaction scores, and an active social life.

Confirmed hypotheses found significant correlations between dyadic quality and independent variables of physical health, emotional health, health problems, satisfaction with income, and financial problems.

Rejected hypotheses predicted significant correlations between dyadic quality and independent variables of household income, gender, age, and years in the marriage.

Also rejected were hypotheses predicting significant differences in dyadic quality among groups of retirees and spouses differentiated by retirement status and gender.

Some differences in dyadic quality were registered among respondents reporting different levels of satisfaction with retirement and with life but the results were inconclusive and warrant further study.

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A Study of Relationships
Between Selected Factors Associated with Retirement
and Measures of Dyadic Quality

by

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A THESIS

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Typed by Christina Washington O'Bryan for Victor Bogart

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prove worthy of their confidence and helpful in better understanding the fabric of their lives.

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A STUDY OF RELATIONSHIPS
BETWEEN SELECTED FACTORS ASSOCIATED WITH RETIREMENT
AND MEASURES OF DYADIC QUALITY

CHAPTER I
INTRODUCTION

Conceptualization of the Study:

This research study was originally inspired by a report of a comprehensive survey of some 9,000 retirees of The Sun Company and their spouses. The report was given by Robert W. Dell, Sun's manager of retiree relations, in April 1983, at a Western Gerontological Society workshop held in Albuquerque, N.M., entitled "Aging and the Workforce: Focusing on Realities." The Sun study utilized a 48-item mail-out questionnaire for retirees and a shortened 2-page version for spouses. Dell reported that close to 7,000 retirees responded. Of particular interest to this researcher was the fact that the study only lightly touched on the question of what effect retirement was having on the marriages of the respondents.

Out of these beginnings came the first conceptualization of a study which would incorporate elements of the Sun study focusing on retirement variables, plus additional elements focusing on marital quality among the retired elderly. The general objective of the study would be to explore marriage satisfaction in the interaction with retirement. The intent of the study would be to

enhance our knowledge and understanding of the relationships between retirement and marriage -- two multi-faceted, complex processes which form the context within which millions of elderly Americans conduct their daily lives.

Rationale for the Study:

Golan (1981) makes the point that many gerontologists feel that retirement is probably the most crucial life change to which older persons must adjust. While the literature dealing with elderly marriage has paid attention to the impact that retirement has on marriage, the research results on the degree and direction of the impact have been inconclusive (Yarrow, et al., 1981).

The importance of understanding the relationship between retirement and marital quality needs to be viewed in the context of the dramatic demographic shifts of recent years. The total population of men and women in the 65-and-over age group more than doubled in the years 1950 to 1980 -- from 11.3 million to 23.9 million. At the same time, the number of those in the labor force remained constant at about 3 million. Consequently, the size of the non-working population ballooned from some 8 million to 20 million during the 30-year period (U. S. Senate, 1982). Whatever the effects of retirement upon marital quality, the number of retirees and marriages involved has grown substantially.

The so-called "greying of America" -- the current and anticipated sharp rise both in size and ratio of the over-65 population -- exerts increasing pressure for more knowledge and understanding

on those whose function it is to provide services to this population. On no group of service providers is this pressure greater than on those who make up the helping professions -- counselors, social workers, psychologists, gerontologists, and members of the medical establishment. Those who are called upon to respond to elderly couples with problems involving their primary relationships have a particular need for specialized knowledge. Information about the characteristic dilemmas and dynamics of marriage in the retirement years is necessary for effective response to marital dysfunction.

One indicator of the growing need for marriage counseling is the rise in marital dysfunction ending in divorce among the elderly. The rate of divorce among older Americans has increased steadily over the past 50 years, and an acceleration of the divorce rate for older persons has been predicted for the years ahead (DeShane & Wilson, 1981; Uhlenberg & Myers, 1981). Nevertheless, almost no attention has been paid to divorce among older people, either those who divorce earlier in life and remain unmarried or those who divorce in old age. Furthermore, a number of trends indicate that divorce and marital dysfunction will become an increasingly important issue in late-life adjustment (DeShane & Wilson, 1981). The helping professions need to take note and respond if they hope to be relevant to the needs of the elderly married.

Statement of the Problem:

The purpose of this research is to cast light on the question: What are the effects of selected factors associated with retirement on measures of dyadic quality and its subsets, dyadic cohesion and dyadic satisfaction?

The specific objectives of the study are:

1. To examine dyadic quality among groups of respondents differentiated by retirement status and gender.
2. To examine dyadic quality among retirees reporting various levels of satisfaction with retirement.
3. To examine dyadic quality among respondents reporting various levels of satisfaction with life in general.
4. To examine the relationship between the dependent variables (dyadic quality, dyadic cohesion, dyadic satisfaction, life satisfaction, and retirement satisfaction) and independent variables associated with adjustment to retirement.

Significance of the Study:

At the present time empirical research on the relationship between retirement and dyadic quality is sparse. This study will:

1. Provide the helping professions with additional relevant information to enable their practitioners to work more effectively with the population of retired couples.
2. Make a significant research contribution in a dimension of late-adult experience that is of rapidly-growing importance.

Limitations of the Study:

Several limitations of the study need to be noted, as follows:

1. The study was limited to the specific population of couples consisting of partners who were either retired members of the Oregon Retired Educators Association, a division of the Oregon Education Association, or married to such retirees.
2. Data from retired O.R.E.A. members who were widowed, divorced, separated, or never married were not included.
3. The limitations of self-administered questionnaires were accepted. For example, despite instructions in the cover letters to complete questionnaires separately, the possibility of collaboration exists and some questionnaires may not have been completed independently.
4. Quantitative measurement of the dependent variables (dyadic quality, dyadic cohesion, dyadic satisfaction, life satisfaction, and satisfaction with retirement) was limited to the sensitivity of the measuring instruments.
5. As in all research, this study may have included extraneous variables that could have obscured the effects of the independent variables on the dependent variables and may have omitted important variables.

Definitions of Terms:

The following definitions are presented in order to clarify terminology used in the research. Other terms and phrases not defined elsewhere are considered self-explanatory.

Retirement (from Atchley, 1976a):

A condition in which an individual is employed less than full time and in which his/her income is derived at least in part from a retirement pension earned through prior years of service as a job holder. Both of these conditions must be met for an individual to be retired.

Dyadic Quality: Dyadic quality was considered to be synonymous with dyadic adjustment, defined conceptually by Spanier (1976) as:

An ever-changing process with a qualitative dimension which can be evaluated at any point in time on a dimension from well-adjusted to mal-adjusted. ...a process, the outcome of which is determined by the degree of:

1. troublesome dyadic differences
2. interpersonal tensions and personal anxiety
3. dyadic satisfaction
4. dyadic cohesion
5. consensus on matters of importance to dyadic functioning

For purposes of this study, dyadic quality was operationally defined as the ten scores of Items 8a - 8j of the Retiree Survey (Appendix A).

Dyadic Cohesion: A component of dyadic quality and of dyadic adjustment as conceptually defined by Spanier (1976). Operationally defined in this study as the five scores of Items 8a - 8e of the Retiree Survey (Appendix A).

Dyadic Satisfaction: A component of dyadic quality and of dyadic adjustment as conceptually defined by Spanier (1976). Operationally defined in this study as the five scores of Items 8f - 8j of the Retiree Survey (Appendix A).

Life Satisfaction: A point-in-time measure of the degree to which one is generally satisfied or dissatisfied with the way one's life is progressing. Operationally defined in this study as the score of Item 5 of the Retiree Survey (Appendix A).

Retirement Satisfaction: A point-in-time assessment of the degree to which a retired person is satisfied or dissatisfied with his or her status as a retiree. Operationally defined in this study as the score of Item 17 of the Retiree Survey (Appendix A).

Philosophical Basis of the Study:

Every study proceeds from, and reflects, ways of thinking about the phenomena singled out for observation. Studies of family life-cycle, for example, conceptualize life-cycle either as a series of static stages within which characteristic events and behaviors are likely to occur or as an ongoing process incorporating major changes more or less separated by relatively stable periods (Anderson, Russell & Schumm, 1983; Klein, Bourne, Jache & Sederberg, 1978; Mederer, Hill & Joy, 1981). Similarly, retirement may be viewed alternatively as an event, a role, or a process (Atchley, 1976a; George, 1980). Each of these vantage points shapes the conclusions that will be drawn. For example, George (1981) makes the point that the research evidence that most elderly

couples are satisfied with retirement and with the quality of their marriages can obscure a view of the subjects of research as idiosyncratic individuals with differential responses to seemingly similar stimuli.

The perceptual bias, or philosophical position, of this researcher emphasizes a dynamic model in which life is viewed as ongoing process. Individuals are conceptualized as necessarily unique and as continually elaborating, very much in accordance with the theory of personality developed by Kelly (1955) in which each of us elaborates as a consequence of a never-ending and personalized process of hypothesis building and testing. In a Kellyan universe, we are each instrumental in growing our own psychological world based on our characteristically unique perceptions or, to use Kelly's term, constructs.

Within such a conceptual frame, retirement (or marriage, or life itself) can be seen as a process involving a particular sequence of experiments designed (not necessarily with conscious awareness) by individuals to test hypotheses whose fundamental goal is the further elaboration of the individual. Concepts such as retirement satisfaction, marital quality, and life satisfaction can be viewed as judgments about the perceived success or failure of related experiments. Relationships between retirement and marriage can be seen as interaction between the experiments being run under each of the two rubrics.

It is from such a philosophical orientation and referential framework that this author is most inclined to regard the material of this study.

CHAPTER II

REVIEW OF THE LITERATURE

This chapter presents a review of research literature in three major areas relevant to this study, viz., (1) the literature on retirement; (2) the literature focusing on the impact of retirement on the marriages of retirees; and, (3) the literature examining marital satisfaction and marital quality among the generation of retirees. The initial section on retirement is presented in four parts which look at, (1) various definitions of retirement; (2) adjustment or adaptation to retirement; (3) women retirees, and (4) a social stress model of retirement.

The chapter concludes with a section which looks at some of the principal implications for this study to be drawn from the literature reviewed.

Retirement

Definitions of Retirement:

Several writers in the field agree that the term "retirement" requires multiple definitions. In her work on retirement as transition, Golan (1981) notes that the act of retirement can be viewed both as a bridging interval in the individual's work role and as a rite of passage in the overall transition into old age. George (1980) notes that retirement may be viewed as either an event, a role, or a process. As an event, retirement marks the end

of a person's formal work life. As a role, retirement is seen as a set of behavioral expectations. As process, retirement is a sequential scenario in which events and consequences related to the ending or curtailment of an individual's career "are recognized, negotiated and resolved." Atchley (1976a) also views retirement as both a role and a process and identifies two pre-retirement and five post-retirement phases that bear similarity to the stages in the grieving process delineated by Kubler-Ross (1969).

Golan (1981), in describing the retirement process, writes:

Gradually, the narrow interpretation of retirement as cessation of work merges into the broader view of retirement as a way of living during the final stage of the life cycle.

It can be said that all three authors support a conceptualization of retirement as a transitional process that incorporates:

- (1) a formal inaugurating event which serves as a bridge between two ways of life, the first of which focuses on meeting work-affiliated role expectations, and the second of which focuses on meeting retirement-affiliated role expectations.
- (2) a process of adjustment or adaptation to retirement as a way of life characterized by behavioral, social, and psychological reorganization.

In addition, Atchley (1976a) offers a narrower and operationally useful definition of retirement as:

... a condition in which an individual is employed less than full-time...and in which his income is

derived at least in part from a retirement pension earned through prior years of service as a job holder. Both of these conditions must be met for an individual to be retired.

Adaptation to Retirement:

Many gerontologists feel that retirement is probably the most crucial life change to which older persons must adjust. Not only must they fill a sizeable time void in their former working day, but they are faced with a series of other work-connected role changes as well. This holds equally true for men and women who have held active work positions in which they have invested a good deal of their efforts and energies over time. Where only one of the spouses has been employed and now retires, the act of retirement has a secondary, reactive effect on the mate and on the relationship...

-- Golan (1981).

Given its "crucial" position in the lives of the elderly, one might assume that severe difficulties in adaptation to retirement would be the rule, and that poor adaptation would be the consequence for many. However, a good portion of the literature does not support this conclusion and concludes that retirement is not typically perceived as stressful.

George (1980) states that perceptions of stress in retirement are determined by the nature of the perceived loss and an individual's ability to find alternate sources of meaning. Even when retirement is forced, there is little evidence that it poses problems for many older people. An exception may appear where the individual deeply values work, in which case mandatory retirement could be distasteful. Under these circumstances, retirement has been related to lower levels of life satisfaction (Kimmel, Price &

Walker, 1978; Thompson, Streib, & Kosa, 1960). However, these conditions apply to very few. George (1980) notes that the vast majority of retired persons voluntarily relinquish their work roles and concludes that retirement isn't typically perceived as a dreaded crisis.

One method of alleviating retirement stress is to return to part-time or full-time employment after retirement. According to the Social Security Administration, about one-quarter of social security beneficiaries 65 and over reported job earnings (Grad & Foster, 1979). An earlier longitudinal study showed 17.8% of women and 19.6% of men returned to work after they retired (Streib & Schneider, 1971). Most of the returnees studied were classified as either upper or lower status persons.

In a review of the research literature, George (1980) finds that the predominant pattern is one of consistently adequate adjustment after retirement. Some individuals, however, experience declines in adjustment (Atchley, 1971; George & Maddox, 1977; Streib & Schneider, 1971; Thompson, Streib, & Kosa, 1960).

Atchley (1975) found that less than one-third of the retired population experienced difficulty in adjusting to retirement. Of those that did, most (40%) had difficulty adjusting to reduced income. Another 22% missed their previous job. The remaining 38% had problems relating to declining health or the death of their spouse.

A number of researchers found that global assessments of identity are unaffected by retirement (Cottrell & Atchley, 1969;

Simpson, Back, & McKinney, 1966a). However, Streib & Schneider (1971) found that retirement affected self-ratings on instrumentality, i.e., perceptions of usefulness or involvement.

From the research literature one can reasonably conclude, as George (1980) does, that retirement poses an identity threat to some, but the general pattern is one of continuity in personal levels of self-esteem, self-concept, and identity.

Women Retirees:

It needs to be noted that past research has focused almost exclusively on the adjustment problems of male retirees (Szinovacz, 1980). There is obvious need for more research on the adjustment problems of women retirees, particularly in view of the rapidly increasing numbers of women in the work force and a predicted future increase in the number of women retirees (U. S. Senate, 1982).

Two studies focusing on female retirees are those of Jewson (1978) and Szinovacz (1980).

Jewson's study was concerned with retirement as a critical transition for the professional woman. The study was based on interviews with 32 retired professional women and, for comparison, 30 retired professional males and nonprofessional females, all in their first six years of retirement. Central components of the professional woman's life were examined, including work, family, leisure, friendships, health, housing, and socialization for

retirement. Among Jewson's findings:

A higher percentage of females than males were enjoying retirement, and this was especially so for nonprofessional females. Most women retirees felt useful and feelings of purpose remained high. Contributing factors were good health, adequate income, involvement with family, close family network, general satisfaction with life, ability to find and use a wide variety of options, and pre-retirement preparation.

For women retirees as a group, self-perceived marital satisfaction was high, and the majority felt that their marital relationship improved since retiring.

Differences between retired professional women and retired nonprofessional women were fewer than differences between retired professional women and retired professional men.

The Szinovacz (1980) study looked at the impact on her marriage of the wife's retirement. Szinovacz studied 25 female retirees and their husbands and found that female retirement could, indeed, influence a couple's marital satisfaction. Effects were most often described as positive. However, negative effects on the relationship were reported in some cases where the wife experienced serious retirement adjustment problems and where the spouses felt irritated by each other's continuous presence at home.

A Social Stress Model:

Given the diversity of the retirement population, the study of adjustment to retirement is understandably complex. The factors accounting for adjustment to retirement are many and not yet well-understood. As a framework for understanding these factors, George (1980) offers a social stress model (Figure 1). This model of adjustment to retirement takes into account the large number and variety of conditioning variables which influence how individuals adjust to retirement. The model provides a schema for viewing the adjustment process and for noting areas where critical information either exists or is still lacking. Most importantly, writes George, it helps us to understand "the conditions under which retirement is and is not likely to lead to negative outcomes."

George states that research suggests there are four major types of conditioning variables that determine when retirement adjustment is positive or negative.

1. Social status variables (occupational status, gender, marital status and others).
2. Personal resources (income, health, social support).
3. Personality characteristics and coping skills.
4. Socialization experiences.

It will be helpful for purposes of this study to take a closer look at the conditioning variables specified in the model and to note what research studies have to say about them.

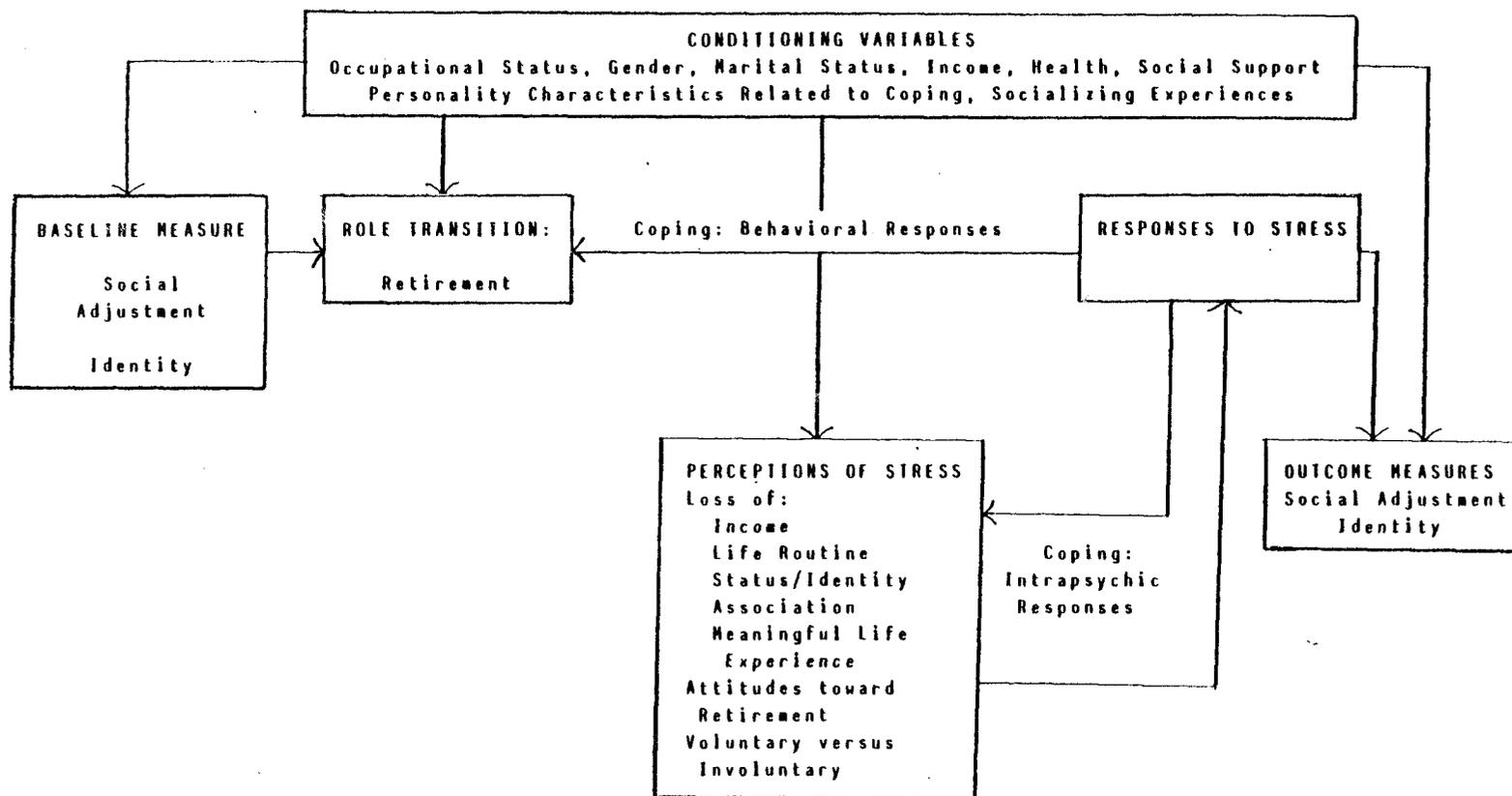


Figure 1. Adjustment to retirement: A social stress model

Note. From *Role Transitions in Later Life* by L. K. George. Monterey, CA: Brooks/Cole, 1980, p.72. Copyright 1980 by Wadsworth, Inc. Permission to reprint requested.

