THE WORK ETHIC, DAILY ACTIVITIES, AND THEIR RELATIONSHIP TO SATISFACTION IN RETIREMENT

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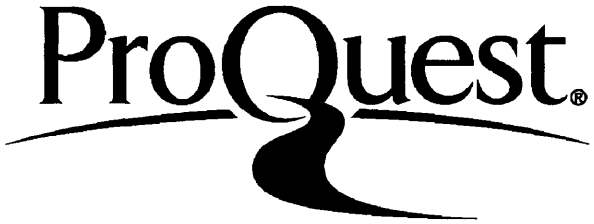

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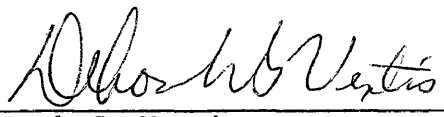

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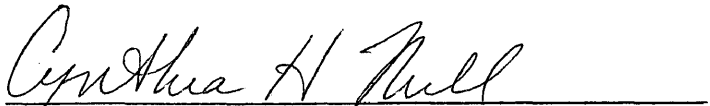

Cynthia H. Null

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ABSTRACT

Life in retirement requires that the retiree be able to derive satisfaction from leisure activities. Thus, it is important to understand the function that activities have in the life of the retiree. Whether or not leisure is fulfilling depends upon the strength of the retiree's work ethic and the meaning attached to activities engaged in.

This study examined relationships between satisfaction in retirement, strength of the work ethic, and one's activities. Forty-seven retired men and women age 53-88 ($\bar{x}$ = 69) completed measures of retirement satisfaction, the Protestant Ethic (PE) scale, and kept activity diaries for one week. In the diary retirees rated each activity for its pleasantness and usefulness on a scale of 1-15.

Results showed that retirement satisfaction was negatively related to valuation of the work ethic if activities were not perceived as being highly useful. The activity diaries showed that people rated usefulness higher than pleasantness. The mean number of activities listed correlated negatively with PE scores but positively with retirement satisfaction, suggesting that retirees with strong work values are not as active, nor as satisfied in retirement. These results were discussed and compared to existing literature on retirement.

THE WORK ETHIC, DAILY ACTIVITIES, AND THEIR RELATIONSHIP TO SATISFACTION IN RETIREMENT

INTRODUCTION

There are two periods of the lifespan in which individuals have large blocks of time to use at their discretion. These periods are the preschool years and the retirement years. Society structures a great deal of an individual's time during the major portion of life between these extreme ends of the lifespan. School, then later on work and the responsibilities of raising and maintaining a family put major strictures on the amount of time available for leisure use.

How one plays or spends leisure time is an essential aspect of personality that is especially important for the optimal functioning of the individual. Although there is a burgeoning literature on play in childhood, there is relatively little known about play beyond this period of the lifespan. Why has there been so little research on the function that leisure has for adults when it is now widely recognized that development does not stop after one reaches adulthood? Perhaps one reason for the lack of information on this topic is that, up until this century, only a small proportion of the adult population did not have to work in order to be able to live (Veblen, 1899). Leisure was never a separate domain because one's time was structured by societal demands.

Donahue, Orbach, and Pollack (1960) call retirement a phenomenon of modern industrial society. They point out that previous societies in man's history have not had the proportion of aged persons that exist in the present day. More importantly, they cite the fact that, for

people of previous times, there was no such thing as retirement, hence no retirement role. The emphasis that today's society places on the work role, and the sense of identity that is rooted in one's occupational role, are probably responsible for the gap in our knowledge of leisure.