1. Social status refers to an individual's location in the social structure and is determined by a variety of variables, the principal ones being, (a) occupational status, and (b) gender and marital status.

- a. Occupational status: Research indicates that, compared to lower-status workers, upper-status workers retire at advanced ages (Simpson et al., 1966c; Streib & Schneider, 1971), exhibit greater levels of work orientation (Atchley, 1971; Simpson, Back & McKinney, 1966b), and report high levels of social adjustment after retirement (George & Maddox, 1977).

Longitudinal studies show former occupational status relating to life satisfaction, with declines in life satisfaction being reported by persons who retired from middle or lower-status jobs, and increases in life satisfaction by individuals from upper status jobs (George & Maddox, 1977; Stokes & Maddox, 1968). However, income level accounts for much of the difference in life satisfaction between upper and lower-status workers (Fox, 1977; Streib & Schneider, 1971).

- b. Gender and marital status: Available evidence indicates both gender and marital status are clearly related to retirement, but further research is needed to determine their effects on the retirement process (George, 1980).
2. Personal resources which play a significant role in retirement adjustment are, (a) income, (b) health, and (c) social support.

- a. Income: Income is closely related to decisions to retire (Atchley, 1976a), especially among workers of lower occupational status (Sheppard, 1976), and is also closely related to decisions to retire early (Barfield & Morgan, 1969; Parnes, Adams, Andrisani, Kohen, & Nestel, 1974). Also, low income level accounts for much of the lower levels of life satisfaction among retirees than among older workers (Fox, 1977).
- b. Health: Poor health hinders adjustment to retirement (George & Maddox, 1977; Streib & Schneider, 1971). Poorer health is a factor in studies that show lower life satisfaction among retirees than among older workers (Fox, 1977; Thompson et al., 1960).
- c. Social support: Very little detailed information is available concerning the ways in which social support systems affect the process of adjustment to retirement (George, 1980). Research findings suggest that marital status is related to personal well-being during retirement; in particular, married men report significantly higher life satisfaction during retirement than their unmarried peers (George & Maddox, 1977). However, research has not yet identified why this is so. Says George (1980), "...there is a definite need to know more about the process and the day-to-day negotiations that take place among spouses during retirement."

3. Personality characteristics and coping skills:

Information regarding coping responses is incomplete but there is some data on adjustment patterns of groups of retirees with different personality characteristics (Guttman, 1972; Reichard, Livson, & Peterson, 1962). In brief, two groups are most likely to have difficulty adjusting to retirement. The first group is made up of those who retire from upper-status jobs and who tend to miss the intrinsic satisfactions derived from work. These persons are likely to have negative perceptions of retirement and are least likely to seek compensatory socializing experiences. Retirees in this group tend to adjust to retirement over time because of their high levels of personal resources, viz., financial.

A second group of retirees who have difficulty adjusting to retirement are low-status retirees. Although many in this group look forward to retirement, their lower levels of resources (financial, health, social support) result in higher levels of stress. George (1980) concludes:

We know very little about the behavioral strategies people use to negotiate the transition from worker to retiree and the cognitive strategies they use to alter perceptions of stress during that transition.

The Impact of Retirement on Marriage

According to Yarrow, Marcus, and MacLean (1981) the research literature dealing with the impact of the retirement of one or both spouses on the marital relationship has produced inconclusive

results. These authors make the point, however, that one conclusion on which all researchers agree is that the husband's retirement does have significant impact, whether it be positive or negative. Moreover, the husband's retirement affects the spouses differently.

Research findings regarding the impact on the wife of the husband's retirement are inconclusive. The prevailing view holds that, for a variety of reasons, it is easier for the wife than for her husband to adjust to his retirement (Cavan, 1969; Lipman, 1961; Peterson & Payne, 1975; Townsend, 1957; Winch, 1971). Most of the literature asserts that the woman is in a more favorable position because she continues in her traditional expressive role whereas the man relinquishes the instrumental role which made his life meaningful (Yarrow et al. 1981). However, it is also argued that a role shift takes place in which the wife assumes more of the instrumental role (and thereby more power) which reinforces the husband's anxiety and vulnerability (Peterson & Payne, 1975; Townsend, 1957). Some literature argues that husbands respond to this loss of instrumentality by reversing roles and taking on more household duties (Smith, 1965).

Yarrow et al. (1981) note that not all authors agree about the universality of this post-retirement role reversal. Peterson & Payne (1975) found that little or no role reversal occurs in marriages where decision-making by consensus is the rule. Other authors argue that the wife's traditional expressive role

undergoes transformation but is maintained in the later years (Lipman, 1961; Stinnett & Walters, 1977; Townsend, 1957; Troll, 1971).

As to the effects of role reversal (if it occurs) on the marital relationship, the literature is again inconsistent. Yarrow et al. (1981) note that many authors argue that it has devastating impact on the marital relationship (Knopf, 1975; Peterson & Payne, 1975; Townsend, 1957; Tunstall, 1966; Troll, 1971; Winch, 1971). Other researchers suggest that the negative impact is neutralized by factors such as adequate income (Leslie, 1967), positive evaluation by the male of his past work life (Tunstall, 1966), and continued positive evaluation of the husband by the wife (Leslie, 1967).

Guttman (1976) seems to support the phenomenon of role reversal in later life, but emphasizes the natural, growth-enhancing aspects of these changes, as opposed to the destructive aspects. He argues that the stereotypical masculine and feminine qualities are distributed both by sex and by life period. After the children leave the nest, both sexes can afford to live out potentials they previously had to relinquish in the service of parenting. "Men recapture the 'feminine' which was previously repressed in the service of productive instrumentality; women generally become more domineering and independent."

This positive view of role reversal among couples in late adulthood is shared by a number of authors. In a similar vein, roles are seen by many as shifting in retirement toward broader and more flexible definition. Lipman (1961) found that the

retired husband's increased participation in household chores enhanced companionship, compatibility, and marital satisfaction, rather than the bickering and competition between the spouses reported by other authors. Clark and Anderson (1967) concluded that a blending of masculine and feminine roles is to be found among the more harmonious marriages. Lowenthal, Thurnher, and Chiriboga (1975) noted that when roles are loosely defined, couples put more emphasis on the interactive aspects of their relationship, such as affective bonds and personality attributes. Guttman (1976) identified the modern male's reduced capacity for intimacy as contributing to his earlier demise and suggested that the shift away from clearly-defined instrumentality and toward imprecisely-defined affective functioning is vital to his survival. Yarrow et al. (1981) concluded that,

...surely even for the man who has already retired there is no time like the present to enlarge his interactive skills, since they may be of crucial importance in maintaining a happy retirement marriage.

The Quality of Elderly Marriage

While there is an abundance of literature relating to marital quality and its assessment, little specific attention has been paid to the quality of marriage among the elderly. This, despite the fact that the notion of marital quality dominates the attention of marriage researchers (Norton, 1983). Spanier and Lewis (1980) found this dependent variable embedded in 150 journal articles and 182 doctoral dissertations in a review of the

literature spanning a ten-year period. Furthermore, the relationship between marital quality and the family life-cycle has been the focus of much research (Anderson, Russell & Schumm, 1983; Burr, 1970; Nock, 1979; Rollins & Cannon, 1974; Rollins & Feldman, 1970; Spanier, Sauer & Larzelere, 1979; Tamir & Antonucci, 1981).

With regard to the life-cycle studies, a number of researchers utilizing cross-sectional studies have found that a significant U-shaped curve best describes changes in perceived marital quality over the family life-cycle. Peaks in marital satisfaction occur in the beginning and late (or launched) stages, and troughs during the middle (or school age) stage (Anderson et al. 1983; Burr, 1970; Campbell, Converse & Rodgers, 1976; Nock, 1979; Rollins & Cannon, 1974; Rollins & Feldman, 1970; Spanier et al. 1979). Burr (1970) found that the decline in marital satisfaction during the middle stage was reversed during the children's adolescent years and that the subsequent rise in marital satisfaction usually lasted through retirement.

Rollins and Feldman (1970) found that while marital satisfaction rose substantially for both husbands and wives after child rearing and into retirement, the responses of men and women differed. For wives, child-bearing and child-rearing had profound negative affects on marital satisfaction, as well as on basic feelings of self-worth in relation to their marriage. For husbands, on the other hand, the most devastating period of marriage appeared to be when they were anticipating retirement. Rollins and Feldman concluded that marital satisfaction among husbands was

influenced more by occupational experiences than by the developmental level of the children.

Anderson et al. (1983) found that, the significant U-shaped trend notwithstanding, a couple's position in the family life-cycle was not, of itself, a powerful predictor of marital quality. Consistent with previous investigations, they found the family life-cycle to be a significant predictor of perceived marital quality, but the predictive power of the variable was low, accounting for only 8.4% of the variance in marital quality. Even in combination with other significant predictors, such as length of marriage and number of children, the predictive power of the family life-cycle variable was still not of great magnitude, accounting for 12.7% of the variance.

However, as Yarrow et al. (1981) point out, there is a noticeable lack of material on the final phase of the life-cycle, that of the elderly couple. Books that deal with the subject of marriage often end their discussion at middle age. Yarrow and her associates point to the increasingly obvious when they assert that "investigation of marriage and the elderly couple can no longer be ignored." The studies that do focus on elderly marriage appear to be sharply divided between those that present a very hopeless view of older marriages and those that assert that marriages get better as the years go by.

In the hopeless category, a number of authors argue the case for a progressive deterioration of the marital bond so that, by

the post-parental phase, the majority of marital relationships have severely disintegrated (Yarrow et al., 1981). Blood and Wolfe (1960) argue that the deterioration in marital satisfaction begins when the children are of pre-school age and continues through each successive stage in the life cycle. Pineo (1968) has reported significant losses in marital companionship, common interests and intimacy during the first 20 years of marriage. Peterson & Payne (1975) conclude that, by the time most couples reach their sixties, individual growth has occurred at the expense of the spousal bond and the marriage no longer provides sufficient meaning and support for either partner. The Yarrow group, noting that the various researchers had offered a variety of explanations for the marital disintegration, observe that, "whatever the reasons, an extensive literature presents a very hopeless view of older marriages."

In contrast to those who see a predictable and substantial decline in marital satisfaction stand a number of other researchers who maintain that marriages get better with age, including the advocates of the U-shaped trend. The Yarrow group credits the team of Stinnett, Carter, Collins, Montgomery and Walters with being "the foremost proponents of what may be termed the 'revitalist' position." The Stinnett team found that 95% of elderly couples surveyed rated their marriages as happy or very happy, and 53% reported their marriages were continuing to get better (Stinnett, Carter & Montgomery, 1972; Stinnett & Walters, 1977). The most rewarding aspects of their marital life identified by

respondents in the Stinnett studies were the greater freedom to share time together and being able to express their true feelings to each other (Stinnett, Carter & Montgomery, 1972).

Along with other researchers, the Stinnett team found that lack of mutual interests and differing values and philosophies of life posed severe problems for older couples (Lowenthal & Robinson, 1976; McKain, 1969; Stinnett, Carter & Montgomery, 1972; Stinnett, Collins & Montgomery, 1972; Stinnett & Walters, 1977). Yarrow and her colleagues see the contribution of the Stinnett team, however, as "the realization that these negative aspects can exist without destroying the happiness of the older couple." Despite the strong case offered for the view that marriage gets better in retirement, the Yarrow group concludes that the research efforts have, so far, failed to answer conclusively whether marital quality deteriorates or improves with age.

Implications for This Study

This chapter has reviewed the literature dealing with three principal dimensions of life among the elderly married:

1. their adjustment to retirement;
2. the relationship of retirement adjustment to their marriages;
and,
3. the quality of their marriage during the retirement years.

The review has clarified some important aspects and has pointed to some major deficiencies in existing knowledge in these areas.

Among the major deficiencies which bear directly on this research effort, are inadequate research and information in the following areas:

1. The final phase of the life cycle, that of the elderly couple.
2. Marital quality among the generation of elderly couples, as well as the factors which contribute to marital quality.
3. The differential effects of male and female retirement on elderly marriages.
4. The behavioral strategies associated with successful adjustment to retirement among the married elderly.

Yarrow et al. (1981), in the concluding section of their review of the literature, write:

It is clear that marriage, and the deep emotional and intimate satisfaction it can provide, is of considerable importance for the elderly married person. ... It is also clear that the maintenance of a close and vital spousal bond during the later years of marriage is a challenging and perplexing question for social work educators, researchers and practitioners, as well as for older spouses. Because of this challenge further research is needed to specify the criteria which distinguish a successful marriage in old age and its possible determinants in youth.

The principal focus of the following chapters is to specify some of the characteristics which distinguish successful marriages in retirement.

CHAPTER III

RESEARCH DESIGN: METHODS, PROCEDURES
AND STATISTICAL TREATMENTS

This chapter reviews research methods, procedures and statistical treatments utilized in this study. The first half of the chapter deals with research methods and procedures and examines the following:

- Sample size and selection

- Sampling procedures

- Mail survey procedures

- The data-gathering instrument

 - The Sun Retiree Questionnaire

 - Spanier's Dyadic Adjustment Scales (DAS)

 - Validity and reliability of the DAS

The second half of the chapter deals with the statistical design and treatment of the data. Because of the variety of research objectives, hypotheses and statistical treatments involved, the material is organized by research objective and is presented in sections, as follows:

- Procedural treatment of data

- Statistical treatment of data

 - Descriptive data

 - Objective 1

 - Hypotheses 1.1, 1.2 and 1.3

Objective 2

Hypothesis 2.1

Objective 3

Hypothesis 3.1

Objective 4

Hypotheses 4.1, 4.2, 4.3, 4.4, 4.5, and 4.6

Objective 5

Objective 6

Sections dealing with additional research questions and a summary complete the chapter.

Research Methods and Procedures

Sample Size and Selection:

The subjects of the study were selected from 1,347 members of the Oregon Retired Educators Association (OREA), a division of the Oregon Education Association (OEA), and their spouses or partners. Thanks to the cooperation of both the OREA and the OEA, which made available an alphabetically-ordered list of its retired members together with three sets of pre-addressed mailing labels, it was possible to generate a systematically randomized sample to which self-administered questionnaires could be sent.

The research design specified that only responses from couples where both partners completed questionnaires would be used in the data base. Since it was not known which of the listed OREA members were currently married, there existed the problem of

estimating the number of married retirees, as well as the return-rate of completed questionnaires from both partners of the marriages sampled. This latter question was further clouded by the fact that elderly respondents would be asked to complete a lengthy 4-page questionnaire that asked a number of probing personal questions.

It was decided that a sample size of 400 individuals (200 couples) would be desirable for the multiple regression statistical procedures called for in the statistical design, based on the rule of thumb of 20 subjects per cell for studies with many variables. To achieve the desired sample size, the following considerations were taken into account:

(1) Fifty percent of the persons age 60 and older in the U.S. are married (U.S. Bureau of the Census, Statistical Bulletin, 1980). Assuming the national average also applies to Oregon seniors, about half of the 1,347 OREA retirees were probably married.

(2) Consultants experienced in mail surveys at the Survey Research Center, O.S.U., estimated a probable 65% return-rate of questionnaires from this sample of retired seniors.

These considerations suggested that if duplicate questionnaires were sent to 500 persons (i.e., 500 households) on the OREA mailing list, 250 could be expected to have partners, and that 160 of these couples could be expected to respond. This would yield a sample size of 320 individuals of both sexes from 160 households.

Such a return, while not ideal, was considered acceptable and it was decided to generate a randomized sample of 500 or more.

This was accomplished through the following steps:

1. To avoid sending more than one pair of questionnaires to each household, the master list was screened to identify OREA members sharing the same household. Forty-one such cases were found and, in each case, the second member of the household was removed from the list. Thus, to assure a systematic random sample, each household appeared only once on the amended master list. The number of households from which the sample was selected, therefore, was reduced from 1,347 to 1,306.
2. It was determined that the desired sample size would be generated by a selection sequence consisting of alternately choosing every other name followed by every third name. To illustrate: in a series of 20 names, those selected by the sequence would be names numbered 1, 3, 6, 8, 11, 13, 16, and 18).
3. The beginning name in the selection process was established by blind, random choice of page in the mailing list and name on the page.
4. Names were then assigned to the sample according to the selection sequence until all names in the mailing list were either selected or rejected. Of the 1,306 retiree-households in the population, 522 were selected into the sample.

5. The selected names on the master list were then each assigned, according to alphabetical order, two sequential four-digit code numbers. Thus, the first selected name at the beginning of the master list was assigned the code numbers 0001 and 0002, the second name, 0003 and 0004, and so forth, until all selected names (522) were assigned numbers (0001 to 1044).
6. The 1,044 Retiree Survey questionnaires to be mailed out were then numbered to match the numbers assigned to the names in the sample.

Mail Survey Procedures:

The procedure used in conducting the mail survey followed Dillman's (1978) recommendations where feasible and included the following steps:

1. An initial mailing to each of 522 households consisted of an envelope containing two numbered Retiree Survey questionnaires, two postage-paid return envelopes, and the first cover letter (Appendix A). Care was taken to make sure that the questionnaire code numbers and the name and address on the envelope matched those on the master mailing list. All mail was sent by first class, non-metered postage.
2. One week later, a follow-up postcard (Appendix C) was mailed to each of the 522 households urging respondents

who had not yet returned their completed questionnaires to do so.

3. Three weeks after the initial mailing, replacement copies of numbered questionnaires and return envelopes were sent to those who still had not yet responded, along with one of two follow-up cover letters. To households where neither the named retiree nor a spouse had responded, one follow-up cover letter (Appendix C) was sent, along with two replacement questionnaires. To households where one partner had responded but a second had not, an alternate follow-up cover letter (Appendix C) was sent, along with a single replacement questionnaire.

Returned questionnaires were treated, as follows:

1. All returned questionnaires were rated as either potentially qualified or disqualified on the basis of the response given to Item 2 in the questionnaire which asks the respondent to "indicate the category which best describes your current living situation" from among three options:

- 1 MARRIED AND LIVING WITH SPOUSE
- 2 LIVING WITH A PARTNER
- 3 NOT LIVING WITH EITHER SPOUSE OR PARTNER.

Questionnaires with either "1" or "2" circled were put in the potentially qualified category. Those with "3" circled were put in the disqualified category.

2. Potentially qualified questionnaires were further screened for incompletions and anomalies which might

disqualify them. On questionnaires where inconsistencies or unanswered items could be resolved on the basis of other responses, this was done and the questionnaires were qualified. Where this could not be done, a judgment was made to qualify or disqualify on the basis of reasonableness. All potentially qualified questionnaires were reassigned to the qualified group or added to the disqualified group.

3. The code numbers of both qualified and disqualified questionnaires were then crossed off the master mailing list by a single line drawn through the numbers. For qualified responses, either the notation "RQ" or "SQ" was added below the crossed-off code, according to whether the respondent was a Retiree or a not-retired Spouse. For disqualified responses, the notation "D" was added plus any other information which had been volunteered as to why the questionnaire was invalid, such as, "spouse deceased", "never married", "incomplete return," "refused to participate", etc.
4. Prior to initiating the key-punch operation to transfer questionnaire responses onto data-cards for computer processing, a three digit code to identify each pair of cards coming from the same household was added to the questionnaires and to the master list. For households where only one spouse had responded, household code

numbers were also assigned in anticipation of the possibility that a response from the delinquent spouse might yet be forthcoming.

A total of 522 questionnaires received from 261 couples qualified for inclusion in the statistical sample. Coincidentally, the number of qualified respondents (522) corresponds to the number of households to which duplicate questionnaires were sent in the entire mailing, a response rate of 50%.

The Data-Gathering Instrument:

The Retiree Survey instrument developed for this study is a 4-page, booklet-type, self-administered questionnaire consisting of 18 numbered items, several of which have multiple parts (Appendix A). A separate listing of dependent and independent variables together with their values and scale type is included in the appendix (Appendix B).