Only recently has retirement evolved into an institution, thus becoming socially acceptable (Dumazedier, 1967). Moreover, it seems that society is increasingly becoming more accepting of leisure activities. There is a shift away from total preoccupation with one's career to a lifestyle where job and leisure time are integrated (Degrazia, 1962). One would think that these societal mores would be adaptive for older people because these norms would encourage the development of positive attitudes toward retirement and a meaningful existence after traditional career years. However, older people living now were raised during a time period when the Protestant Ethic was in full force (Donahue, et al., 1960). Entrenched in their thinking was the notion that work was virtuous and leisure time was frivolous. Thus, this generation of retired workers may be having a particularly hard time adjusting to the idea that one's self-esteem need not be tied into one's work. Stevens-Long (1979) has stated, "After a lifetime of training in the delay of gratification, can people really be expected to find immediate rewards sufficiently valuable and important? Can they be expected to be able or willing to allow themselves to enjoy the immediate rewards that are characteristic of leisure activities?" (p. 319). Thus, it is important to understand the function that leisure activities have in the life of the retiree.

Retirement, as any major event in the life cycle, requires adjustment. Is the transition to the new status made easier by a prior

history of meaningful leisure? Can leisure truly take the place of work in the minds of those who are retired? How can people develop their leisure interests? The answers to these questions hinge, in part, upon one's activities and the meaning attached to them.

Though the above questions may be thought-provoking, it would be naive to assume that they could be answered by any single study. Questions about the nature of work and leisure, along with their relationship to satisfaction in retirement, will be answered only through systematic programs of research. Ideally, one would aim for longitudinal information on more than one cohort so that questions about inter-individual differences in intraindividual change could be answered and developmental pathways could be charted.

The present study is a beginning attempt to address questions about retirement satisfaction in relation to adult leisure activities and attitudes toward work. Retirees were chosen as the population to study for two reasons: (a) the potential problem that leisure time could pose for them; and (b) they are the adults who possess the most unstructured time for potential leisure. The basic question which guided this research was: Is there a relationship between work values, daily activities, and satisfaction in retirement? There are problems with the definitions of both "satisfaction" and "retirement". What constitutes satisfaction? Who is to judge? Could a retired military officer who is still working full time in another occupation be considered "retired"? What about an elderly worker who has been laid off and is searching for employment? The following operational definition of "retired" has been adopted for this study: "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" (Atchley, 1976, p. 1). It was assumed that retirees themselves are the best judges of their own satisfaction. Therefore, satisfaction in retirement was operationalized by scores on a life satisfaction measure and a retirement description index. Likewise, attitudes toward the work ethic were measured by the Protestant Ethic scale.

Researchers of leisure activities all mention the problem of specifying exactly what leisure is. Definitions have ranged from "time when one is not at work" (Soule, 1957) to "time in which the person is free from obligatory duties and is able to do chosen activities" (Kaplan, 1960). Although the latter definition makes more intuitive sense, there are methodological problems with trying to determine when an activity is leisure and when it is not. Is playing with one's children an obligatory duty or a leisure activity? It is probably both, depending on the circumstances. For this reason, it is thought to be most meaningful to study leisure activities through phenomenological approaches. Let the person engaging in the activity be the one to specify its function. Although some researchers say that this is not possible (e.g., Kabanoff, 1980), it is posited that it is possible to study activity phenomenologically if one is willing to try unorthodox methods.

The method employed in this study to research activities was the use of diaries. Although this method is not common in psychological research, it has been used successfully in the past (e.g., Carp & Carp, 1980; Foote, 1961) to study activity patterns.

CHAPTER II

LITERATURE REVIEW

The literature presented here is selective and is not intended to be an exhaustive review of the literature on either retirement or leisure. Those readers interested in how retirement evolved in our society are referred to Atchley (1976, chapter 2). Briefly, retirement is linked to industrialization and modernization (Cowgill & Holmes, 1972). The rise of capitalist societies caused two important precursors of retirement to happen: (a) it was necessary to restrict the size of the labor force; and (b) increased productivity caused an economic surplus so that it was possible to support people not in the labor force. Thus, it became neither possible or desirable for elderly people to continue working. This in turn allowed people to think of retirement as an earned right and to accept this concept without guilt.

Models of Retirement

Retirement has been conceptualized as an event, a process, or a role, the main distinction seeming to be a temporal one. The event takes place on one day, the process could last from pre-retirement planning through final adjustment to one's new status, and the role of retirement is a way of existence (a lifestage) from the event, until re-employment or death. Clearly, all three conceptualizations are important for a thorough understanding of retirement. However, researchers to date have tended not to concentrate on all of these aspects. Thus, depending on which aspect was emphasized in their research, three

theories of retirement have emerged: (a) crisis theory--where the emphasis is on event and the loss of the work role, (b) accommodation, where the emphasis is on process, or (c) continuity, where the emphasis is on life-stage.

Crisis Theory

Crisis theory emphasizes the importance of occupationally related role behaviors in the maintenance of life satisfaction. Crisis theorists view disruption from the worker role as an upset to one's equilibrium (balanced patterns of everyday living). Also, the retiree faces the threat of entering a relatively ambiguous category in our culture--i.e., the retired (Donahue, et al., 1960). Unlike other social groups, the retired lack clearly defined norms of behavior (e.g., Gubrium, 1973). Crisis theorists have assumed that this ambiguity is detrimental to adjustment in retirement.

Miller (1965) views retirement as a period of identity crisis for the older person. He says that leisure is not capable of giving an individual the self-respect and identity which can be obtained from one's job. His view posits that retirement is degrading and causes the retiree embarassment. Thus, the typical response is to withdraw from society. Miller feels that the only way out of this grim reality of retirement is for society to create an ethic which would make full-time leisure an acceptable activity for a worthwhile person.

Friedmann and Havighurst (1954) developed a crisis-substitution hypothesis which acknowledges that the equilibrium of a retiree could be upset, but which also allows for the possibility of regaining that equilibrium and, thus, a pre-retirement satisfaction level. Essentially, their theory states that : (a) giving up work will involve a sense of loss on the part of the individual; (b) the focus of this sense of loss

will differ between persons; (c) for a satisfactory adjustment in retirement one must make substitutions for what has been lost in work; (d) this substitution involves replacing one set of activites by another. When one set of activities (work) is removed, then another set of activities ("meaningful" leisure) is to substituted. Friedmann and Havighurst (1954) argue that work and leisure are functionally similar.

Clearly both of the above theories are crisis theories, yet Friedmann and Havighurst imply that it is possible to reach one's previous level of functioning. If retirement is negative, it need only be so for a short time until the new equilibrium is reached.

Continuity Theory

Continuity theorists, unlike crisis theorists who see retirement as ambiguous, emphasize the institutionalized nature of retirement (Orbach, 1963). Continuity theory deemphasizes the negative character of retirement in that it assumes individuals are capable of adapting to the status change in the same manner that they have adapted to other changes throughout their lives. Continuity of coping strategies and relatively stable role behaviors in other spheres of life (e.g. spouse, grandparent, neighbor) can minimize the impact that the loss of the working role has on the individual. This theory also views the retirement event against the backdrop of the older person's current life situation. Therefore, it spans a larger portion of the status transition, in terms of time, than does crisis theory.

Retirement is becoming more commonplace, thus the ambiguity of retirement may be decreasing as more people join the ranks of "the retired". The U.S. Department of Health, Education, and Welfare (1978) notes that the labor force participation for men over age 65 has

decreased from 66% in 1900 to 20% in 1977. There has been a parallel decline in labor force participation for men aged 55-64 (Sheppard, 1976). From 1947 to 1973 there was a decline from 90% to 78% participation for this category of males. The greatest drop in the labor force was among nonwhite males. Interestingly, for white females in the 55-64 age group, there was an increase in labor force participation. The rate of female participation in the work force is 7% for those over age 65, and this has remained fairly steady. The trend toward early retirement is increasing. Fully 40% of those who retire do so at age 62 (Quinn, 1981), although social security legislation may change this in the near future. Thus, the number of retirees may, in and of itself, lessen the ambiguity of the retiree role which may have existed in the past.