The instrument incorporates as its principle dependent variable a 10-part, Likert-scale measure of dyadic quality (Item 8); the 10 items also cluster into five-item measures of two components of dyadic quality, viz., dyadic cohesion (Item 8, a-e), and dyadic satisfaction (Item 8, f-j). In addition, Likert-scale measures of life satisfaction (Item 5) and retirement satisfaction (Item 17) are utilized as both dependent and independent variables.

The questionnaire was designed to elicit four types of data:

1. Self-ratings by respondents on the components of dyadic quality and its subsets, dyadic cohesion and dyadic satisfaction. (dependent variables).
2. Self-ratings of satisfaction with life and with retirement (dependent and independent variables).
3. Information on factors associated with retirement (independent variables).
4. Demographic characteristics of respondents (independent variables).

The instrument incorporates questions drawn from two principal sources which are more closely examined in the following sections:

1. the "Sun Retiree Questionnaire" utilized by the Sun Company, Inc. of Radnor Pennsylvania, in a 1982 survey of some 7,000 of its retirees.
2. Spanier's dyadic adjustment scales for assessing the quality of marriage and similar dyads (Spanier, 1976).

The Sun Retiree Questionnaire:

The Sun Retiree Questionnaire (Appendix D) was developed by the research firm, Response Analysis of Princeton, New Jersey, for Sun Company, Inc. and was one of three instruments employed in a 1982 survey of Sun retirees, spouses, and surviving spouses. It consists of a cover letter and 42 items printed in a 12-page booklet format. Of 6,789 retirees, 72% responded and 4,518 questionnaires (67%) were rated usable. Additionally, 3,664 spouses

of retirees responded to a shorter version of the instrument (Response Analysis Corporation, 1982).

Permission to use the Sun questionnaire material was given to the author by R. W. Dell, Sun Company Manager of Retiree Relations, in a telephone conversation held on October 13, 1983.

With regard to the validity and reliability of the Sun questionnaire, Dell reported in a telephone conversation with this researcher on May 5, 1984, that these had not been established. To his knowledge, no formal consideration was given to the issues of statistical validity or reliability of the questionnaire items.

About half of the questions in the Retiree Survey developed for this study were drawn from the Sun Retiree Questionnaire with little or no modification. These include the following: (questionnaire item numbers are shown in parentheses)

Life satisfaction (Item 5)

Physical health (Item 6)

Problems in retirement (Item 7)

Work or volunteer involvement (Item 9)

Activities taking most/least time (Item 10)

Perceived living standard (Item 11)

Sex (Item 13)

Retirement satisfaction (Item 17)

Reasons for retiring (Item 18)

Three items in the Retiree Survey are similar to questions in the Sun Questionnaire, viz.:

Current living situation (Item 2)

Income (Item 12)

Your age and age of spouse (Item 14)

Several items in the Retiree Survey were not drawn from the Sun Questionnaire, viz.:

Official retirement status (Item 1)

Official retirement status of spouse (Item 3)

Receiving retirement benefits (Item 4)

Emotional health (Item 6)

Years in present marriage (Item 15)

Highest grade completed (Item 16)

Spanier's Dyadic Adjustment Scales:

Item 8 in the Retiree Survey consists of ten questions which constitute the principal dependent variables of dyadic quality, cohesion, and satisfaction. The ten questions ask respondents to rate the frequency of shared activities and were drawn from Spanier's Dyadic Adjustment Scales (DAS). The DAS in its original form consists of four subscales encompassing 32 items. It was designed to serve a variety of needs. For example, it can be used in its entirety as an overall measure of dyadic adjustment (i.e., quality of relationship) or, alternatively, each of the subscales can be used alone "without losing confidence in the reliability or validity of the measure" (Spanier, 1976).

The four subscales that make up the DAS, are:

1. Dyadic Satisfaction Subscale (10 items)
2. Dyadic Cohesion Subscale (5 items)
3. Dyadic Consensus Subscale (13 items)
4. Affectional Expression Subscale (4 items)

Spanier (1976) reports that the 32 items making up the DAS were distilled from a pool of approximately 300 items ever used in any scale measuring marital adjustment or a related concept. The distillation procedure involved 10 analytical steps which reduced the number of items to 40. These were then factor analyzed to make a final determination of items to be included in the scale.

Thirty-two items remained after eight were eliminated due to low factor loadings (below .30).

The two subscales selected for use as dependent variables in this study, are: the dyadic cohesion subscale (5 items), and a shortened version of the dyadic satisfaction subscale (5 items). Because of the length and complexity of the Retiree Survey questionnaire, it was decided to reduce the number of dyadic satisfaction items by excluding the four items with the lowest loadings on the dyadic satisfaction factor (.32 to .54). A fifth item with a .62 loading was excluded because it was judged to be excessively long and required a different format than the others.

All ten subscale items are of the Likert type, eliciting responses on a 0 to 5 scale.

The utilized items and their subscale factor loadings, are:

Item No.	Item	Subscale	Dyadic Cohesion Factor	Dyadic Satisfaction Factor
8a.	Engage in outside interests together	Dyadic Cohesion	.50	.11
8b.	Have a stimulating exchange of ideas	Dyadic Cohesion	.71	.01
8c.	Laugh together	Dyadic Cohesion	.65	.09
8d.	Calmly discuss something	Dyadic Cohesion	.68	.04
8e.	Work together on a project	Dyadic Cohesion	.65	.05
8f.	How often have you discussed or considered divorce, separation, or terminating your relationship?	Dyadic Satisfaction	.01	.70
8g.	How often do you think that things between you and your spouse are going well?	Dyadic Satisfaction	.23	.67
8h.	Do you ever regret that you married?	Dyadic Satisfaction	.01	.82
8i.	How often do you and your spouse quarrel?	Dyadic Satisfaction	.13	.65
8j.	How often do you and your mate "get on each other's nerves?"	Dyadic Satisfaction	.19	.61

The excluded items and their subscale factor loadings, are:

Item	Dyadic Cohesion Factor	Dyadic Satisfaction Factor
How often do you or your mate leave the house after a fight?	.12	.54
Do you confide in your mate?	.27	.48
Do you kiss your mate?	.28	.32
The degree of happiness, all things considered, of your relationship?	.24	.53
Which of six statements best describes how you feel about the future of your relationship?	.07	.62

Validity and Reliability of the DAS:

The modifications made in Spanier's Dyadic Adjustment Scales for this study have rendered the data regarding its validity and reliability no longer directly applicable. It is relevant, nevertheless, to present Spanier's claims for the validity and reliability of the DAS and its subscales.

Content validity is based on evaluation of items by a team of three judges. Items were included only if they were judged to be (1) relevant measures of dyadic adjustment, (2) consistent with nominal definitions suggested by Spanier and Cole (1974) for adjustment and its components of satisfaction, cohesion, and

consensus, and (3) carefully worded with appropriate fixed choice responses.

To establish criterion-related validity the DAS was administered to a married sample of 218 persons and a divorced sample of 94 persons. Each of the 32 scale items was found to correlate significantly with marital status at the .001 level using a t-test for assessing differences between sample means. In addition, total mean scores for the married and divorced samples were significantly different at the .001 level.

Spanier claims construct validity based on two procedures: (1) factor analysis of the 32 DAS items which validated the four subscale components (dyadic satisfaction, cohesion, consensus, and affectional expression), and (2) correlating the DAS with the previously most-used Locke-Wallace Marital Adjustment Scale (1959). The correlation between the two scales was .86 among married respondents and .88 among divorced respondents ($p \leq .001$).

Reliability was determined for each of the component subscales, as well as the total DAS, using Cronbach's Coefficient Alpha, a conservative estimate of internal consistency (Spanier, 1976). Reliability was established at .96 for the total scale; at .94 for the dyadic satisfaction subscale; and, at .86 for the dyadic cohesion subscale.

Statistical Design and Treatment of the Data

Procedural Treatment of the Data:

Data was keypunched on IBM cards and analyzed by the Cyber 170 using SPSS - Statistical Package for the Social Sciences, version 8.3. Data analysis involved different statistical procedures according to the various objectives and hypotheses of the study. The .05 level of confidence was selected as the acceptable level of significance for all statistical analysis.

Statistical Treatment of the Data:

Descriptive Data: Responses to each of the questions asked in the Retiree Survey questionnaire were summarized. Statistics computed were sample size, frequency counts, percentages, and, where applicable, means. Findings are presented in Tables 6 - 19 and in summaries of principal findings in Chapter IV.

Objective 1: Objective 1 of this study is concerned with differences in measures of dyadic quality among groups of retired couples differentiated by sex and retirement status. Specifically, this objective looks for three categories of difference in dyadic quality mean scores:

1.1 Differences among the following three classes of dyads:

- I. Retired males and not-retired females (R/NR)
- II. Retired males and retired females (R/R)
- III. Not-retired males and retired females (NR/R)

1.2 Differences among same-sex groups belonging to each of the three classes.

1.3 Differences between all men and all women regardless of retirement status.

All groups of respondents targeted in the three parts of Objective 1 are illustrated in Figure 2.

Figure 2. Groups of Respondents in Objective 1 Treatments

Objective	Group	Class	Retirement Status	Dyadic Quality (means)
1.1	1	I	R-NR	μ_1
	2	II	R-R	μ_2
	3	III	NR-R	μ_3
1.2	4	I	R-O	μ_4
	5	I	O-NR	μ_5
	6	II	R-O	μ_6
	7	II	O-R	μ_7
	8	III	NR-O	μ_8
	9	III	O-R	μ_9
1.3	10	All Males		μ_{10}
	11	All Females		μ_{11}

It will be noted that in Figure 2 the 11 groups were divided into three categories labeled objectives 1.1, 1.2 and 1.3. Each of the three categories received separate statistical treatment utilizing One-Way Analyses of Variance (fixed model). Where appropriate, Tukey's Test was used for post-hoc comparisons.

Following are the null hypotheses for each of the treatments:

Hypothesis 1.1: No significant differences in dyadic quality mean scores exist among classes of dyads differentiated by sex and retirement status, i.e., among groups 1, 2, and 3.

$$H_0: \mu_1 = \mu_2 = \mu_3$$

Hypothesis 1.2: No significant differences in dyadic quality mean scores exist among groups of same sex members of each class differentiated by retirement status, i.e., among groups 4, 5, 6, 7, 8, and 9.

$$H_0: \mu_4 = \mu_5 = \mu_6 = \mu_7 = \mu_8 = \mu_9$$

Hypothesis 1.3: No significant difference in dyadic quality mean scores exist between same sex members of all groups, i.e., between groups 10 and 11.

$$H_0: \mu_{10} = \mu_{11}$$

Objective 2: This objective looks for significant differences in dyadic quality among groups of retirees who reported different levels of satisfaction with retirement. Retirees were clustered into one of three groups on the basis of their response to Item 17 of the Retiree Survey which asks, "How satisfied or dissatisfied are you with being a retiree?". Retirees chose one of five responses ranging from "very dissatisfied" to "very satisfied."

The three categories of groups are represented in Figure 3.

Figure 3. Groups of Respondents in Objective 2 Treatments

Group	Category	Values	Dyadic Quality (means)
12	Dissatisfied	1+2	μ_{12}
13	Neutral	3	μ_{13}
14	Satisfied	4+5	μ_{14}

Hypothesis 2.1: No significant differences in dyadic quality mean scores are to be found between retirees reporting different levels of satisfaction with retirement, i.e., among groups 12, 13 and 14.

$$H_0: \mu_{12} = \mu_{13} = \mu_{14}$$

Statistical testing of the hypothesis utilized the F statistic One-Way Analysis of Variance (fixed model). Where applicable, Tukey's Test was employed for post-hoc comparisons.

Objective 3: This objective examines significant differences in dyadic quality among groups of respondents reporting different levels of satisfaction with life in general. Respondents were placed in one of three groups on the basis of their response to Item 5 of the Retiree Survey which asks, "How satisfied or dissatisfied are you with the way you are spending your life these days?" Respondents were asked to chose one of five responses ranging from "very dissatisfied" to "very satisfied."

The three categories of groups are illustrated in Figure 4.

Figure 4. Groups of Respondents in Objective 3 Treatments

Group	Category	Values	Dyadic Quality (means)
15	Dissatisfied	1+2	μ_{15}
16	Neutral	3	μ_{16}
17	Satisfied	4+5	μ_{17}

Hypothesis 3.1: No significant differences in dyadic quality mean scores are to be found between respondents reporting different levels of satisfaction with life, i.e., among groups 15, 16 and 17.

$$H_0: \mu_{15} = \mu_{16} = \mu_{17}$$

Statistical testing of hypothesis 3.1 utilized the F statistic One-Way Analysis of Variance (fixed model). Where applicable, Tukey's Test was used for post-hoc comparisons.

Objective 4: This objective seeks to identify significant correlations when each of 38 independent variables included in the Retiree Survey questionnaire is paired with the dependent variables of dyadic quality, dyadic cohesion, and dyadic satisfaction.

Nine hypotheses predict significant correlations between dyadic quality and independent variables associated with health, finances, sex (gender), age, and years in the marital relationship. Significant correlations are defined as Spearman Rho correlation coefficients significant at the .05 level of probability. The nine hypotheses associated with Objective 4 are:

Hypothesis 4.1 - Physical health correlates positively with dyadic quality.

Hypothesis 4.2 - Emotional health correlates positively with dyadic quality.

Hypothesis 4.3 - Identification of health problems correlates negatively with dyadic quality.

Hypothesis 4.4 - Income correlates positively with dyadic quality.

Hypothesis 4.5 - Satisfaction with income correlates positively with dyadic quality.

Hypothesis 4.6 - Identification of financial problems correlates negatively with dyadic quality.

Hypothesis 4.7 - Being male correlates more positively with dyadic quality than being female.

Hypothesis 4.8 - Age correlates positively with dyadic quality.

Hypothesis 4.9 - Number of years in the relationship correlates positively with dyadic quality.

Predicted and actual correlations between dyadic quality and the independent variables associated with hypotheses 4.1 - 4.9 are displayed in Table 20.

Significant correlations between independent variables and the dependent variables of dyadic quality, cohesion and satisfaction are summarized and tabulated in Chapter IV (see Tables 20 - 25).

Objective 5: This objective seeks to identify significant correlations when each of 38 independent variables in the Retiree Survey questionnaire is paired with the dependent variables of satisfaction with life and with retirement. Significant correlations are defined as Spearman Rho correlation coefficients significant at the .05 level of probability.

Findings are summarized and tabulated in Chapter IV (see Tables 24 and 25).

Objective 6: This objective seeks to quantify the percentage of variance accounted for in dyadic quality, cohesion and satisfaction by independent variables included in the Retiree Survey questionnaire.

To achieve this, stepwise multiple regression statistical procedures were employed for each of the three dependent variables. It was planned to include in the regression equation all those independent variables which would be shown to have significant paired correlations with the dependent variables through the procedures utilized in Objective 4.

Findings are summarized and tabulated in Chapter IV (see Tables 26 - 28).

Research Questions: Because of the large number of variables represented in the questionnaire, this researcher had to deal with the problem of setting reasonable limits on the number of hypotheses and research questions to be examined in this study. Figure 5 lists 28 of the independent variables and indicates their

involvement in hypotheses and possible research questions. A total of 60 potential research questions in four categories is noted.

Categories and numbers of research questions in each, are:

1. Questions of relationship between independent variables and dyadic quality: (13)

2. Questions of relationship between independent variables and life satisfaction: (19)

3. Questions of relationship between independent variables and retirement satisfaction: (19)

4. Questions of relationship between the independent variable listed and other independent variables: (9)

While some of the suggested research questions are addressed by the data and summaries in chapters 4 and 5, it was not the intent of this researcher to examine in this study each of the research questions enumerated.

Summary

Research methods and procedures were reviewed in the first part of this chapter. Particular attention was given to the development and utilization of the data-gathering instrument, the Retiree Survey questionnaire. It was noted that the instrument was a self-administered, 4-page questionnaire of 18 items which contained some 38 independent variables plus a 10-part measure of the the primary dependent variable, dyadic quality, and its subsets, dyadic cohesion and satisfaction. Also reviewed were the Sun

Retiree Questionnaire and Spanier's Dyadic Adjustment Scales, each of which contributed substantially to the Retiree Survey questionnaire developed for this study.

The second part of the chapter detailed the six specific objectives of the study and reviewed the hypotheses and statistical treatments associated with each objective. A total of 11 hypotheses and the statistical treatments designed to test them were proposed. A list of additional research questions was also proposed for possible later examination.

Figure 5. Independent Variables and Their Involvement in Objectives, Hypotheses and Research Questions.

Item	Variable Name	Obj.#	H #	Research Questions re:			
				DQ	LS	RS	Other IV's
1	Retirement Status	1	1.1				
1a	Retirement Age			x	x	x	
2	Living Situation			x			
3	Spouse Ret. Status	1	1.1	x			
5	Life Satisfaction	3	3.1			x	x
6	Health:						
a	physical	4	4.1		x	x	x
b	emotional	4	4.2		x	x	x
7	Problems in Retirement:						
a	Money	4	4.6		x	x	
b	Enough to Do			x	x	x	
c	Social Life			x	x	x	
d	Health	4	4.3		x	x	
e	Missing Friends			x	x	x	
f	Lonely			x	x	x	
g	Rel. with Spouse			x	x	x	
9	Current Work/Volunteer			x	x	x	
10	Activities:						
a	Most Time			x			x
b	Least Time			x			x
11	Income Satisfaction	4	4.5		x	x	
12	Income	4	4.4		x	x	
13	Sex	4	1.1,1.2,4.7		x	x	x
14	Age	4	4.8		x	x	x
15	Years in Relationship	4	4.9		x	x	x
16	Highest Grade			x	x	x	
17	Retirement Satisfaction	2	2.1		x		x
18	Reason for Retirement			x	x	x	

Note. Obj.#: Objective Number
 H#: Hypothesis Number
 DQ: Dyadic Quality
 LS: Life Satisfaction
 RS: Retirement Satisfaction
 IV: Independent Variable

CHAPTER IV

ANALYSIS OF THE DATA

This chapter reports on the statistical analyses of response data contained in 522 Retiree Survey Questionnaires completed by both members of 261 dyads. At the time of the survey, all respondents were either members of the Oregon Retired Educators Association or their partners. The sample includes only dyads currently sharing the same household. Responses from single, divorced, separated, or widowed retirees were excluded from the data pool analyzed.

The findings are presented in four sections, in each of which different sets of statistical procedures were employed to process the data. The four sections are: (1) descriptive data; (2) findings relating to Objectives 1, 2 and 3; (3) findings relating to Objectives 4 and 5; and (4) findings relating to Objective 6. In addition to brief descriptions of the procedures utilized, each section contains summaries of the principal findings. Tables 6 - 28, displaying all significant data, are to be found at the end of this chapter.

Descriptive Data

In this section, responses to each of the questions asked in the Retiree Survey Questionnaire (Appendix A) are summarized. The data are presented in detail in Tables 6 - 19, representing fourteen of the eighteen numbered items in the survey questionnaire.

In addition, summaries of the principal findings for each questionnaire item are presented. Data relating to questionnaire items 1, 2, 3 and 13 are not represented by tables inasmuch as the data available are fully reported in the summaries of principal findings. Statistics presented are sample size, frequency counts, percentages, and, where applicable, means. It needs to be noted that demographics have not been cross-tabulated with sex.

Summary of Principal Findings:

Officially Retired (Item 1): Of the 522 respondents, 459 (87.9%) were found to be officially retired and 63 (12.1%) were not retired. Since only households with at least one retired partner were allowed in the sample, it follows that of the 261 couples sampled, 63 (24.1%) included a not-retired spouse, while both partners were officially retired in 198 (75.9%) of the households.

Age at Retirement (Item 1a; see Table 6): Of the 459 officially retired persons, 444 reported their age at retirement. Of these, 167 (37.6%) were in the 60-62 age range, and 147 (33.1%) were in the 63-65 age range. Another 96 (21.6%) retired during the 50-59 age range, while only 28 (6.4%) remained on the job past age 65. Age at retirement ranged from 36 to 84 years. Mean age at retirement was 61.41 years, $sd = 12.79$ years.

Present Living Situation (Item 2): Virtually all of the 522 respondents (518, or 99.2%) reported they were married and living with their spouse rather than with a partner to whom they were not legally married.

Partner Officially Retired (Item 3): 452 (86.6%) of the 522 respondents reported their spouse to be officially retired. Ideally, this number should match the number who reported themselves as officially retired in Item 1 (459). In fact, there is a discrepancy of 7 (1.3% of the sample). Responses to other questions suggest that the self-rating scores in Table 1 are more reliable, i.e., that respondents were more likely to report accurately their own retirement status than that of their spouses.

Satisfaction with Life (Item 5; see Table 7): 294 (56.3 %) of the 522 respondents rated themselves as very satisfied with the way they are currently living their lives. An additional 131 respondents (25.1 %) reported themselves to be somewhat satisfied. The total of 425 (81.4%) very and somewhat satisfied respondents contrasts with the 61 (11.6%) who rated themselves in the two dissatisfied categories. Another 30 (5.7%) were neutral and 6 (1.1%) failed to respond.

Physical and Emotional Health (Item 6; see Table 8): Of the 522 respondents, 386 (74.0%) rated themselves as being in either good or excellent physical health. Almost half (252 or 48.3%) placed themselves in the good category and one fourth of them (134 or 25.7%) rated themselves in excellent physical health. Another

96 (18.4%) were in fair health. Only 38 (7.3%) placed themselves in the poor and very poor categories.

The data were even more positive with regard to self-ratings on emotional health. Less than 2% (10 respondents) placed themselves in the poor and very poor categories, while 86% (449 respondents) placed in the two highest categories of good and excellent emotional health.

Problems in Retirement (Item 7; see Table 9): All seven problem areas -- Money, Keeping busy, Social life, Health, Missing work friends, Being lonely, and Spouse -- were rated by the preponderant majority of 522 respondents as not a problem. However, in one problem area, Health, 185 respondents (35.4%) indicated it was somewhat of a problem and another 30 (5.7%) rated it a serious problem.

Events Shared With Mate (Item 8, see Table 10): Responses to the 10 categories of events listed in Item 8 serve several functions. On the one hand, they comprise the data base from which indices of dyadic quality (all 10 items: 8a-8j), dyadic cohesion (first five items: 8a-8e), and dyadic satisfaction (second five items: 8f-8j) were computed (See pages 36 and 39 for a more complete explanation). However, they also provide a statistical profile of what the couples in this sample do with their time together. According to the data, the majority of 522 respondents reported that they:

- a. Share outside interests once or twice a week (269 or 51.5% of the respondents).

- b. Exchange ideas about once a day (221 or 42.3%).
- c. Laugh together about once a day (366, 70.1%).
- d. Calmly discuss something about once a day (276, 52.9%).
- e. Work together on a project once or twice a week (163, 31.2%).
- f. Never discuss or consider divorce (480, 92.0%).
- g. Think that things are going well about once a day (290, 55.6%).
- h. Never regret they married (461, 88.3%).
- i. Quarrel or argue less frequently than once a month (210, 40.2%).
- j. Get on each other's nerves less than once a month (191, 36.6%).

Work or Volunteer Experiences (Item 9, see Table 11): Of 522 respondents, 398 (76.2%) reported they were involved in either work or volunteer experiences. A majority (235 or 45.0%) reported themselves to be involved in part-time volunteer experiences, and another 27 (5.2%) said they were engaged in full-time volunteer work. One-fourth of the respondents (136 or 26.0%) were involved in work for pay on either a full-time, part-time, or temporary basis. Almost one-fourth (123 or 23.6%) reported they were neither involved in work-for-pay nor volunteer activities.

Most-time and Least-time Activities (Item 10, see Table 12): A majority of respondents reported each of the following four activities (of 11 listed) as being among those which were taking

up most of their time: (1) watching television and reading (395 or 75.7%); (2) active physical exercise such as walking, jogging, gardening, swimming, etc., (305 or 58.4%); (3) housework, including shopping (295, 56.5%); and (4) socializing (271, 51.9%).

The four activities reported by a majority as occupying the least amount of time were: (1) working at a paid job (384 respondents or 73.6%); (2) doing volunteer work in the community (303 or 58.0%); (3) educational activities, such as attending courses to learn new skills or knowledge (291 or 55.7%); and (4) attending concerts, plays, visiting museums, or engaging in other cultural activities (285 or 54.6%). A sizable number of respondents who listed cultural activities as occupying little time added the comment that they lived in areas where such activities were not readily available to them.

Satisfaction with Income (Item 11, see Table 13): Of 522 respondents, 51 (9.8%) rated themselves as dissatisfied with their standard of living as represented by level of income. The great majority of respondents (439 or 84.1%) rated their income level as either very satisfactory (289 or 55.4%) or somewhat satisfactory (150 or 28.7%).

1983 Household Income (Item 12, see Table 14): Only 30 (5.8%) of 522 respondents reported gross annual household incomes of less than \$15,000, and only two (0.4%) reported income below \$10,000. At the other extreme, 103 (19.7%) reported incomes above \$35,000, and 20 (3.8%) were in the \$50,000-and-over category. The modal (141 or 27.0%) reported income bracket was \$20,000 -

\$24,999; followed by 134 (25.7%) reporting their income in the \$25,000 - \$34,999 bracket. Median income reported by all respondents was at the high end of the \$20,000 - \$24,999 range, assuming a uniform distribution within categories.

Sex of Respondents (Item 13): Female respondents (263) outnumbered male respondents (259) inasmuch as two of 261 households (0.8%) consisted of women who reported sharing the same household as partners.

Age on Last Birthday (Item 14, see Table 15): Almost half of all 522 respondents (252 or 48.2%) reported themselves to be between the ages of 66 and 75, and these were evenly divided between the 66-69 and 70-75 age groups. The mean age of all respondents was 67.25 years, $sd = 8.69$. The age range of all respondents was from 43 to 98 years.

Years in Present Marriage or Relationship (Item 15, see Table 16): More than half of the 522 respondents (283 or 54.2%) reported their relationships as having lasted more than 40 years. Of these, 240 (46.0%) were in relationships lasting between 40 and 49 years, and another 43 (8.2%) in marriages of 50 years or more. Only 30 respondents (5.7%) reported relationships of less than 10 years duration. The mean length of all relationships was 37.49 years, $sd = 11.92$. The range was from 1 to 78 years.

Highest Educational Level Achieved in School (Item 16, see Table 17): Slightly more than two-thirds of the 522 respondents reported themselves to be college or university graduates. The

largest single group (181 respondents or 34.7%) earned master degrees, closely followed by the next-largest group (165 respondents or 31.6%) with bachelor degrees. Another 67 (12.8%) reported some college or university; 66 (12.6%) were high school graduates; and 34 (6.3%) were in the 11th grade-or-less category. Only 8 (1.5%) had earned doctorates.

Satisfaction With Being a Retiree (Item 17, see Table 18):

Of the 459 retirees, 392 (85.6%) reported being either very or somewhat satisfied as a retiree. The largest single group (312 retirees, or 68.1%) scored themselves as very satisfied; another 80 (17.5%) rated themselves as somewhat satisfied. At the other end of the scale, 33 (7.2%) indicated they were very dissatisfied and 12 (2.6%) were somewhat dissatisfied in their retirement. Of the remaining 22 respondents, 21 (4.6%) were neutral and 1 (0.2%) didn't respond.

Reasons for Retiring (Item 18, see Table 19): Inasmuch as some retirees checked more than one reason for explaining why they retired when they did, a total of 578 reasons for their collective retirements were cited by the 459 retirees. The most frequently cited reason (304 or 52.6%) was "because I wanted to". Health was cited as a reason for retiring 104 times (18.0%). A substantial number of respondents indicated they chose to retire because of their partners' ill-health, rather than their own. Mandatory retirement was cited 71 times (12.3%), and job elimination 17 times (3.0%). Other reasons led 82 (14.2%) to retirement. A

review of other reasons indicates that most retirees cited wanting to retire when their spouses did.)

Findings Related to Objectives 1, 2, and 3

This section reports on the statistical testing of hypotheses related to Objectives 1, 2 and 3. All three objectives seek to establish if significant differences in dyadic quality are to be found among various groupings of respondents. The section begins with an explanatory review of the 17 groups of respondents involved, followed by a review of statistical procedures used to test hypotheses. The section concludes with presentation of statistical findings and conclusions for each of the five hypotheses tested.

Figure 2 (page 45) specifies the characteristics of 11 of the 17 groups of respondents involved in this section. It will be helpful to the reader to understand the distinction made between two of the terms used in the matrix, viz., Group and Class.

Class is used to define couples, or dyads, in terms of the sex and retirement status of their members. Thus, Class I includes all couples consisting of retired men and non-retired women (designated as R-NR). Class II includes all couples wherein both partners are retired (designated as R-R). Class III includes all couples of non-retired men and retired women (NR-R).

Group is used to define the specific sample of respondents being considered, as follows:

Groups 1, 2 and 3 consist of all members of classes I, II, and III, respectively. (Objective 1.1 seeks to establish if significant differences in dyadic quality exist among these three groups.)

Groups 4 through 9 consist of same-sex members of each of the three classes of respondents considered successively. For example, Group 4 consists of all the retired men in Class I (designated as R- in the class R-NR); Group 5 consists of all non-retired women in the same class (designated as -NR in the class R-NR); Group 6 consists of all retired men in Class II (R- of the class R-R), and so forth. (Objective 1.2 seeks to establish if significant differences in dyadic quality exist among these six groups.)

Groups 10 and 11 consist of all men and all women, respectively, in the total sample of 522 respondents. (Objective 1.3 looks at difference in dyadic quality between these two groups.)

Groups 12, 13 and 14 are defined by different criteria than those used in the first 11 groups, i.e., they consist of three groups of retirees reporting different levels of satisfaction with retirement. (Objective 2 seeks to establish differences in dyadic quality among these three groups.)

Groups 15, 16 and 17 include both retirees and non-retirees and are differentiated on the basis of their reported levels of satisfaction with life in general. (Objective 3 seeks to establish differences in dyadic quality among these three groups.)

Dyadic quality was quantified as the sum of items 8a-8j divided by ten.

One-Way Analysis of Variance statistical procedures were employed to test the five null-hypotheses posed in the three objectives. Where F-test criteria indicated statistical significance at the $p \leq .05$ level, the Tukey-HSD post-hoc test was applied to determine significant difference and direction. Data were analyzed by the Cyber 170 using SPSS -- Statistical Package for the Social Sciences, Version 8.3. The .05 level of probability was selected as the level of significance for the statistical analysis.

Objective 1:

To identify significant differences in dyadic quality mean scores among various groups of respondents, as follows:

Objective 1.1: Groups 1, 2 and 3 consisting, respectively, of couples in Class I (retired males and non-retired females); Class II (retired males and retired females); and Class III (non-retired males and retired females).

Objective 1.2: Groups 4 through 9, consisting of same-sex members of classes I, II, and III.

Objective 1.3: Groups 10 and 11, consisting, respectively, of all men and all women in the total sample of 522 respondents.

Hypothesis 1.1: There are no significant differences between the means of groups 1, 2, and 3.

$$H_0: \mu_1 = \mu_2 = \mu_3$$

Where: μ_1 = Group 1 mean score

μ_2 = Group 2 mean score

μ_3 = Group 3 mean score

Table 1

ANOVA Summary Table for Hypothesis 1.1

Source	df	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	2	.0288	.0144	.044	.9574
Within Groups	518	171.2647	.3306		
Total	520	171.2935			

Finding 1.1: Computed F (.04) is smaller than tabular F (2, 518) = 3.02, $p \leq .05$ and the null hypothesis was retained.

Conclusion 1.1: No significant differences were found. For the population studied, there is no evidence that the retirement status of the marital partners influences dyadic quality.

Hypothesis 1.2: There are no significant differences among the means of Groups 4 through 9, i.e., the six groups of same-sex respondents within the three classes of dyads grouped according to sex and retirement status.

$$H_0: \mu_4 = \mu_5 = \mu_6 = \mu_7 = \mu_8 = \mu_9$$

Where: μ_4 = Retired Class I males.

μ_5 = Non-retired Class I females.

μ_6 = Retired Class II males.

μ_7 = Retired Class II females.

μ_8 = Non-retired class III males.

μ_9 = Retired Class III females.

Table 2
ANOVA Summary Table for Hypothesis 1.2

Source	df	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	5	.6291	.1258	.380	.8628
Within Groups	515	170.6644	.3314		
Total	520	171.2935			

Finding 1.2: Computed F (.38) is smaller than tabular F (5, 515) = 2.23, $p \leq .05$ and the null hypothesis was retained.

Conclusion 1.2: No significant differences in dyadic quality mean scores were found at the .05 level of probability among the six groups of same-sex respondents within the three classes of dyads. That is, for all six groups of men and women there were no significant differences in measures of dyadic quality regardless of their own retirement status or that of their partners.

Hypothesis 1.3: There is no significant difference in dyadic quality mean scores between Groups 10 and 11, i.e., all men and all women, respectively.

$$H_0: \mu_{10} = \mu_{11}$$

Where: μ_{10} = Group 10 (all males).

μ_{11} = Group 11 (all females).

Table 3

ANOVA Summary Table for Hypothesis 1.3

Source	df	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	1	.1621	.1621	.492	.4835
Within Groups	519	171.1314	.3297		
Total	520	171.2935			

Finding 1.3: Computed F (.49) is smaller than tabular F (1,519) = 3.86, $p \leq .05$ and the null hypothesis was retained.

Conclusion 1.3: No significant difference in dyadic quality mean scores were found at the .05 level of probability between the two groups of all male respondents and all female respondents. That is, men and women of the population studied, when considered as two groups differentiated by sex, score equally well in perceived dyadic quality.

Objective 2:

To identify significant differences in measures of dyadic quality among three groups of retirees with different levels of retirement satisfaction.

Hypothesis 2.1: There are no significant differences in measures of dyadic quality among three groups of retirees who report themselves to be dissatisfied, neutral, or satisfied with retirement.

$$H_0: \mu_{12} = \mu_{13} = \mu_{14}$$

Where: μ_{12} = dyadic quality mean score of dissatisfied retirees.

μ_{13} = dyadic quality mean score of retirees who are neither satisfied nor dissatisfied with retirement.

μ_{14} = dyadic quality mean score of satisfied retirees.

Table 4

ANOVA Summary Table for Hypothesis 2.1

Source	df	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	2	3.3727	1.6863	5.472	.0045
Within Groups	454	139.9084	.3082		
Total	456	143.2811			

Finding 2.1: Computed F (5.47) is greater than tabulated F (2, 454) = 4.66, $p \leq .01$, i.e., there is a significant difference

between the means at the .01 level of probability. The null hypothesis was rejected.

The Tukey-HSD post-hoc test was then applied to determine which means were significantly different and to establish direction of the difference. The post-hoc test revealed significant difference at the $p \leq .05$ level between Group 13 (neutral) and Group 14 (satisfied) with satisfied retirees scoring higher on dyadic quality than neutral retirees. However, no significant difference at the .05 level was found between Group 12 (dissatisfied) and Group 13 (neutral), nor between Group 12 (dissatisfied) and Group 14 (satisfied).

Mean scores for the three groups, were:

$$\begin{aligned}\mu_{12} \text{ (dissatisfied)} &= 4.029 \text{ (sd} = .675; n = 45) \\ \mu_{13} \text{ (neutral)} &= 3.822 \text{ (sd} = .603; n = 21) \\ \mu_{14} \text{ (satisfied)} &= 4.184 \text{ (sd} = .537; n = 391)\end{aligned}$$

Conclusion 2.1: The following alternate hypotheses were accepted:

$$H_{a1}: \mu_{12} = \mu_{13} < \mu_{14}$$

$$H_{a2}: \mu_{12} = \mu_{14} > \mu_{13}$$

A third alternative hypothesis, viz.

$$H_{a3}: \mu_{12} < \mu_{13} < \mu_{14} \text{ is rejected.}$$

That is, retirees who were satisfied with retirement scored significantly higher in dyadic quality than retirees who were neutral in retirement satisfaction. However, no significant differences in dyadic quality scores were found between satisfied and

dissatisfied retirees, nor between neutral and dissatisfied retirees.

Objective 3:

To identify significant differences in dyadic quality mean scores among three groups of respondents reporting different levels of life satisfaction.

Hypothesis 3.1: There are no significant differences in measures of dyadic quality between three groups of respondents who report themselves to be dissatisfied, neutral, or satisfied with the way their lives are going.

$$H_0: \mu_{15} = \mu_{16} = \mu_{17}$$

Where: μ_{15} = dyadic quality mean score of dissatisfied respondents.

μ_{16} = dyadic quality mean score of respondents who are neither dissatisfied nor satisfied.

μ_{17} = dyadic quality mean score of satisfied respondents.

Table 5

ANOVA Summary Table for Hypothesis 3.1

Source	df	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	2	18.8199	9.4099	31.767	.000
Within Groups	513	151.9585	.2962		
Total	515	170.7783			

Finding 3.1: Computed F (31.77) is greater than tabular F (2, 513) = 4.66, $p \leq .01$, i.e., there are significant differences among the means at the .01 level of probability. The null hypothesis was rejected.

Mean scores for the three groups, were:

$$\begin{aligned} \mu_{15} \text{ (dissatisfied)} &= 3.692 \text{ (sd} = .727; n = 61) \\ \mu_{16} \text{ (neutral)} &= 3.806 \text{ (sd} = .567; n = 30) \\ \mu_{17} \text{ (satisfied)} &= 4.227 \text{ (sd} = .512; n = 425) \end{aligned}$$

The Tukey-HSD post-hoc test was applied and it was found that:

$$\mu_{17} > \mu_{16} = \mu_{15}$$

Conclusion 3.1: Respondents who reported they were satisfied with their lives scored significantly higher in dyadic quality than the two groups of neutral and dissatisfied respondents. However, there was no significant difference in dyadic quality mean scores between neutral and dissatisfied respondents.

Objectives 4 and 5

This section presents findings associated with Objectives 4 and 5 in terms of Spearman Rho correlation coefficients significant at the .05 level of probability between paired dependent and independent variables.

Summaries of findings associated with Objective 4 are presented in the first part of the section which reports on:

1. Nine hypotheses predicting significant correlations between dyadic quality as a dependent variable and cate-

gorical independent variables associated with health, finances, sex, age, and years in the marital relationship.

2. Significant correlations between three dependent variables -- dyadic quality, dyadic cohesion, and dyadic satisfaction -- when paired with 38 independent variables.

The second part of the section presents summaries of findings associated with Objective 5, viz., significant correlations between two dependent variables -- life satisfaction and satisfaction with retirement -- when paired with 38 independent variables.

Objective 4 - Summary of Findings:

Tables 20 - 23, associated with Objective 4, present the following data: Significant Spearman Rho Correlation Coefficients (R); level of significance (p); percentage of the variance in the dependent variable explained by each independent variable (% Var); and, the rank of each independent variable in terms of its predictive power. Independent variables are identified both by name and by item number (Q) as listed in the Retiree Survey Questionnaire (Appendix A). Independent variables in Tables 20 - 23 are listed by item number (Q). Table 20 reports on the nine hypotheses associated with Objective 4.

Following are summaries of the principal findings associated with Objective 4 as displayed in Tables 20 - 23. Shown in parentheses are Spearman Rho Correlation Coefficients for paired vari-

ables (R), and percentages of variance (% Var) in the dependent variable explained by the independent variable.

Table 20 displays predicted directions and actual correlations between dyadic quality and independent variables of health, finances, sex, age, and years in relationship.

Findings: Five of the nine hypotheses predicting significant correlation coefficients were affirmed. Four of the nine hypotheses were rejected. Affirmed were:

Hypothesis 4.1 - There is significant positive correlation between physical health and dyadic quality (R = .24; % Var = 5.9).

Hypothesis 4.2 - There is significant positive correlation between emotional health and dyadic quality (R = .39; % Var = 14.8).

Hypothesis 4.3 - There is significant negative correlation between health problems and dyadic quality (R = -.20; % Var = 4.2).

Hypothesis 4.5 - There is significant positive correlation between income satisfaction and dyadic quality (R = .17; % Var = 3.0).

Hypothesis 4.6 - There is significant negative correlation between financial problems and dyadic quality (R = -.22; % Var = 5.1).

Rejected were predictions of significant correlation between dyadic quality, and:

Income - Hypothesis 4.4

Sex - Hypothesis 4.7

Age - Hypothesis 4.8

Years in relationship - Hypothesis 4.9

Table 21 displays significant correlations which were not hypothesized between dyadic quality and independent variables.