Atchley (1971, 1976) argues against Miller's identity crisis theory of retirement. Atchley found that the majority of retirees in his study had a low work orientation, lending no support to Miller's idea that a high work orientation is carried into retirement. Atchley does not feel that one's self-esteem and identity are necessarily tied to the work role. Further support for Atchley's stance comes from a study by Chatfield (1977). It showed that the lower life satisfaction in some recently retired people resulted primarily from loss of income and not from loss of the worker role. Thompsen (1973) found similar results but adds that poorer health, along with loss of income, was responsible for lower morale among retirees.

Atchley's theory of adjustment to retirement (1976) is based on the idea that people have personal goal hierarchies. He says that retirees often must reorganize their hierarchies to accommodate the changed situation which retirement brings. This reorganization of personal goals is

done through processes of internal compromise and interpersonal negotiation. Atchley (1976) postulates that people who have many personal goals (just one of which is being competent at work) will be able, on retiring, to arrange these goals in such a way that they can fulfill those which are important to them. However, if work has been one's primary personal goal, then adjustment will be difficult. He found that 49% of his sample said that they were adjusted to retirement in three months or less. He found, however, that women had more trouble than men in making the adjustment to retirement. Streib and Schneider (1971) report this same finding. They explain this phenomenon by pointing out that women have traditionally not held high paying jobs and their income after retirement is scaled accordingly. Therefore, their adjustment problems may be linked to financial worries.

It has been argued (Carp, 1972; Streib & Schnieder, 1971) that the literature viewing retirement as crisis comes primarily from clinical impressions and does not result from empirical evidence. Streib and Schneider (1971), in the Cornell Study of Occupational Retirement, studied adjustment to retirement longitudinally and found that comparisons between pre-retirement expectations and actual retirement experiences showed a marked discrepancy. People tended to have negative conceptions of retirement and found that, in reality, it was not as negative as expected. Only 4% of the 4,000 subjects felt that retirement was worse than they had expected. However, about 10% of the sample eventually returned to work--evidence that not everyone can accept the retiree role.

In the same study (Streib & Schneider, 1971), it was shown that pre-retirement attitude affected subsequent adjustment. Kimmel, Price, and

Walker (1978) found evidence to support this. Pre-retirement attitude and health were more significant predictors of retirement satisfaction than the more publicized variable of voluntary/mandatory retirement. Thus, it seems that there is continuity between attitudes before retirement and how people actually experience retirement. Perhaps if negative pre-retirement attitudes could be changed, those who held negative views would have a better chance of achieving a satisfactory adjustment.

Lowenthal (1972) theorizes that the manner in which retirement is experienced usually repeats processes of adaptation to change developed at earlier stages of the life span. Thus, she focuses on the continuity in coping strategies. Changes in status such as marriage, becoming a parent, and retirement are seen as normative transitions instead of crises (Levinson, 1978). When these transitions are "on-time" the individual has the support of peers going through a similar experience, as well as being able to prepare for change through anticipatory socialization (Neugarten & Hagestad, 1976).

McGee, Hall, and Luts-Dunckley (1979) found that managers anticipating a discontinuity of lifestyle in retirement were more likely to have negative attitudes toward retirement than those anticipating continuity of lifestyle. Thus, continuity is a factor influencing attitude. The perception of continuity can be facilitated if one begins early, say in mid-life, adopting a lifestyle which can be carried over fairly easily into retirement. Gray (1977) found evidence that adults change activities more in the middle years than in old age. A study by Fly, Reinhart, and Hamby (1979) shows support for this. Their data indicated that leisure activities after retirement were continuations of leisure activities started in previous years. This suggests that continuity of activities may help individuals adjust to retirement.