Findings: In addition to the five independent variables in Table 20, 11 independent variables are shown to correlate significantly with dyadic quality in Table 21. The three independent variables with the largest correlations, are:

7g Problems: spouse (R = -.50; % Var = 25.1)

7c Problems: social life (R = -.36; % Var = 13.2)

7f Problems: loneliness (R = -.30; % Var = 8.9)

Table 22 displays significant correlations between the dependent variable, dyadic cohesion, and independent variables.

Findings: Seventeen of 38 independent variables are shown to be significantly correlated with dyadic cohesion. The three largest correlations are:

7g Problems: spouse (R = -.39; % Var = 15.4)

7c Problems: social life (R = -.38; % Var = 14.4)

6 Health: emotional (R = .31; % Var = 9.8)

Table 23 displays significant correlations between the dependent variable dyadic satisfaction and independent variables.

Findings: Sixteen of 38 independent variables are shown to be significantly correlated with dyadic satisfaction. The three largest correlations, are:

7g Problems: spouse	(R = -.48; % Var = 22.9)
6 Health: emotional	(R = .34; % Var = 11.5)
7f Problems: loneliness	(R = -.23; % Var = 5.3)

Objective 5 - Summary of Findings:

Following are summaries of the findings associated with Objective 5 displayed in Tables 24 and 25. Shown in parentheses are correlation coefficients (R), and percentages of variance in the dependent variable accounted for by the independent variable (% Var).

Table 24 displays significant correlations between life satisfaction, the dependent variable, and independent variables.

Findings: Nineteen of 38 independent variables are shown to be significantly correlated with life satisfaction. Six of them have correlation coefficients above $R = .30$, as follows:

6 Health: emotional	(R = .40; % Var = 16.0)
7c Problems: social life	(R = -.39; % Var = 15.5)
7f Problems: loneliness	(R = -.39; % Var = 15.2)
7g Problems: spouse	(R = -.38; % Var = 14.1)
6 Health: physical	(R = .34; % Var = 11.8)
10i Activities: loafing	(R = -.31; % Var = 9.6)

Table 25 displays significant correlations between retirement satisfaction as the dependent variable and independent variables.

Findings: Nineteen of 38 independent variables are shown to be significantly correlated with retirement satisfaction. Six of

them were found to have correlations greater than $R = .30$, as follows:

7f Problems: loneliness	($R = -.34$; % Var = 11.6)
7b Problems: keeping busy	($R = -.32$; % Var = 10.1)
7d Problems: health	($R = -.31$; % Var = 9.8)
6 Health: physical	($R = .31$; % Var = 9.6)
11 Income satisfaction	($R = .30$; % Var = 9.3)
7c Problems: social life	($R = -.30$; % Var = 9.0)

Objective 6

Objective 6 seeks to quantify the percentage of variance accounted for in each of three dependent variables -- dyadic quality, dyadic cohesion, and dyadic satisfaction -- by independent variables. To achieve this, three stepwise multiple regression procedures were employed utilizing SPSS - Statistical Package for the Social Sciences, version 8.3. This section first offers a listing of the independent variables entered into the three regressions, followed by reports of the principal findings of the regression analyses.

Included in the regression model were 20 independent variables which had already been shown to correlate with one or more of the dependent variables at the $p \leq .05$ level of probability (see Tables 20 - 25). The listing which follows shows the Survey Questionnaire item number and name of each independent variable

included in the regression equation, the response categories involved, and the code values assigned to each response category.

The following two modifications in the list of variables entered into the regression equation need to be noted:

1. Problems with spouse (Item 7g) was not included in the regression because of its unusually strong correlation with dyadic quality, the dependent variable ($R = .50$). The decision to exclude problems with spouse was made on grounds that the definition of the independent variable (see Appendix A) is nearly synonymous with the definition of the dependent variable.

2. Income (Item 12) was re-categorized from the eight income categories listed in the Retiree Survey (Appendix A) to two categories of less than and more than \$15,000. This decision was made to test the assumption that incomes above \$15,000 had greater positive affect on marital quality than incomes below \$15,000.

Listing of Independent Variables in the Stepwise Multiple Regression Model:

<u>Item</u>	<u>Variable</u>	<u>Category</u>	<u>Code</u>
5	Life Satisfaction:		
		Very dissatisfied	1
		Somewhat dissatisfied	2
		Neither	3
		Somewhat satisfied	4
		Very satisfied	5
6	Physical Health:		
		Excellent	1
		Good	2
		Fair	3
		Poor	4
		Very poor	5

6	Emotional Health:		
		Excellent	1
		Good	2
		Fair	3
		Poor	4
		Very poor	5
7a	Problems - money:		
		Not a problem	1
		Somewhat of a problem	-1
		A serious problem	-1
7b	Problems - keeping busy:		
		Not a problem	1
		Somewhat of a problem	-1
		A serious problem	-1
7c	Problems - social life:		
		Not a problem	1
		Somewhat of a problem	-1
		A serious problem	-1
7d	Problems - health:		
		Not a problem	1
		Somewhat of a problem	-1
		A serious problem	-1
7e	Problems - missing work friends:		
		Not a problem	1
		Somewhat of a problem	-1
		A serious problem	-1
10a	Activities - socializing:		
		Take most time	1
		Take least time	-1
10b	Activities - church:		
		Take most time	1
		Take least time	-1

10e Activities - physical exercise:

Take most time	1
Take least time	-1

10f Activities - TV, reading:

Take most time	1
Take least time	-1

10i Activities - loafing:

Take most time	1
Take least time	-1

11 Income Satisfaction:

Very dissatisfied	1
Somewhat dissatisfied	2
Neither	3
Somewhat satisfied	4
Very satisfied	5

12 Income:

\$5,000 - \$14,999	1
\$15,000 and over	-1

13 Sex:

Male	1
Female	-1

14 Age:

Years	43 to 98
-------	----------

17 Retirement Satisfaction:

Very dissatisfied	1
Somewhat dissatisfied	2
Neither	3
Somewhat satisfied	4
Very satisfied	5

18c Retirement Reasons - health:

Yes, a reason	1
No, not a reason	-1

18d Retirement Reasons - wanted to:

Yes, a reason	1
No, not a reason	-1

Principle Findings:

1. Dyadic Quality -- The 20 independent variables explain 32% of the variance in dyadic quality. At the $p \leq .05$ level of probability, six estimated coefficients are significantly different from zero. The six variables, in order of their power to predict variation in dyadic quality, are:

- Emotional health
- Life satisfaction
- Problems with social life
- Sex
- Satisfaction with income
- Retiring for health reasons

Table 26 displays the significant findings of the stepwise multiple regression involving dyadic quality as the dependent variable.

2. Dyadic Cohesion -- The 20 independent variables explain 28% of the variance in dyadic cohesion. At the $p \leq .05$ level of probability, six estimated coefficients are significantly different from zero. The six variables, in order of their power to predict variation in dyadic cohesion, are:

- Problems with social life
- Income
- Emotional health
- Life satisfaction
- Retiring for health reasons
- Satisfaction with income

Table 27 displays the significant findings of the stepwise multiple regression involving dyadic cohesion as the dependent variable.

3. Dyadic Satisfaction -- The 20 independent variables explain 25% of the variance in dyadic satisfaction. At the $p \leq .05$ level of probability, four estimated coefficients are significantly different from zero. The four variables, in order of their power to predict variation in dyadic satisfaction, are:

- Emotional health
- Life satisfaction
- Sex
- Age

Table 28 displays the significant findings of the stepwise multiple regression involving dyadic satisfaction as the dependent variable.

A review of the significant independent variables in the three regressions shows:

Emotional health was the strongest single predictor of dyadic quality, accounting for 15% of the variance in the dependent variable. This is interpreted to mean that respondents who report themselves to be in good or excellent emotional health score higher in dyadic quality than those who report themselves to be in poor emotional health. Additionally, this independent variable was the strongest single predictor of dyadic satisfaction and was among the strongest three variables accounting for variance in dyadic cohesion. (The negative betas are due to the inverse

coding arrangement whereby higher emotional health scores were assigned lower coding values.)

Life satisfaction emerges as the second strongest predictor of dyadic quality. When this variable is entered into the regression equation after emotional health, the percentage of variance accounted for in dyadic quality increases from 15% to 22%. This is interpreted to mean that respondents who report higher levels of satisfaction with life in general score higher in dyadic quality than those who report lower levels of satisfaction. Additionally, life satisfaction emerges as the second strongest variable explaining dyadic satisfaction, and ranks fourth among the six variables explaining significant variance in dyadic cohesion.

Problems with social life emerges as the third strongest predictor of dyadic quality. When it is added to the regression equation after emotional health and life satisfaction, the percentage of variance accounted for in dyadic quality increases from 22% to 26%. This is interpreted to mean that respondents who report they have no problem in maintaining an active social life score significantly higher in dyadic quality than those who report that maintaining an active social life is a problem for them. Additionally, this variable emerges as the single strongest predictor of dyadic cohesion, accounting for 14% of the variance in the dependent variable.

Sex is the fourth of six variables making significant contributions to variance in dyadic quality. The positive beta is interpreted to mean that male respondents scored significantly

higher in dyadic quality than did females. Sex was also one of the four variables accounting for significant variance in dyadic satisfaction.

Income satisfaction is the fifth of six variables accounting for significant variance in dyadic quality. The positive beta is interpreted to mean that respondents reporting higher levels of satisfaction with their standard of living scored higher in dyadic quality than those reporting lower levels of satisfaction. Income satisfaction was also involved in accounting for significant variance in dyadic cohesion.

Retiring for health reasons is the sixth variable accounting for significant variance in dyadic quality. The six together explain 29% of the variance. The addition of the remaining 14 variables to the regression adds less than 3% to the explained variance in dyadic quality. In addition, retiring for health reasons was the fifth of six variables explaining significant variance in dyadic cohesion. The negative beta is interpreted to mean that retirees for whom health was not reported as a reason for their retirement scored higher in measures of the dependent variables than those who retired because of their own or their spouse's poor health.

Income failed to show as a significant contributor to variance in dyadic quality. However, it did emerge as the second strongest predictor of one of the sub-set measures of dyadic quality, viz., dyadic cohesion. The negative beta is interpreted

to mean that respondents with incomes above \$15,000 per year scored higher in dyadic cohesion than those with incomes below that level.

Age also failed to emerge as a significant contributor to variance in dyadic quality but was significant in accounting for variance in dyadic satisfaction. The positive beta was interpreted to mean that older respondents scored significantly higher in the five measures of dyadic satisfaction than did younger respondents.

The principal conclusion to be drawn from the regression analyses is that there is substantial evidence for the case that dyadic quality is predictably higher at the $p \leq .05$ level for retired couples, if:

They report themselves to be in good emotional health.

They are generally satisfied with the way their lives are going.

Maintaining an active social life is not a problem for them.

They are satisfied with their level of income.

Retirement was not due to reasons of poor health.

Additionally, it also helped to be male rather than female.

The implications for clinical practice and for future research of these and other findings will be discussed in Chapter 5.

Table 6

Number and Percentage of Respondents
Retiring at Various Ages

Age at Retirement	n	%
36-49 years	6	1.4
50-59 years	96	21.6
60-62 years	167	37.6
63-65 years	147	33.1
66-75 years	26	5.9
76+ years	2	0.5
Total:	444	100.1

Note. Range=36-84 years;
Mean=61.41 years.

Table 7

Life Satisfaction Self-Ratings
by Number and Percentage of Respondents

Ratings	n	%
Very Dissatisfied	31	5.9
Somewhat Dissatisfied	30	5.7
Neutral	30	5.7
Somewhat Satisfied	131	25.1
Very Satisfied	294	56.3
No Response	6	1.1
Total:	522	99.8

Table 8

Physical and Emotional Health Self-Ratings
by Numbers and Percentages of Respondents

Self-Ratings	Physical Health		Emotional Health	
	n	%	n	%
Excellent	134	25.7	220	42.1
Good	252	48.3	229	43.9
Fair	96	18.4	54	10.3
Poor	27	5.2	9	1.7
Very Poor	11	2.1	3	0.6
No Response	2	0.4	7	1.3
Total:	522	100.1	522	99.9

Table 9

Problems and Non-Problems in Retirement
Identified by Numbers and Percentages of Respondents

Problems	Response									
	Not A Problem		Somewhat of A Problem		A Serious Problem		No Response		Total	
	n	%	n	%	n	%	n	%	n	%
a. Money	398	76.2	117	22.4	5	1.0	2	0.4	522	100.0
b. Keeping busy	461	88.3	53	10.2	6	1.1	2	0.4	522	100.0
c. Social life	396	75.9	102	19.5	16	3.1	8	1.5	522	100.0
d. Health	302	57.9	185	35.4	30	5.7	5	1.0	522	100.0
e. Missing work friends	408	78.2	93	17.8	11	2.1	10	1.9	522	100.0
f. Being lonely	450	86.2	61	11.7	5	1.0	6	1.1	522	100.0
g. Spouse	420	80.5	90	17.2	6	1.1	6	1.1	522	99.9

Table 10

Frequency of Events Shared with Mate
Reported by Number and Percentage of Respondents

Events	Frequency													
	Never		Less Than Once a Month		Once or Twice a Month		Once or Twice a Week		About Once a Day		No Response		Total	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
a. Outside interests	8	1.5	43	8.2	94	18.0	269	51.5	102	19.5	6	1.1	522	99.8
b. Exchange ideas	12	2.3	26	5.0	71	13.6	178	34.1	221	42.3	14	2.7	522	100.0
c. Laugh together	7	1.3	13	2.5	26	5.0	105	20.1	366	70.1	5	1.0	522	100.0
d. Calmly discuss something	9	1.7	19	3.6	64	12.3	145	27.8	276	52.9	9	1.7	522	100.0
e. Work together on project	31	5.9	79	15.1	116	22.2	163	31.2	118	22.6	15	2.9	522	99.9
f. Discuss/consider divorce	480	92.0	26	5.0	6	1.1	2	0.4	1	0.2	7	1.3	522	100.0
g. Think things going well	24	4.6	25	4.8	47	9.0	103	19.7	290	55.6	33	6.3	522	100.0
h. Regret you married	461	88.3	25	4.8	9	1.7	2	0.4	6	1.1	19	3.6	522	99.9
i. Quarrel or argue	81	15.5	210	40.2	145	27.8	61	11.7	16	3.1	9	1.7	522	100.0
j. Get on each other's nerves	114	21.8	191	36.6	117	22.4	76	14.6	15	2.9	9	1.7	522	100.0

Table 11

Involvement and Non-Involvement in Work and Volunteer Experiences
Reported by Number and Percentage of Respondents

Experience	Response							
	Involved		Not Involved		No Response		Total	
	n	%	n	%	n	%	n	%
a. Full-time work	31	5.9	490	93.9	1	0.2	522	100.0
b. Steady part-time work	45	8.6	476	91.2	1	0.2	522	100.0
c. Temporary work	60	11.5	461	88.3	1	0.2	522	100.0
d. Full-time volunteer	27	5.2	494	94.6	1	0.2	522	100.0
e. Part-time volunteer	235	45.0	286	54.8	1	0.2	522	100.0
Total:	398	76.2	123	23.6	1	0.2		

Table 12

Most-Time and Least-Time Activities
Reported by Number and Percentage of Respondents

Activities	Take up Most Time		Take up Least Time		No Response		Total	
	n	%	n	%	n	%	n	%
a. Socializing	271	51.9	95	18.2	156	29.9	522	100.0
b. Church	167	32.0	225	43.1	130	24.9	522	100.0
c. Volunteer work	79	15.1	303	58.0	140	26.8	522	99.9
d. Work for pay	55	10.5	384	73.6	83	15.9	522	100.0
e. Physical	305	58.4	81	15.5	136	26.1	522	100.0
f. TV/reading	395	75.7	51	9.8	76	14.6	522	100.1
g. Cultural	53	10.2	285	54.6	184	35.2	522	100.0
h. Educational	43	8.2	291	55.7	188	36.0	522	99.9
i. Loafing	115	27.0	257	49.2	150	28.7	522	99.9
j. Housework/shopping	295	56.5	88	16.9	139	26.6	522	100.0
k. Hobbies	193	37.0	179	34.3	150	28.7	522	100.0

Table 13

Degree of Satisfaction with Income
Reported by Number and Percentage of Respondents

Degree of Satisfaction	n	%
Very Unsatisfactory	25	4.8
Somewhat Unsatisfactory	26	5.0
Neither Unsatisfactory nor Satisfactory	29	5.6
Somewhat Satisfactory	150	28.7
Very Satisfactory	289	55.4
No Response	3	0.6
Total:	522	100.0

Table 14

1983 Household Income
Reported by Number and Percentage of Respondents
in 261 Households

Household Income	n	%
Under \$5,000	0	0.0
\$5000 - \$9,999	2	0.4
\$10,000 - \$14,999	28	5.4
\$15,000 - \$19,999	105	20.1
\$20,000 - \$24,999	141	27.0
\$25,000 - \$34,999	134	25.7
\$35,000 - \$49,999	83	15.9
\$50,000 and over	20	3.8
No Response	9	1.7
Total	522	100.0

Table 15
 Current Ages of Respondents
 by Number and Percentage of Persons
 in Various Age Groups

Age Group	n	%
43-49 years	3	0.6
50-59 years	56	10.7
60-62 years	68	13.0
63-65 years	82	15.7
66-69 years	127	24.3
70-75 years	125	23.9
76+ years	58	11.1
No Response	3	0.6
Total:	522	99.9

Note. Range=43-98 years;
 Mean=67.25 years.
 sd = 8.69 years.

Table 16

Years in Present Marriage or Relationship
by Number and Percentage of Respondents
in Groups of Different Duration

Duration	n	%
0-9 years	30	5.7
10-19 years	24	4.6
20-29 years	30	5.7
30-39 years	155	29.7
40-49 years	240	46.0
50+ years	43	8.2
No Response	0	0.0
Total	522	99.9

Note. Range=1-78 years;
Mean = 37.49 years.
sd = 11.92 years.

Table 17

Highest Educational Level Achieved
by Number and Percentage of Respondents

Educational Level	n	%
11th Grade or Less	34	6.3
High School Graduate	66	12.6
Some College or University	67	12.8
Bachelor Degree	165	31.6
Master Degree	181	34.7
Doctorate	8	1.5
No Response	1	0.2
Total	522	99.9

Table 18

Retirement Satisfaction Self-Ratings
by Number and Percentages of 459 Retirees

Ratings	n	%
Very Dissatisfied	33	7.2
Somewhat Dissatisfied	12	2.6
Neutral	21	4.6
Somewhat Satisfied	80	17.5
Very Satisfied	312	68.1
Retirees Not Responding	<u>1</u>	<u>0.2</u>
Total	459	100.0

Table 19

Number and Percentage of Reasons for Retirement
Reported by 459 Retirees

Reported Reason	n	%
Had to because it was mandatory	71	12.3
Job was eliminated	17	3.0
Health	104	18.0
Because I wanted to	304	52.6
Other	<u>82</u>	<u>14.2</u>
Total Reasons Reported	578	100.1

Table 20

Predicted and Actual Correlations Between Dyadic Quality
and Independent Variables of Health, Finances, Sex, Age,
and Years in Relationship

Hypothesis ID No.	Q	Independent Variable	Prediction ^a		R	p	% Var.	Rank
			Hyp.	NC				
4.1	6	Health: physical	+	x	.2421	.001	5.9	2
4.2	6	Health: emotional	+	x	.3851	.001	14.8	1
4.3	7d	Problems: health	-	x	-.2038	.001	4.2	4
4.4	12	Income	+	x	.0657	.069		
4.5	11	Income satisfaction	+	x	.1729	.001	3.0	5
4.6	7a	Problems: money	-	x	-.2248	.001	5.1	3
4.7	13	Sex	M+ F+	x	.0224	.306		
4.8	14	Age	+	x	.0235	.295		
4.9	15	Yrs in relationship	+	x	.0448	.154		

a. Hyp.: predicted positive (+) or negative (-) correlations. All hypotheses predicted correlations at the $p \leq .05$ level.

C: x indicates the hypothesis was confirmed.

NC: x indicates the hypothesis was not confirmed.