Further evidence for continuity is shown by Simpson, Back, and McKinney (1966). They found that people in high level occupations work mostly with symbols, those in middle status occupations work mostly with people, and semi-skilled workers deal mainly with things. At each level a greater percentage of those with high morale continued these stylistic preferences for activities involving symbols, people, or things into their retirement. They point out, however, that unlike earlier stages of the life cycle, continuity between work and retirement does not automatically ease the transition into the new stage. If the style carried over into retirement cannot be divorced from the institutional context of the work role, continuity of style will increase the feeling of job deprivation. But, if the style can be separated from the working environment and continued into retirement, then acceptance of retirement is facilitated.

These views of retirement stress that people can continue many of their roles and activities into retirement, which can help the adjustment process. Although role loss may occur, findings show that the older person is able to adapt to these changes and maintain a positive self-evaluation, as well as satisfaction with life as a whole.

Accommodation Theory

The accommodation theory emphasizes process and, of the three approaches, this one is the closest to being dialectical in nature because it focuses on the change which occurs as a result of the interaction between individuals and their retirement. Shanas (1972) states, "The social-psychological changes involved in accommodating to retirement may in their turn influence social structure. For example, if enough people feel that they have problems in retirement, be these

economic problems or feelings of rejection by the larger society, they may unite and bring pressure on society to meet their needs" (p. 235). Shanas points out that changes in self-conception, leisure, physical function, and level of living are taking place along a temporal dimension. Changes occur at different rates and at different instances in time. Adjustment to retirement is seen as a continual process of accommodation. A person may have reached a state of accommodation at one period of time and then have to reach a new level of accommodation as the social structure changes. Not only changes in the external environment, but changes taking place internally, such as declining health or grief over loss of a spouse, may require that accommodation to the new situation takes place.

This approach, though intuitively appealing, is too broad for the study of retirement per se. It would be appropriate for the study of the elderly whether they were retired or not. In other words, accommodation theory seems more like a philosophical framework for studying individual lives, which may be fine for some purposes, rather than focusing specifically on retirement.

To date there is no theory which attempts to integrate the three views of retirement into a single, all-encompassing model. However, such a synthesis is possible using Van Gennep's (1960) schema of rites of passage (see Note 1). Van Gennep's schema would be capable of handling views of retirement as an event, a process, or as a role or lifestage. The event marks the separation of the person from the work role, the process is the transition phase, and the new role of the person as a retiree would be analogous to the incorporation phase of Van Gennep's schema.

As long ago as the turn of the century Van Gennep (1960) postulated that life is a continual transition with rhythmic periods of passages to a new status, along with periods of quiescence. The ceremonial rites accompanying transitions to a new state have the function of cushioning the disturbance for the individual, and the social group to which the individual belongs. These "rites de passage" serve to establish a new equilibrium based on the changed situation.

Van Gennep formulated three major phases of any life crisis: (a) Separation, (b) Transition, and (c) Incorporation. Certain phases are more salient for particular life events. For example, funeral rites center around separation, puberty and pregnancy rites concentrate on transition, and marriage ceremonies are filled with rites of incorporation. However, all three phases are present to some degree in any life event.

The only rites for retirement (e.g., ceremonies with token gifts) tend to be negative ones of separation, with little preparation for what life will be like beyond the retirement ceremony (Atchley, 1976). The phases of transition to the new status, and incorporation of this status into one's life, are largely left up to the individual in our society. We have no rites to ease the transition and restore equilibrium to the individuals and their families.

If, as researchers, we could work within Van Gennep's framework of status passages, information could systematically accumulate on all three phases. Treating retirement as an event, or as a process, or as a life-stage has led to conflicting evidence--based, of course, on how researchers conceptualized retirement. In future studies, it could be made clear which phase (separation, transition, or incorporation) is

being investigated, hopefully eliminating some of the inconsistencies existing in the literature and leading to a theory of retirement that is more comprehensive than present day theories.