Table 21

Significant Correlations Not Hypothesized
Between Dyadic Quality and Independent Variables

Q	Independent Variable	R	p	% Var	Rank
7b	Problems: keeping busy	-.2000	.001	4.0	5
7c	Problems: social life	-.3632	.001	13.2	2
7e	Problems: friends	-.0974	.014	0.9	11
7f	Problems: loneliness	-.2986	.001	8.9	3
7g	Problems: spouse	-.5007	.001	25.1	1
10a	Activities: social	.1202	.011	1.4	9
10b	Activities: church	.1623	.001	2.6	7
10e	Activities: physical	.1520	.002	2.3	8
10f	Activities: TV/reading	-.1068	.013	1.1	10
10i	Activities: loafing	-.2578	.001	6.6	4
18c	R. Reasons: health	-.1790	.001	3.2	6

$p \leq .05$

Table 22
 Significant Correlations Between Dyadic Cohesion
 and Independent Variables

Q	Independent Variable	R	p	% Var	Rank
6	Health: physical	.2441	.001	6.0	5
6	Health: emotional	.3132	.001	9.8	3
7a	Problems: money	-.1581	.001	2.5	13
7b	Problems: keeping busy	-.2120	.001	4.5	7
7c	Problems: social life	-.3794	.001	14.4	2
7d	Problems: health	-.1996	.001	4.0	9
7e	Problems: friends	-.0933	.018	0.9	17
7f	Problems: loneliness	-.2693	.001	7.3	4
7g	Problems: spouse	-.3918	.001	15.4	1
10a	Activities: socializing	.1684	.001	2.8	12
10b	Activities: church	.1493	.002	2.2	14
10e	Activities: physical	.1786	.001	3.2	11
10g	Activities: cultural	.1211	.014	1.5	16
10i	Activities: loafing	-.2298	.001	5.3	6
11	Income satisfaction	.1862	.001	3.5	10
12	Income	.1354	.002	1.8	15
18c	R. Reasons: health	-.2037	.001	4.1	8

p ≤ .05

Table 23
 Significant Correlations Between Dyadic Satisfaction
 and Independent Variables

Q	Independent Variable	R	p	% Var	Rank
6	Health: physical	.1405	.001	2.0	7
6	Health: emotional	.3391	.001	11.5	2
7a	Problems: money	-.2063	.001	4.3	5
7b	Problems: keeping busy	-.1166	.004	1.4	10
7c	Problems: social life	-.2196	.001	4.8	4
7d	Problems: health	-.1302	.002	1.7	8
*7e	Problems: friends	-.0729	.051	0.5	15
7f	Problems: loneliness	-.2299	.001	5.3	3
7g	Problems: spouse	-.4781	.001	22.9	1
10b	Activities: church	.1259	.007	1.6	9
10f	Activities: TV/reading	-.0898	.030	0.8	12
10i	Activities: loafing	-.1639	.001	2.7	6
11	Income satisfaction	.0808	.034	0.7	14
*13	Sex (females males)	.0721	.051	0.5	16
14	Age	.1011	.011	1.0	11
18c	R. Reasons: health	-.0862	.033	0.7	13

p ≤ .05

* p exceeds .050 by .001

Table 24
Significant Correlations Between Life Satisfaction
and Independent Variables

Q	Independent Variables	R	p	% Var	Rank
6	Health: physical	.3437	.001	11.8	5
6	Health: emotional	.3999	.001	16.0	1
7a	Problems: money	-.2617	.001	6.8	10
7b	Problems: keeping busy	-.2633	.001	6.9	9
7c	Problems: social life	-.3936	.001	15.5	2
7d	Problems: health	-.2964	.001	8.8	7
7e	Problems: friends	-.1235	.003	1.5	16
7f	Problems: loneliness	-.3902	.001	15.2	3
7g	Problems: spouse	-.3754	.001	14.1	4
10b	Activities: church	.1489	.002	2.2	15
10e	Activities: physical	.2022	.001	4.1	13
10f	Activities: TV/reading	-.1062	.013	1.1	17
10i	Activities: loafing	-.3102	.001	9.6	6
10j	Activities: housework	.0916	.038	0.8	18
11	Income satisfaction	.2640	.001	7.0	8
12	Income	.2036	.001	4.1	12
*14	Age	.0713	.053	0.5	19
18c	R. Reasons: health	-.2349	.001	5.5	11
18d	R. Reasons: wanted to	.1557	.001	2.4	14

p ≤ .05

* p exceeds .050 by .003.

Table 25
Significant Correlations Between Retirement Satisfaction
and Independent Variables

Q	Independent Variables	R	p	% Var	Rank
6	Health: physical	.3092	.001	9.6	4
6	Health: emotional	.2780	.001	7.7	8
7a	Problems: money	-.2300	.001	5.3	11
7b	Problems: keeping busy	-.3171	.001	10.1	2
7c	Problems: social life	-.3003	.001	9.0	6
7d	Problems: health	-.3135	.001	9.8	3
7e	Problems: friends	-.1427	.002	2.0	14
7f	Problems: loneliness	-.3400	.001	11.6	1
7g	Problems: spouse	-.2812	.001	7.9	7
10b	Activities: church	.1680	.001	2.8	13
10c	Activities: volunteer	.1120	.020	1.3	19
10e	Activities: physical	.1177	.015	1.4	17
10i	Activities: loafing	-.2615	.001	6.8	9
10j	Activities: housework	.1156	.018	1.3	18
11	Income satisfaction	.3042	.001	9.3	5
12	Income	.1423	.002	2.0	15
15	Years in relationship	.1268	.004	1.6	16
18c	R. Reasons: health	-.2537	.001	6.4	10
18d	R. Reasons: wanted to	.2289	.001	5.2	12

$p \leq .05$

Table 26
 Stepwise Multiple Regression of Variables
 Explaining Variance in Dyadic Quality

a Q	Variable	Cumulative R-Squared	Standardized Beta	b p1	c p2	% Unique Variance ^d
6	Emotional Health	.153	-.251	.000	.000	3.7
5	Life Satisfaction	.220	.185	.000	.000	2.4
7c	Problems: Social Life	.262	.158	.002	.000	1.6
13	Sex	.272	.119	.008	.018	1.2
11	Income Satisfaction	.282	.084	.070	.015	0.6
18c	Retirement Reasons: Health	.291	-.130	.011	.023	1.1
10i	Activities: Loafing	.297	-.074	.129	.060	0.4
18d	Retirement Reasons: Wanted to	.303	-.076	.114	.071	0.4
7a	Problems: Enough Money	.308	.066	.157	.067	0.3
10a	Activities: Socializing	.311	.064	.138	.181	0.4
6	Physical Health	.314	.078	.229	.188	0.2
12	Income	.317	-.058	.202	.241	0.3
10b	Activities: Church	.318	.038	.387	.395	0.1
10e	Activities: Physical	.319	.028	.522	.527	0.0
14	Age	.319	.019	.678	.685	0.0
7e	Problems: Missing Work Friends	.319	.015	.731	.713	0.0
17	Retirement Satisfaction	.319	-.011	.821	.825	0.1
7b	Problems: Keeping Busy	.319	.009	.860	.860	0.0
7d	Problems: Health	.319	-.007	.893	.893	0.0

a. Retiree Questionnaire item number.

b. p1 = significance with all variables in the regression.

c. p2 = significance of each variable at time of entry into the regression.

d. Change in sum of squares when variable is removed and added to the regression.

Table 27
 Stepwise Multiple Regression of Variables
 Explaining Variance in Dyadic Cohesion

a Q	Variable	Cumulative R-Squared	Standardized Beta	b p1	c p2	% Unique Variance ^d
7c	Problems: Social Life	.142	.214	.000	.000	3.2
12	Income	.187	-.154	.001	.000	2.0
6	Emotional Health	.227	-.177	.001	.000	1.7
5	Life Satisfaction	.240	.106	.035	.010	0.8
18c	Retirement Reasons: Health	.249	-.148	.005	.025	1.5
11	Income Satisfaction	.256	.103	.033	.046	0.8
10a	Activities: Socializing	.260	.078	.083	.135	0.5
7d	Problems: Health	.263	-.504	.369	.147	0.1
18d	Retirement Reasons: Wanted to	.267	-.068	.171	.174	0.3
10e	Activities: Physical	.270	.052	.247	.200	0.2
10i	Activities: Loafing	.271	-.056	.258	.380	0.2
13	Sex	.273	.049	.290	.280	0.2
6	Physical Health	.274	.046	.484	.479	0.1
10b	Activities: Church	.275	.029	.522	.570	0.1
10f	Activities: Reading/TV	.275	.026	.565	.556	0.1
7a	Problems: Enough Money	.276	.028	.556	.623	0.1
14	Age	.276	-.024	.621	.615	0.0
7e	Problems: Missing Work Friends	.276	.014	.759	.757	0.0
17	Retirement Satisfaction	.276	-.008	.868	.868	0.0

a. Retiree Questionnaire item number.

b. p1 = significance with all variables in the regression.

c. p2 = significance of each variable upon entry into the regression.

d. Change in sum of squares when variable is removed and added to the regression.

Table 28
Stepwise Multiple Regression of Variables
Explaining Variance in Dyadic Satisfaction

a Q	Variable	Cumulative R-Squared	Standardized Beta	b p1	c p2	% Unique Variance ^d
6	Emotional Health	.122	-.253	.000	.000	3.7
5	Life Satisfaction	.180	.225	.000	.000	3.9
13	Sex	.202	.170	.000	.001	2.4
14	Age	.219	.069	.159	.003	0.4
7a	Problems: Enough Money	.224	.092	.059	.096	0.7
12	Income	.230	.095	.048	.075	0.7
10i	Activities: Loafing	.235	-.066	.198	.092	0.3
7c	Problems: Social Life	.237	.032	.543	.377	0.1
18d	Retirement Reasons: Wanted to	.238	-.053	.290	.371	0.2
18c	Retirement Reasons: Health	.240	-.058	.278	.397	0.2
6	Physical Health	.241	.079	.249	.393	0.2
7d	Problems: Health	.242	.047	.407	.426	0.1
10f	Activities: Reading/TV	.243	-.025	.579	.498	0.1
10e	Activities: Physical	.244	-.025	.586	.526	0.1
10b	Activities: Church	.244	.030	.519	.586	0.1
11	Income Satisfaction	.245	.023	.634	.648	0.0
7e	Problems: Missing Work Friends	.245	.017	.707	.709	0.0
10a	Activities: Socializing	.245	.017	.712	.710	0.0
7b	Problems: Keeping Busy	.245	.010	.842	.842	0.1

a. Retiree Questionnaire item number.

b. p1 = significance with all variables in the regression.

c. p2 = significance of each variable upon entry into the regression.

d. Change in sum of squares when variable is removed and added to the regression.

Table 29

Descriptive Data: Typical, Somewhat Atypical, and Very Atypical Profiles of 522 Respondents

Q	Item	Typical	Somewhat Atypical	Very Atypical
1	Officially retired	both retired	only husband retired	only wife retired
1a	Age at retirement	60 - 65	50 - 59	over 65/under 50
5	Life satisfaction	very satisfied	somewhat satisfied	neutral/dissatisfied
6	Physical health	good/excellent	fair	poor/very poor
7	Problems	not a problem	somewhat of a problem	serious problem
9	Volunteer experience	none	part-time	full-time
9	Work experience	none	part-time	full-time
10	Activities: most time	(1) TV/reading (2) physical (3) housework (4) socializing	(1) hobbies (2) church (3) loafing	(1) educational (2) cultural (3) work for pay (4) volunteer
10	Activities: least time	(1) work for pay (2) volunteer (3) educational (4) cultural	(1) loafing (2) church (3) hobbies	(1) TV/reading (2) physical (3) housework (4) socializing
11	Income satisfaction	very satisfied	somewhat satisfied	neutral/dissatisfied
12	Income	\$15,000 - 35,000	over \$35,000	under \$15,000
14	Age	66 - 75	65 or under	76 or over
15	Yrs in relationship	30 - 50	less than 30	more than 50
16	Education	BA or MA	some college or less	doctorate
17	Satisf.w/ retirement	very satisfied	somewhat satisfied	neutral/dissatisfied
18	Retirement reasons	wanted to	health	had to

CHAPTER V

DISCUSSION

Foner and Schwab (1981) sum up a review of the literature on retirement satisfaction with the comment, "In short, being healthy, wealthy, and wise seem to be key elements in a good retirement." The statement certainly applies to most of the couples examined in this study. The great majority -- between 80 and 95 per cent of them -- are satisfied with life and with being a retiree, are in fair to excellent health, are satisfied with their standard of living and earn from \$15,000 to \$50,000 a year in retirement, and are college educated. And, as if that isn't enough, as a group they are quite satisfied with their marriages, scoring 4.14 out of a possible 5.0 on the dyadic quality scale. In terms of Kelly's (1955) thesis that each of us continually runs individually-designed experiments with a view toward personal elaboration, the data suggests that most of the retirees examined in this study rate as quite successful their experiments related to their retirement and marriages.

While the data supports this generalized conclusion, it also says a great deal more. In this chapter, the findings detailed in Chapter IV are reviewed and discussed, and their implications for clinical practice and future research are examined.

Organization of the chapter:

The material contained in this chapter is organized, for the most part, using the format followed in the previous chapter, i.e., according to the sequence which begins with a section on Descriptive Data followed by sections for each of the six objectives. The chapter incorporates two departures from this format, however.

The first departure is to be found in the initial section which looks at the special methodological relationship between Objectives 4 and 6. (It will be remembered that Objective 4 sought to identify which of 38 independent variables show significant correlation with the dependent variables of dyadic quality, cohesion, and satisfaction. Objective 6 then sought to quantify the total variance in the three dependent variables using a step-wise multiple regression model incorporating the 20 significant variables generated by the procedures associated with Objective 4.) This section also examines the more general implications for practice and research of the findings of the regression analyses associated with Objective 6.

The second departure is to be found at the end of the chapter in the form of a section devoted to conclusions.

Between these beginning and closing sections are the seven sections which discuss the findings and implications associated with the descriptive data and the six numbered objectives. The two sections in this sequence associated with Objectives 4 and 6

emphasize the more specific implications of their respective findings and, hopefully, complement the earlier focus on their relationship.

Objectives 4 and 6:

As has been pointed out, Objectives 4 and 6 need to be viewed as parts of a two-step process which sought to establish how much variance in dyadic quality, cohesion, and satisfaction can be accounted for by 38 independent variables.

Objective 4 sought to identify which of the independent variables showed significant Spearman Rho Correlation Coefficients with each of the three dependent variables. It found:

1. that 16 of the 38 independent variables correlate with dyadic quality at the $p \leq .05$ level of probability (Tables 20 and 21);
2. that 17 variables correlate with dyadic cohesion (Table 22);
3. that 16 variables correlate with dyadic satisfaction (Table 23);
4. that a total of 21 of the 38 independent variables show significant correlations with one or more of the three independent variables.

In the stepwise multiple regressions associated with Objective 6, the list of 21 independent variables was used as the basis for a model to quantify the percentages of total variance accounted for in each of the three dependent variables. One

variable -- problems with spouse (item 7g) -- was taken out of the regression equation on grounds that it comes close to being another measure of dyadic quality. This reduced the number of variables in the regression model to 20.

It was found that the model explained:

1. 32% of the variance in dyadic quality (Table 26);
2. 28% of the variance in dyadic cohesion (Table 27); and,
3. 25% of the variance in dyadic satisfaction (Table 28).

The 32% variance in dyadic quality was essentially accounted for by six independent variables at the $p \leq .05$ level.

The 28% variance in dyadic cohesion was also essentially accounted for by six variables at the $p \leq .05$ level.

The 25% variance in dyadic satisfaction was essentially accounted for by four independent variables at the $p \leq .05$ level.

Of the 20 estimated coefficients in the regression equations, a total of eight were significantly different from zero at the .05 probability level for at least one of the three dependent variables.

Thus, what started out as a large array of independent variables was distilled down to small numbers of significant variables which together explained rather large percentages of variance in dyadic quality, dyadic cohesion, and dyadic satisfaction.

General Implications: For clinical practice, the findings suggest in general that the clinician can look with some confidence to a relatively small cluster of explanatory and predictive

variables in assessing the relative health of marital relationships among this population of retired couples. For the researcher, the findings suggest in general two separate paths: (1) additional studies of different populations of elderly couples using the same instruments and procedures; and, (2) development and testing of a more sharply-focused assessment tool based on the distilled sets of variables generated by this study.

Descriptive Data:

In the broad view, the findings in the Descriptive Data section of Chapter IV allow us to generate statistically based profiles of typical and atypical members of this population of retired couples (Table 29). These profiles specify 17 dimensions along which typicality and atypicality are judged to exist. ("Typical" is defined as representative of or exhibited by the majority of members of the sample.) In addition to the profiles of individual members, the Descriptive Data provide profiles of how typical couples spend their time together (see: "Events Shared With Mate," Chapter 4).

In the more limited view, the findings offer statistics on a variety of attributes, attitudes, and behaviors characteristic of this population.

Implications for Treatment: As a rule, counselors lack general knowledge and specific information about the population of retired and married elderly. The profiles offer general models of typical and atypical retirees for use as reference. At the same

time, the profiles can have specific practical application in assessment of elderly clients and in developing relevant treatment plans. For example, the profiles suggest that the typical member of this population is relatively free of the kinds of problems enumerated in the study, and the study has shown that several kinds of problems are predictive of lowered marital quality. As has been pointed out, a strong implication for treatment is that a problem-focused approach is likely to yield positive outcomes for members of this population. Given these considerations, the identification of specific client problems -- say, difficulties in maintaining an active social life coupled with some marital stress and a low level of satisfaction with life in general -- suggests specific treatment options for this particular client that are relevant, appropriate, and theoretically sound.

Implications for Research: Given that the profiles can be useful in understanding and working with members of this population, the principle question raised for future research, is: To what extent are the profiles also descriptive of married seniors in different social, cultural, and economic contexts? Beyond that, how would the profiles be different for single retired seniors who are widowed, separated, divorced, or never married? And, again, how do the profiles differ for men and women? In other words, what would be required to enlarge the relevance of profiles such as these to include a broader population of retired elderly?

Objective 1:

This objective sought to establish if significant differences in dyadic quality exist among 11 groups of respondents which differed from each other on the criteria of sex and retirement status. The findings supported the null hypothesis that no significant differences exist. In brief, the findings suggest that the quality of the marital relationship is not significantly affected by the sex or retirement status of the partners. Presumably, it doesn't much matter if you're male or female, or if you're officially retired from paid employment, so far as the quality of your marriage is concerned. There is a danger, however, of reading too much into these findings. Two contextual factors need to be considered.

One concerns the meaning of "retirement status." In a sense, most if not all of the respondents may be viewed, or may view themselves, as retired in that they belong socially to the generation for whom retirement is the expected norm. The term "retirement status" as used in this study has to do with the method by which they transitioned into the retirement period of their lives. Once arrived, the path by which they came may not matter, so far as the quality of their marriages is concerned. Or so the findings suggest.

Secondly, this research studied an obviously advantaged population of retired couples: well-off, well-educated, and well-endowed with good health and social validation. While for this

population and, perhaps, for others equally well-situated, factors of gender and retirement status may have little influence on dyadic quality, whether or not that holds true for other populations remains to be tested.

An additional note: In the discussion of findings associated with Objective 6, it will be noted that sex (gender) does play a role as the fourth of six significant independent variables explaining 32% of the variance in dyadic quality. One possible explanation of this seeming anomaly is that when sex is considered by itself, it does not significantly correlate with dyadic quality, but it becomes significant when dyadic quality is controlled for emotional health, life satisfaction, and problems with social life.

Implications for Treatment: The practitioner is advised to regard with caution the finding that gender and retirement status are irrelevant to marital quality. The contributing factors to low marital quality within this population may be better understood in terms of other criteria.

Implications for Research: The findings suggest the need for additional study of other populations of elderly couples to determine more fully the impact of sex and retirement status on marital quality.

Objective 2:

This objective sought to establish if significant differences in dyadic quality exist among three groups of retirees with dif-

ferent levels of satisfaction with retirement. It was found that retirees who reported they were satisfied with retirement scored significantly higher in dyadic quality ($p \leq .05$) than those who were neutral, but not significantly higher than those who were dissatisfied. Nor was there significant difference in dyadic quality between neutrals and dissatisfieds at the $p \leq .05$ level of probability. However, the following dyadic quality mean scores of the three groups show us the relative directions of difference, even though some of the differences are not statistically significant:

Satisfied (4.184) > Dissatisfied (4.029) > Neutral (3.822)

Both the significant differences and the mean score differences suggest that there is something about being neutral on retirement satisfaction that correlates with lowered dyadic quality. Why this should be so is a matter for conjecture. One possible answer could be that neutrality on retirement satisfaction is also an indicator of emotional detachment which may impact negatively on the quality of marriage.

Implications for treatment: On the basis of the findings, the global measure of retirement satisfaction may not be used reliably as a differential indicator of marital quality. However, there is evidence to suggest that higher levels of retirement satisfaction go along with increased dyadic quality.

Implications for Research: It needs to be noted that in the statistical model used in this study, each of the dissatisfied and

satisfied-with-retirement groups combined two sub-groups, viz. (1) retirees who were very dissatisfied, and those who were somewhat dissatisfied, and (2) those who were very satisfied and those who were somewhat satisfied.

Re-examining the data using a model that allows for comparison of the five categories included in the Survey Questionnaire would reveal if significant differences are to be found among these more narrowly defined groups. It could well be, for example, that retirees who reported they were somewhat dissatisfied with retirement were significantly "more neutral" than those who reported they were somewhat satisfied. Such a finding would shed light on the absence of significant difference between the neutral and combined dissatisfied groups.

Objective 3:

Objective 3 sought to establish whether or not significant differences in dyadic quality exist among three groups of respondents with different levels of life satisfaction. It was found that respondents who reported they were satisfied with the way their lives were going scored significantly higher in dyadic quality ($p \leq .01$) than the two groups of neutral and dissatisfied respondents. However, there was no significant difference in dyadic quality mean scores between neutral and dissatisfied respondents.

As was the case with Objective 2 findings, if we look at the dyadic quality means scores for the three groups, we see the

direction of differences, although the difference between neutral and dissatisfied groups is not statistically significant.

Satisfied (4.227) > Neutral (3.806) > Dissatisfied (3.692)

With regard to the absence of significant difference between the neutral and dissatisfied groups, the same conjectures that were raised in the discussion of Objective 2 findings also apply here. The same is true for the implications of the findings for both treatment and further research.

Objective 4:

The role of this objective in generating the list of independent variables for the regression model was discussed earlier in this chapter. In addition, Objective 4 sought to test nine hypotheses predicting significant correlations between dyadic quality and variables associated with health, money, gender, age, and length of the current marital relationship (Table 20).

Affirmed were five hypotheses predicting correlation at the $p \leq .05$ level between dyadic quality and:

- Physical health
- Emotional health
- Health problems (-)
- Income satisfaction
- Financial problems (-)

Rejected were four hypotheses predicting correlation at the $p \leq .05$ level between dyadic quality and:

- Income
- Sex (gender)
- Age
- Years in the current relationship

The rejection of sex (gender) as a significant variable needs to be reconsidered in the light of Objective 6 findings. As was noted in the discussion of Objective 1 findings, gender emerged as a significant variable in the regression equation accounting for 32% of the variance in dyadic quality.

Implications for treatment: The practitioner working with members of this population needs to be attentive to the factors of physical and emotional health, the presence or absence of problems with health or finances, and the client's level of satisfaction with income. The findings suggest that the variables of age and length of the relationship are not likely to be significant elements in the combination of factors affecting the quality of the marriage.

Objective 5:

This objective looked at the correlates of life satisfaction (Table 24) and satisfaction with retirement (Table 25). For life satisfaction it found that 19 of 38 independent variables show significant correlation and that six of these have correlation coefficients greater than $R = .30$. The six, in rank order, are:

- Emotional health
- Problems with social life (-)
- Problems with loneliness (-)
- Problems with spouse (-)
- Physical health
- Activities: loafing (-)

With regard to retirement satisfaction, the findings were similar but with a shift in emphasis of variables having correla-

tion coefficients greater than $R = .30$. These were, in rank order:

- Problems with loneliness (-)
- Problems keeping busy (-)
- Problems with health (-)
- Physical health
- Income satisfaction
- Problems with social life (-)

Implications for Treatment: The findings suggest that members of this population who score high in the global measures of satisfaction with life and retirement are emotionally and physically healthy, socially active, reasonably busy, and are leading relatively problem-free lives. Those who don't, aren't.

In terms of Foner and Schwab's (1981) comment that "... being healthy, wealthy, and wise seem to be key elements in a good retirement," this study would add "freedom from self-identified significant problems" to their list of criteria.

Objective 6:

This objective sought to quantify the percentage of variance accounted for in dyadic quality, dyadic cohesion, and dyadic satisfaction using a stepwise multiple regression equation of 20 independent variables. All the variables had been found previously to correlate with one or more of the dependent variables at the $p \leq .05$ level of probability. Following is a brief recapitulation of Objective 6 findings:

Dyadic Quality: The model explained 32% of the variance in dyadic quality (see Table 26). The coefficients of six indepen-

dent variables were significantly different from zero at the .05 level of confidence. These were, in order of their relative predictive strength:

- Emotional health
- Life satisfaction
- Problems with social life
- Sex (gender).
- Income satisfaction
- Health as a reason for retiring

Dyadic Cohesion: The model explained 28% of the variance in dyadic cohesion (see Table 27). The coefficients of six variables were significantly different from zero at the .05 level, as follows:

- Problems with social life
- Income
- Emotional health
- Life satisfaction
- Health as a reason for retiring
- Income satisfaction.

Dyadic Satisfaction: The model explained 25% of the variance in dyadic satisfaction (see Table 28). The coefficients of four variables were significantly different from zero at the .05 level of probability:

- Emotional health
- Life satisfaction
- Sex (gender)
- Age

Implications for treatment:

Three independent variables emerge as the strongest predictors of marital quality. Self-ratings by respondents of their emotional health, the strongest predictor, explains 15% of the variance in dyadic quality. The addition of life satisfaction scores increases explained variance to 22%; and, the addition of

problems in maintaining an active social life as a variable increases the explained variance to 26%. All three, considered separately or together, provide the clinician with relatively simple and straightforward diagnostic indicators of probable marital distress or wellness among this population of retired couples. The findings also suggest that treatment measures designed to improve the quality of the marital relationship should include steps designed to improve the quality of the clients' emotional life, in general, and their social support systems in particular.

The remaining three significant independent variables at the .05 level -- gender, satisfaction with income, and retiring for reasons of health -- add 1% each to the explained variance. While not of themselves strongly predictive of dyadic quality, they nevertheless warrant consideration as part of the mix of significant variables predictive of dyadic quality.

Implications for research:

The factors of income satisfaction and income need to be regarded in the light of the population studied. Virtually the entire sample (99.6%) reported incomes above \$10,000, and only 30 respondents (5.8%) reported incomes below \$15,000. Living below the poverty line appears to not be the experience of any significant segment of this population. As a consequence, an assumption of this researcher that financial deprivation seriously impacts upon marital quality, could not be tested. The findings of the regression analysis support the view that, in the absence of

financial deprivation, perceived well-offness is a stronger influence on marital quality than actual income. Additional research is warranted to establish how these variables influence marital quality among financially-deprived retired couples.

Conclusion

This research effort has been to explore the anatomy of marriage among the elderly. The territorial limits of the exploratory venture were initially delineated by the 48 items of the Sun Company retiree survey questionnaire and the 32 items of Spanier's Dyadic Adjustment Scales (DAS). In what was judged to be a necessary bid for "broader audience participation" this unwieldy mass of items was distilled to a barely-manageable four-page questionnaire containing 17 multi-part items from the Sun survey, and one item containing 10 measures of the dependent variables, dyadic quality, cohesion, and satisfaction. In all, the questionnaire sought information about some 48 dependent and independent variables believed to be relevant to marriages of the elderly.

The attempt has been to assess the relative importance or contribution that these ingredients make separately or in combination to the quality of the marital relationships. These assessments are delineated in the 29 tables of data which represent the statistical distillate of some 25,000 separate pieces of information contributed by the 522 respondents to this study.

The interpretations of the findings arrayed in the tables are necessarily inadequate. For one thing, the interpretations focus

on the more statistically significant elements and tend to ignore the lesser elements. For example, little attention is given to the relatively weak contributions of the various activities which occupy, or do not occupy, large segments of the respondents' time. For another thing, there is the "forest and trees" dilemma -- the difficulty of sufficiently separating oneself from the mass of data to gain something akin to a "balanced" perspective. No matter how carefully I attempted to render judgment, there was always the gnawing suspicion that the most telling judgment had escaped my notice. Perhaps it must necessarily be so; which, hopefully, offers some fertile territory for future researchers to explore and discover.

A team of Canadian social work researchers at McGill University (at which institution I was favored a long time ago to begin my university education) have recently contributed a review of the literature on marriage among the well elderly "in the hope of clarifying what is known and what areas will need investigation" (Yarrow, Marcus & MacLean, 1981). About the impact of retirement on elderly marriages they write that, despite lengthy research on the subject, the findings have been contradictory and inconclusive. As to what contributes to satisfactory marriage among the elderly, they write:

It seems clear that further investigation is needed into the conditions which produce a stable satisfactory marriage, and what are its important strengths, and to what degree negative aspects can be tolerated. Definitive answers to such questions regarding long-term marital happiness are woefully lacking.

It has been with the overriding intention of contributing to the meager pool of definitive answers that this study was fearfully undertaken, stubbornly pursued, and hopefully concluded.

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APPENDICES

APPENDIX A. First Mailing
Retiree Survey Questionnaire
Initial Cover Letter

RETIREE SURVEY

Questionnaire for Retiree and Spouse (or Partner) of Retiree

1. Have you ever officially retired from full-time paid employment? (Circle one number)

1 NO (Go on to Question 2)

2 YES (Go to Question 1a)

1a. What was your age at retirement? (write in)

_____ AGE AT RETIREMENT

2. Since this questionnaire is about retirees and their spouses or partners, we need to ask you now to please indicate the category which best describes your present living situation. (Circle one number)

1 MARRIED AND LIVING WITH SPOUSE (Go on to Question 3)

2 LIVING WITH A PARTNER (Go on to Question 3)

3 NOT LIVING WITH EITHER SPOUSE OR PARTNER (Skip to Question 16 on Page 4).

3. Has your spouse or partner ever officially retired from full-time paid employment? (Circle one number)

1 NO

2 YES

4. Are you or your spouse receiving retirement benefits from any source (Social Security, Pension, etc.)? (Circle one number)

1 NO

2 YES

5. How satisfied or dissatisfied are you with the way you are spending your life these days? Would you say you are: (Circle one number)

1 VERY DISSATISFIED

2 SOMEWHAT DISSATISFIED

3 NEITHER DISSATISFIED NOR SATISFIED

4 SOMEWHAT SATISFIED

5 VERY SATISFIED

6. Please rate both your PHYSICAL HEALTH and EMOTIONAL HEALTH by circling one number in each of the two columns below.

	PHYSICAL HEALTH	EMOTIONAL HEALTH
EXCELLENT	1	1
GOOD	2	2
FAIR	3	3
POOR	4	4
VERY POOR	5	5

(PLEASE TURN THE PAGE)

7. During your retirement (or the retirement of your spouse) have each of the following items been NOT A PROBLEM, SOMEWHAT OF A PROBLEM, or A SERIOUS PROBLEM? (Circle one number for each ITEM)

<u>ITEM</u>	<u>NOT A PROBLEM</u>	<u>SOMEWHAT OF A PROBLEM</u>	<u>A SERIOUS PROBLEM</u>
a. Having enough money to live the way you want.	1	2	3
b. Being able to keep busy -- having enough to do.	1	2	3
c. Maintaining an active social life . . .	1	2	3
d. The state of your health.	1	2	3
e. Missing friends from work	1	2	3
f. Being lonely.	1	2	3
g. Getting along well with your spouse -- not being a nuisance to each other. . .	1	2	3

8. The next question asks you about some aspects of your relationship with your spouse or partner: How often would you say each of the following occurs between you and your mate? (Circle one number for each EVENT)

<u>EVENT</u>	<u>NEVER</u>	<u>LESS THAN ONCE A MONTH</u>	<u>ONCE OR TWICE A MONTH</u>	<u>ONCE OR TWICE A WEEK</u>	<u>ABOUT ONCE A DAY</u>
a. Engage in outside interests together.	1	2	3	4	5
b. Have a stimulating exchange of ideas.	1	2	3	4	5
c. Laugh together.	1	2	3	4	5
d. Calmly discuss something.	1	2	3	4	5
e. Work together on a project.	1	2	3	4	5
f. Discuss or consider divorce, separation, or terminating your relationship.	1	2	3	4	5
g. Think that things between you and your spouse are going well. . .	1	2	3	4	5
h. Regret that you married.	1	2	3	4	5
i. Quarrel or argue.	1	2	3	4	5
j. "Get on each other's nerves".	1	2	3	4	5

(PLEASE GO ON TO PAGE 3)

- 3 -

9. Please indicate whether you are INVOLVED or NOT INVOLVED in each of the following work or volunteer experiences (Circle one number for each EXPERIENCE)

<u>EXPERIENCE</u>	<u>INVOLVED</u> <u>NOT INVOLVED</u>	
	<u>INVOLVED</u>	<u>INVOLVED</u>
a. Full-time work for pay	1	2
b. Regularly scheduled part-time work for pay	1	2
c. Temporary work for pay	1	2
d. Full-time volunteer work (no pay).	1	2
e. Part-time or temporary volunteer work (no pay)	1	2

The next question takes a little longer to complete and you may want to read the instructions two or three times.

10. Think of your typical week when you are home and not away somewhere. FIRST, indicate the four activities that TAKE UP MOST of your time each week by circling the appropriate four numbers in the First column. THEN, indicate the four activities that TAKE UP LEAST amounts of your time each week by circling the appropriate four numbers in the Second column.

<u>ACTIVITIES</u>	<u>TAKE UP MOST TIME</u>	<u>TAKE UP LEAST TIME</u>
	a. Socializing with friends or relatives.	01
b. Attending church and doing church work	02	02
c. Doing volunteer work in the community.	03	03
d. Working at a paid job.	04	04
e. Active physical exercise (walking, jogging, gardening, swimming, tennis, etc.)	05	05
f. Watching TV or reading	06	06
g. Attending concerts, plays, visiting museums, or other cultural activities	07	07
h. Attending courses to learn new skills or knowledge	08	08
i. Just loafing -- not doing much of anything	09	09
j. Doing housework including grocery shopping	10	10
k. Hobbies that don't require a lot of physical exercise (woodworking, stamp collecting, etc.)	11	11

The next questions ask about your financial resources.

11. Considering your income from all sources, how satisfactory or unsatisfactory a living standard do you have right now? Is it: (Circle one number)

- 1 VERY UNSATISFACTORY
- 2 SOMEWHAT UNSATISFACTORY
- 3 NEITHER UNSATISFACTORY NOR SATISFACTORY
- 4 SOMEWHAT SATISFACTORY
- 5 VERY SATISFACTORY

(PLEASE TURN THE PAGE)

- 4 -

12. What was the total combined income of your household in 1983, before taxes? Your best estimate is fine. (Circle one number)

- | | |
|-----------------------|-----------------------|
| 1 UNDER \$5,000 | 5 \$20,000 - \$24,999 |
| 2 \$5,000 - \$9,999 | 6 \$25,000 - \$34,999 |
| 3 \$10,000 - \$14,999 | 7 \$35,000 - \$49,999 |
| 4 \$15,000 - \$19,999 | 8 \$50,000 AND OVER |

Now, a few background questions so that we can analyze results by different groups within the population of retired couples.

13. What is your sex? (Circle one number)

- 1 MALE
2 FEMALE

14. What was your age and the age of your spouse on your last birthdays? (Write in)

_____ YOUR AGE
_____ SPOUSE'S AGE

15. How many years have you been in your present marriage or relationship? (Write in)

_____ YEARS

16. What is the highest grade you have completed in school? (Circle one number)

- 1 11th GRADE OR LESS
2 HIGH SCHOOL GRADUATE OR EQUIVALENT
3 SOME COLLEGE OR UNIVERSITY
4 BACHELOR DEGREE (B.A., B.S., ETC.)
5 MASTER DEGREE (M.A., M.S., M.ED., ETC.)
6 DOCTORATE (PH.D., ED.D., ETC.)

The next two questions are for RETIREES ONLY.

17. How satisfied or dissatisfied are you with being a retiree? Are you: (Circle one number)

- 1 VERY DISSATISFIED
2 SOMEWHAT DISSATISFIED
3 NEITHER DISSATISFIED NOR SATISFIED
4 SOMEWHAT SATISFIED
5 VERY SATISFIED

18. Please indicate whether or not each of the following was a reason for your retiring when you did. (Circle one number for each item).

ITEM	YES		NO	
	A REASON	NOT A REASON	A REASON	NOT A REASON
a. I had to; it was mandatory.	1	2		
b. My job was eliminated	1	2		
c. I retired for health reasons.	1	2		
d. I decided I wanted to	1	2		
e. Other (please describe) _____				

THANK YOU FOR YOUR PARTICIPATION. IF THERE IS ANYTHING ELSE YOU'D LIKE TO ADD, PLEASE DO SO ON A SEPARATE SHEET AND RETURN IT WITH YOUR COMPLETED QUESTIONNAIRE.

School of Education



Corvallis, Oregon 97331

March 1, 1984

Dear Retiree and Spouse:

How retirement affects the marriages of retirees and their partners is one of the most talked about and least understood concerns of many senior couples. We are all living at a time when the number of couples reaching retirement age is increasing dramatically. Now more than ever before, we who specialize in working with older adults believe that knowledge gained from sound research on this subject is useful and important to all of us. We believe that as a consequence of this study we will be more helpful to those with whom we work.

Your household is one of the small number in which retirees and their partners are being asked to complete questionnaires dealing with this important issue. Your name was drawn in a random sample of a group of Oregon retirees. In order that the survey results will truly represent the larger group of retirees and spouses, it is important that each questionnaire be completed and returned.

It is also important that both you and your spouse or partner complete separate questionnaires. For this reason, two copies, each with its own postage-paid return envelope, are enclosed. Please complete your questionnaires separately and return them in the envelopes provided to the Survey Research Center at Oregon State University which is providing consultation services for this research project. If for any reason your partner cannot complete his or her questionnaire, please return it together with your completed one.

You may be assured of complete confidentiality. Each questionnaire has an identification number that is used to check your name off the mailing list when your questionnaire is returned. Under no circumstance will your names ever be placed on the questionnaire.

You may receive further information about how to obtain a summary of the research results by writing "Information Requested" on the back of the return envelope, and printing your name and address below it. Please DO NOT put this information on the questionnaire itself.

I would be most happy to answer any questions you might have. Please write or call. My telephone number is (503) 752-5498.

Thank you for your assistance.

Sincerely,
Redacted for Privacy--

Victor Bogart
Project Director

APPENDIX B. List of Variables

RETIREE SURVEY LIST OF VARIABLES

Dependent Variables:

<u>ITEM #</u>	<u>VARIABLE NAME</u>	<u>VALUES</u>	<u>SCALE TYPE</u>
8	Events shared with mate		
a	Outside interests	0,1,2,3,4	Linear/Categorical
b	Exchange ideas	0,1,2,3,4	" "
c	Laugh together	0,1,2,3,4	" "
d	Calmly discuss	0,1,2,3,4	" "
e	Work together	0,1,2,3,4	" "
f	Consider divorce	0,1,2,3,4	" "
g	Things going well	0,1,2,3,4	" "
h	Regret you married	0,1,2,3,4	" "
i	Quarrel or argue	0,1,2,3,4	" "
j	Get on nerves	0,1,2,3,4	" "

Independent Variables:

<u>ITEM #</u>	<u>VARIABLE NAME</u>	<u>VALUES</u>	<u>SCALE TYPE</u>
1	Officially retired	1,2	Categorical
1a	Age at retirement	Write-in	"
2	Living situation	1,2,3	"
3	Spouse retired	1,2	"
4	Receiving benefits	1,2	"
5	Life satisfaction	1,2,3,4,5	Linear/Categorical
6	Health		
	Physical Health/	1,2,3,4,5	" "
	Emotional Health	1,2,3,4,5	" "
7	Problems in retirement		
a	Money	1,2,3	Categorical
b	Keeping busy	1,2,3	"
c	Social life	1,2,3	"
d	Health	1,2,3	"
e	Missing work friends	1,2,3	"
f	Loneliness	1,2,3	"
g	Relations with spouse	1,2,3	"

List of Variables: (cont'd)

<u>ITEM #</u>	<u>VARIABLE NAME</u>	<u>VALUES</u>	<u>SCALE TYPE</u>
9	Current work experiences		
a	Full-time work	1,2	Categorical
b	Part-time work	1,2	"
c	Temporary work	1,2	"
d	Full-time volunteer	1,2	"
e	Part-time volunteer	1,2	"
10	Activities: most/least time		
a	Socializing	01/01	Categorical
b	Church	02/02	"
c	Volunteer work	03/03	"
d	Work for pay	04/04	"
e	Active physical	05/05	"
f	TV and reading	06/06	"
g	Cultural activities	07/07	"
h	Education	08/08	"
i	Loafing	09/09	"
j	Housework	10/10	"
k	Hobbies	11/11	"
11	Income Satisfaction	1,2,3,4,5	"
12	Income	1,2,3,4,5,6,7,8	"
13	Sex (gender)	1,2	"
14	Your age/spouse age	write-in	"
15	Years in relationship	write-in	"
16	Highest grade in school	1,2,3,4,5,6	"
17	Retirement satisfaction	1,2,3,4,5	Categorical/linear
18	Reasons for retiring	1,2,3,4,5	Categorical

APPENDIX C. Follow-Up Mailings

Follow-Up Postcard

Follow-Up Cover Letters



School of Education
Corvallis, Oregon 97331-3502

March 7, 1984

Last week questionnaires asking how retirement affects the lives of married couples were mailed to you and your partner. If you have already completed and returned them to us please accept our sincere thanks. If not, please do so today.