The above theories all focus on the adjustment process to some degree. What constitutes adjustment to retirement?

Adjustment to Retirement

Many studies of adjustment to retirement use life satisfaction (LS) as the measure of adjustment (e.g., Bell, 1978, Fly et al., 1979; Streib & Schneider, 1971). Therefore, it is important to understand different theoretical perspectives on life satisfaction in the elderly.

Theories of Life Satisfaction (LS)

Most authors who have written about retirement (e.g., Atchley, 1976; Stevens-Long, 1979) have made some mention of the importance that activities have for the level of satisfaction in retirement. Interestingly, the first psychological theories of the aging process dealt with the importance of activity. One social-psychological theory of aging, as described by Cumming and Henry (1961) is called disengagement theory. This theory says that both the individual and society withdraw from each other, with the individual accepting--indeed desiring--decreased interaction. This universal phenomenon is said to be due to an increased preoccupation with the self and decreased emotional investment in other people. Thus, the older person who is well-adjusted will acquiesce to a natural developmental process of disengagement and will be satisfied in reaching this new equilibrium.

Activity theory (Havighurst, Neugarten, & Tobin, 1968) posits that elderly people have the same psychological and social needs as when they were middle-aged. Society encourages the aging person to withdraw, but this is against the individual's desire. Optimal adjustment is said

to occur when people remain active and resist shrinkage of their social world. The person maintains activities of middle-age until forced to relinquish them, at which point the person then finds substitutes for those activities.

These two theories have led to controversy and, thus, generated much research. Activity theory presumes that it is better to be active than inactive, while disengagement theory presumes that to be in a state of equilibrium is better than being in a state of disequilibrium. In the research which dealt with these theories, the assumption was made that successful aging meant being happy and that the old person is the better judge of this than an outside observer.

A person with high activity and high LS would indicate support for the activity theory, while a person with low activity and high LS would lend support for the disengagement theory. The data (Havighurst, et al., 1968) generally showed that persons who continue with the most activity have a higher LS rating than those with lower levels of activity. However, all four combinations (high activity and high LS, high activity and low LS, low activity and high LS, and low activity and low LS) were found; therefore, results were not clear cut.

Correlates of Life Satisfaction (LS) in the Elderly

There has been a lot of research attempting to find optimal patterns of aging by studying correlates of LS. However, none of the studies are longitudinal; therefore, causal relationships among variables have not been established. Furthermore, the descriptive evidence which has emerged may not predict successful aging for future cohorts of elderly people.

In a comprehensive view of the literature, Larson (1978) presents the variables that have consistently been found to relate with LS for

people age 60 and over. Health has been found to be the strongest predictor of LS (e.g., Edwards & Klemmock, 1973; Markides & Martin, 1979), although it is often "confounded" with SES which also relates to LS (Larson, 1978).

Income, occupational status, and education are indicators of SES and all three of these variables show relationships to subjective well-being (e.g., Edwards & Klemmock, 1973; Markides & Martin, 1979; Smith & Lipman, 1972). However, Spreitzer and Snyder (1974) showed that perceived income adequacy was a better predictor of LS than objective indicators of SES. Larson (1978) writes that association of income to LS is strongest at low levels of income, implying that there is a level of income beyond which gains in LS are marginal.

The variables of age, sex, and race have shown no consistent relation to LS (Larson, 1978). There is a slight positive relationship between marital status and LS. However, the well-being of people who never married has been shown to be equal to the well-being of married people, while those who are widowed, divorced, or separated tend to report lower levels of LS (Larson, 1978).

Most studies report a positive relationship between social activity and LS (e.g., Markides & Martin, 1979; Palmore & Luikart, 1972). However, there has been a tendency in research to neglect the qualitative aspects of activity and to focus only on quantitative aspects (Rosow, 1963). Larson (1978) also mentions that availability of transportation and housing are predictors of LS. Palmore and Luikart (1972) identify internal control as another important variable to consider.