Because the questionnaires have been sent to only a small, random sample of retired couples it is extremely important that yours also be included in the study if the results are to be truly representative of retired couples as a whole.

If by some chance you did not receive the questionnaires, or they got misplaced, please call me right now, collect (503-752-5498) and I will get replacements in the mail to you today.

Sincerely,

Victor Bogart
Project Director.



School of Education

Corvallis, Oregon 97331

March 22, 1984

Dear Retiree and Spouse:

About three weeks ago I wrote to you seeking your participation in a study to determine how retirement affects the lives of married couples. As of today we have not yet received your completed questionnaires.

We have undertaken this study in the belief that the results can help thousands of mature couples like yourselves deal more effectively with the kinds of problems retirement can lead to.

I am writing to you again because of the importance of each questionnaire to the usefulness of this study. Your name was drawn through a scientific sampling process in which every retired couple in your group had an equal chance of being selected. In order for the results to be truly representative of retired couples being studied, it is essential that each person in the sample return his or her questionnaire. As mentioned in our last letter, you and your partner should each complete separate questionnaires on your own and return them in the envelopes provided.

I am enclosing two replacement questionnaires in case the ones sent to you earlier have been misplaced.

Your cooperation is greatly appreciated.

Cordially,

Victor Bogart
Project Director.

School of Education



Corvallis, Oregon 97331

March 22, 1984

Dear Retiree and Spouse:

About three weeks ago I wrote to you seeking your participation in a study to determine how retirement affects the lives of married couples. As of today we have received a completed questionnaire from one of you but not from your partner.

I am writing to you again because of the importance of each questionnaire to the usefulness of this study. Your name was drawn through a scientific sampling process in which every retired couple in your group had an equal chance of being selected. In order for the results to be truly representative of retired couples being studied, it is essential that both partners in each of the couples being sampled return questionnaires.

We have undertaken this study in the belief that the results can help thousands of mature couples like yourselves deal more effectively with the kinds of problems retirement can lead to. Your cooperation in assuring its success will be greatly appreciated.

I am enclosing a replacement questionnaire and a postage-paid return envelope for your convenience.

Cordially,
Redacted for Privacy

Victor Bogart
Project Director.

B2

APPENDIX D. Sun Retiree Questionnaire



RESPONSE ANALYSIS

RESEARCH PARK, ROUTE 206
POST OFFICE BOX 158
PRINCETON, NEW JERSEY 08540
(609) 921-3333

SUN RETIREE QUESTIONNAIRE

September 1982

As Bob Dell, Manager of Retiree Relations at Sun, said in the cover letter, our company has been retained to conduct the survey. The questionnaire and whatever you write in it will be kept completely anonymous. I personally guarantee that no one outside Response Analysis will ever see an individual questionnaire; and, since you do not sign your name, we cannot identify you as individuals.

If you are married, the first thing you should do is to show your husband or wife Bob Dell's letter. Then ask him or her to fill out the short questionnaire for spouses. Your spouse can mail back the short questionnaire by putting it in the small return-mail envelope and mailing it back separately or in the large return-mail envelope along with your completed questionnaire, depending on what he or she wants to do. Your spouse's questionnaire is shorter because it contains questions that two people might answer differently. Your questionnaire is longer because it contains the factual questions such as housing and finances that one person can answer, as well as a few questions unique to retirees.

Please fill out the questionnaire now and then do these two things:

1. Mail the questionnaire back to Response Analysis in the large postage-paid envelope
2. At the same time, print your name on the postcard and mail that back separately. That way we check off your name and do not send you a follow-up questionnaire. Your anonymity is preserved because your unsigned questionnaire and your postcard come in separately.

This is your and your spouse's opportunity to contribute your ideas on what it means to be a Sun retiree or spouse and to tell the company how to improve its pre-retirement planning program. On most questions you simply circle the number next to the answer category that comes closest to expressing your opinion. On a few questions, you write in your answers in your own words.

If you have any questions about the survey, please call me collect at 609-921-3333 between 9:00 a.m. and 5:00 p.m.

Yours sincerely,

Redacted for Privacy

Alfred Vogel
Senior Vice President

101-04

We'll start with a few general questions on what it is like to be retired and your retirement decision.

1. How satisfying do you find the way you are spending your life these days? Would you say your life is completely satisfying, pretty satisfying, or not very satisfying? (Circle one number.)

1 Completely satisfying	105
2 Pretty satisfying	
3 Not very satisfying	

2. Would you say that being retired is more satisfying than you thought it would be, about as you expected, or less satisfying? (Circle one number.)

1 More satisfying	08
2 About as I expected	
3 Less satisfying	

3. Can you explain why you feel that way?

07

08

4. Why did you retire at the time you did? (Circle as many as apply.)

1 You had to -- you retired at age 65 because it was mandatory then	09
2 Your job was eliminated	
3 You retired for health reasons	
4 You were financially able to retire and decided you wanted to	
5 Other (please write in) _____	

5. If you had it to do over and could make your own decision, would you retire earlier than you did, later than you did, or when you actually retired?

1 Earlier than you did	10
2 Later than you did	
3 At the time you actually retired	

These next questions aim at tapping your wisdom and experience. They will help the company do a better job of preparing Sun people for retirement.

6. If you were trying to help a Sun employee prepare for retirement, what advice would you give?

11

7. Think back on it: what was the most difficult or biggest adjustment you had to make when you retired?

113

14

8. What in your retirement experience has given you the greatest amount of satisfaction?

15

16

9. At the time you retired, how concerned or anxious were you about each of the following?

(Circle one number for each item.)	Very Anxious	Somewhat Anxious	A Little Anxious	Not Anxious	
a. Having enough money to live the way you want	1	2	3	4	17
b. Being able to keep busy -- having enough to do	1	2	3	4	
c. Maintaining an active social life	1	2	3	4	19
d. The state of your health	1	2	3	4	
e. Missing friends from work	1	2	3	4	21
f. Being lonely	1	2	3	4	
g. Getting along well with your spouse -- not being a nuisance to each other	1	2	3	4	23

10. During retirement, have each of these been a serious problem, somewhat of a problem, a small problem, or not a problem at all?

(Circle one number for each item.)	Serious Problem	Somewhat of a Problem	A Small Problem	Not a Problem at All	
a. Having enough money to live the way you want	1	2	3	4	124
b. Being able to keep busy -- having enough to do	1	2	3	4	
c. Maintaining an active social life	1	2	3	4	26
d. The state of your health	1	2	3	4	
e. Missing friends from work	1	2	3	4	28
f. Being lonely	1	2	3	4	
g. Getting along well with your spouse -- not being a nuisance to each other	1	2	3	4	30

11. If you were designing a pre-retirement seminar program for employees soon to be retired and their spouses, how would you do it? Put a "1" next to the factor you would put most emphasis on, a "2" next to the factor that you would give second emphasis to, and so on until you put an "8" next to the one that you would give least emphasis to.

	Rank Order From 1 to 8	
a. Housing (the kind of housing elderly people need and where they should live)	_____	31
b. How to look out for one's health and safety	_____	
c. How to make retirement challenging, interesting, and meaningful	_____	33
d. Legal problems of the elderly	_____	
e. Financial planning for retirement	_____	35
f. Emotional adjustments to being retired	_____	
g. Understanding Sun's retirement benefits	_____	
h. How to maintain good relationships with your spouse and other family members	_____	38

12. Since 1975, Sun has offered pre-retirement planning seminars to employees. This program is called AIM, and it consists of a series of nine two-hour meetings. Did you attend any AIM sessions?

- 1 Yes, all or almost all sessions
 - 2 Yes, you attended a few sessions
 - 3 No, you didn't participate in this program
 - 4 You don't remember
- 139

13. How long before retirement should pre-retirement planning sessions for employees be held? _____ months, or _____ years

40-41
42-43

These next questions are about your work experiences, whether paid or voluntary, since retirement.

14. Which of these best describes your present work outside the home? (Circle as many as apply.)

- 1 Full-time work for pay
 - 2 Regularly scheduled part-time work for pay
 - 3 Temporary work for pay
 - 4 Full-time volunteer work (no pay)
 - 5 Part-time or temporary volunteer work (no pay)
 - 6 Don't work at a paying job but would like to
 - 7 Don't work at a volunteer job but would like to
- ANSWER Q. 15 44
- 8 Don't work at any paying or nonpaying job outside the home and don't want to
- GO TO Q. 16

15. How important is each of these factors as a reason for your working now or wanting to work?

(Circle one number for each item.)	Very Important	Somewhat Important	Not Very Important	Does Not Apply	
a. You need more money	1	2	3	4	46
b. You want the money for some extras or luxuries you can't afford without the job	1	2	3	4	
c. The enjoyment of being with others	1	2	3	4	47
d. The stimulation or pleasure of the work itself	1	2	3	4	
e. The nice feeling of making a contribution	1	2	3	4	49
f. Other important reason (describe)	_____				50

These questions are about how you spend your time and about any community services you may receive.

16. Think of your typical week -- a week when you are home and not away somewhere. Circle the four activities that take up most of your time each week?

<u>Q. 16</u>	<u>Q. 17</u>	
1 Socializing with friends or relatives	1	
2 Attending church and doing church work	2	
3 Doing volunteer work in the community	3	153
151 4 Working at a paid job	4	
5 Active physical exercise (walking, jogging, gardening, swimming, tennis, etc.)	5	
6 Watching TV or reading	6	
7 Attending concerts, plays, visiting museums, or other cultural activities	7	
8 Attending courses to learn new skills or knowledge	8	
9 Just loafing -- not doing much of anything	9	
0 Doing housework including shopping for groceries	0	
11 Hobbies that don't require a lot of physical exercise (woodworking, stamp collecting, etc.)	11	
62 12 Other (describe) _____	12	54

17. Now circle the four activities that take up the least amount of your time _____

18. How many trips did you take in the last two years where you spent at least five consecutive nights away from home? (Write in the number.)

55	1 None	
	_____ Number of trips	56-57

19. How often do you go to your local "Senior Citizens' Center" for any reason?

	1 Never	58
	2 Once a month or less	
	3 Two or three times a month	
	4 About once a week	
	5 Two or three times a week	
	6 Four or five times a week	
	7 Almost every day	

20. As far as you know, which of these services are available in your community to "senior citizens" such as you? (Circle as many as apply.)

<u>Q. 20</u>	<u>Q. 21</u>	
1 Visiting nurses	1	
159 2 "Meals on wheels" (or other meal delivery services)	2	60
3 Counseling on bereavement	3	
4 Counseling on drugs and alcohol	4	
5 Financial counseling	5	
6 Legal counseling	6	
7 Volunteer placement service to help you get a volunteer job	7	
8 Transportation services for "senior citizens" (vans, cars, or buses to help you get places -- not public transportation)	8	

21. Which of these services have you ever used? _____

22. Are you receiving any other services that are designed for "senior citizens" only? Please describe.

61

62

We would like to get some sense of whether you moved or stayed put since retirement and what your housing is like.

23. Which of these best describes where you currently live most of the year around?

- 1 The same exact place you lived when you worked at Sun
- 2 The same town or community as when you worked at Sun but in different housing
- 63 3 In a town or community you moved to after retiring -- but less than 500 miles away
- 4 In a town or community you moved to after retiring -- but more than 500 miles away

24. How would you describe the community or neighborhood you now live in?

- 1 It's a regular neighborhood (people of all age ranges -- some with children, some without)
- 2 It's a place where mainly elderly or retired people live, but it has no special services for the elderly
- 64 3 It's a place mainly for elderly or retired people, and it provides some special facilities or care for them
- 4 It's a total-care facility for elderly people

25. Which statement below best describes your living arrangement?

- 185
- 1 You live alone
 - 2 You live with your spouse
 - 3 You (or you and your spouse) live with other members of the family
 - 4 You live with a person or persons who are not family members
 - 5 Other (please describe) _____

Now some questions about your health.

26. Generally, how would you describe your health?
- | | | | |
|-------------|--|-----|--|
| 1 Excellent | | | |
| 2 Good | | | |
| 3 Fair | | 166 | |
| 4 Poor | | | |
| 5 Very poor | | | |
27. Which of these medical problems, if any, have you suffered from since your retirement from Sun? (Circle as many as apply.)
- | | | | |
|--|-------|-------|-------|
| | Q. 27 | Q. 28 | Q. 29 |
| a. High blood pressure | 67 | 1 69 | 1 71 |
| b. Lung trouble | | 2 | 2 |
| c. Cancer | | 3 | 3 |
| d. Heart trouble | | 4 | 4 |
| e. Stroke | | 5 | 5 |
| f. Kidney or bladder trouble | | 6 | 6 |
| g. Arthritis or rheumatism | | 7 | 7 |
| h. Mental or emotional breakdowns | | 8 | 8 |
| i. Diabetes | | 9 | 9 |
| j. Stomach or digestive disorders | | 10 | 10 |
| k. An accident resulting in physical damage to you | 69 | 11 70 | 11 72 |
| l. Alcoholism | | 12 | 12 |
| m. Excessive use of any drugs | | 13 | 13 |
28. Which of these have you suffered from in the past year? ↑
29. Which of these required that you spend at least one night in a hospital in the past five years? ↑

Some questions about your feelings as an individual.

30. For each of the following statements, circle the number that is most true for you. The numbers always extend from one extreme feeling to another. "Neutral," or "4," implies no judgment either way. Try to use this neutral rating as little as possible.
- a. Life to me seems . . .
- | | | | | | | | | |
|--------------------|---|---|---|---|---|---|-----------------------|-----|
| always
exciting | | | | | | | completely
routine | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | 173 |
-
- b. After retiring, I . . .
- | | | | | | | | | |
|--|---|---|---|---|---|---|---|----|
| did many of the
exciting things
I always wanted
to do | | | | | | | did not do many
of the exciting
things I always
wanted to do | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | 74 |
-
- c. I have discovered . . .
- | | | | | | | | | |
|--|---|---|---|---|---|---|----------------------------------|----|
| clear-cut goals
and a satisfying
purpose in life | | | | | | | no mission or
purpose in life | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | 75 |
-
- d. With regard to death, I am . . .
- | | | | | | | | | |
|--------------------------|---|---|---|---|---|---|------------------------------|----|
| prepared and
unafraid | | | | | | | unprepared and
frightened | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | 78 |

The next set of questions has to do with your financial resources and your spending patterns.

31. Considering your income from all sources, how satisfactory a living standard do you have right now?
- | | |
|------------------------|----|
| 1 Very satisfactory | |
| 2 Fairly satisfactory | |
| 3 Not too satisfactory | |
| 4 Unsatisfactory | 77 |
32. In order to maintain your daily standard of living (not money for trips or special purchases), how often do you dip into your capital or savings to pay for things you need?
- | | |
|-------------------------|----|
| 1 Never | |
| 2 Once in a great while | |
| 3 Sometimes | |
| 4 Fairly often | |
| 5 Very often | 78 |

33. We'd like to get some sense of your total monthly income but not the exact amount. Circle the number next to the category in which your total income from all sources falls. Include any income from your spouse.
- 1 \$0 - \$500 per month
 - 2 \$501 - \$999 per month
 - 3 \$1,000 - \$1,499 per month
 - 4 \$1,500 - \$1,999 per month
 - 5 \$2,000 - \$2,499 per month
 - 6 \$2,500 or more

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34. What sources of income do you have besides your Sun pension? (Circle as many as apply.)
- 1 Social Security payment
 - 2 Earnings from a job you have
 - 3 Earnings from a job your spouse has
 - 4 Welfare or other public assistance (SSI, food stamps, etc.)
 - 5 Other pension payments either you or your spouse get (not from Sun)
 - 6 Unearned income (dividends, interest from bonds or savings, rental income, income from a trust or estate, etc.)
 - 7 Other (please specify) _____

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35. The idea of this question is to tell us what percent of your total income you are spending on different things and what percent you are saving or investing in 1982. The total you give should add to 100. About what percent of your total income in 1982 goes into:

	Percent	
a. Housing (what you pay for rent, the mortgage, heating, electricity, etc.)	_____ %	207-09
b. Food and beverages	_____ %	
c. Clothing	_____ %	13-15
d. Transportation (car expenses, public transportation)	_____ %	
e. Medical or dental expenses	_____ %	19-21
f. Recreation and cultural activities	_____ %	
g. Savings or investments (money you put into interest-bearing accounts, stocks, bonds, etc.)	_____ %	25-27
h. Other (please describe) _____	_____ %	

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Some questions on how you feel about Sun and its benefit plans.

36. How would you rate Sun's pension plan?
- 1 Very good
 - 2 Good
 - 3 Average
 - 4 Poor
 - 5 Very poor
37. Based on what you know or may have heard, how do you think Sun's pension benefits compare to those offered by most other companies?
- 1 Sun's is better
 - 2 Sun's is about the same
 - 3 Sun's is worse

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A few questions about the TV program "Over Easy."

38. How often do you watch "Over Easy," the show on public television hosted by Mary Martin and Jim Hartz, that deals with problems and experiences of elderly people?
- 1 Never
 - 2 Two or three times a year
 - 3 About once a month
 - 4 Two or three times a month
 - 5 Once a week
 - 6 Two or three times a week
 - 7 Four or five times a week

34

39. How do you rate "Over Easy" on:

	Very Good	Good	Average	Poor	Very Poor	
Providing you with help and advice in coping with the retirement years	1	2	3	4	5	35
Being entertaining to watch	1	2	3	4	5	

Finally, a few background questions so that we can analyze results by different groups within the Sun retiree population.

40. Your age on your last birthday? _____ years 37-38
41. In what year did you retire from Sun? _____ 39-40
42. Your sex?
- 1 Male
 - 2 Female

Please turn page.

43. What is your marital status?

- 1 Married and living with same spouse as before retirement
- 2 You remarried after retirement
- 3 Spouse is deceased
- 4 Single -- never married
- 5 Single -- divorced or separated from spouse

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44. What was the last job you held at Sun before retiring?

- 1 Clerical or office employee
- 2 Hourly employee
- 3 Technician, draftsman, or designer
- 4 First level supervisor or foreman
- 5 Manager, director, or officer
- 6 Scientist, engineer, or other technical professional
- 7 A non-technical professional

45. Do you belong to a Sun Retirement Club?

- 1 Yes -- Answer Q. 46
- 2 No -- Go to Q. 47

44

46. How often do you go to the meetings of this club?

- 1 You go to almost every meeting
- 2 About half of them
- 3 Just once in a while

47. Why don't you belong to a Sun Retirement Club?

- 1 You are interested but there is no club in the area
- 2 Not interested
- 3 Other (please describe): _____

46

48. Sun is interested in finding out how many retirees are willing to go to bat for the company. Suppose Sun asked for your help on some political or economic issues affecting the oil business. They might ask you to write a letter to a congressman or join a citizens' group that would support the company position. How willing would you be to help the company?

- 1 Very willing
- 2 Fairly willing
- 3 Not too willing
- 4 Not willing at all

47

280:2

Thank you for your help. Don't forget to sign and mail back the postcard separately. Please remind your spouse to fill out and return his or her questionnaire.