It should be pointed out that all of the research on LS is based on linear models. However, it is likely that complex interactions and inter

dependencies exist which are not evident from the research done so far (Larson, 1978). For instance, negative life events may act in a multiplicative manner on LS, although this relationship would be obscured using a linear model.

Stability of Activity Patterns

Havighurst et al. (1968) regarded personality as the pivotal dimension for predicting social role activity, LS, and patterns of aging in general. Furthermore, these researchers posited that personality becomes increasingly consistent with age, suggesting that activity patterns, too, would remain farily stable throughout adulthood.

Maddox and Douglas (1974) present supporting evidence for the hypothesis that people in late adulthood do not undergo sharp discontinuities. In a longitudinal study they found that individuals tended to remain the same socially, psychologically, and physiologically in relation to their cohorts throughout the latter part of life. This suggests that one's mode of aging depends on one's past, and what may be successful for one individual may not be successful for another.

Looking at an individual's past pattern of activity may be the best predictor of present activity level. It has been shown that interests are remarkably stable over time (Palmore, 1968) and social participation rates remain fairly stable (Lehr & Rudinger, 1969). Although Gordon, Gaitz, and Scott (1976) found older people to have less high-intensity activity levels than younger adults, it should be noted that their study was cross-sectional rather than longitudinal. Therefore, their findings may reflect a cohort difference rather than an ontogenetic change.

McDaniels (1977) showed that leisure activities assumed increased importance between 35 and 55 years of age. Activities were able to provide a sense of mastery when major life changes could result in feelings

of inadequacy and frustration. McDaniels (1977) concluded that leisure activities begun in midlife can increase life satisfaction and provide a sense of continuity in the transition to retirement.

It seems that even if one did not derive enjoyment from leisure activities before retirement, it would be necessary to do so after retirement in order to be satisfied with life. However, the leisure role must be thought of as a legitimate one, by both the elderly and the rest of society, if a true leisure ethic is ever to develop in our work oriented culture (Stevens-Long, 1979).

Work Values

It seems that one's attitude toward work values would have some effect on how one views activities in retirement. Many writers concur that the Protestant work ethic, though weakened today, still colors the attitudes of many older people (e.g., Neulinger, 1974). If this work ethic is strong, it may cause problems when work is discontinued for people who do not think that leisure activities are worthwhile.

What exactly is the Protestant Ethic? Weber (1930), who introduced the term, writes that it is the notion of work as a "calling", or of the valuation of work as a moral duty. "Not leisure and enjoyment, but only activity serves to increase the glory of God . . . wealth is bad only in so far as it is a temptation to idleness and sinful enjoyment of life" (p. 163). The Puritan idea of the "calling" made the spontaneous enjoyment of life considered sinful, because it was a waste of time. Benjamin Franklin, who is quoted in Weber (1930) as the spokesman for the Protestant Ethic, warns young men not to be seen lingering in taverns, lest their creditors see them and demand their money at once in a lump sum. Whereas, the sight of them working at the dawn's light and late into the evening would ease their creditors' minds six months longer.

Time was equated with money, which in turn was equated with the signal that one was dutifully religious. Although the accumulation of wealth is no longer tied to the Church, overtones of work as "good" and leisure as "sinful" still exist today.

Surprisingly, there is no research which directly examines attitudes of the Protestant work ethic in the elderly. This could be especially important when trying to discover what role leisure activities play in the life of retired persons.

Leisure Values in Retirement

Parker (1974) advocates a holistic approach to leisure. He does not think that we should maximize leisure values by diminishing work values; rather, we should recognize the relationship between the two.

The separation of work and leisure became a problem when, in post-industrial society, work was spatially separated from the home (Bernard, 1981). For many people, work became drudgery while nonwork had the connotation of play. Many writers forecast the decrease of this separation between work and play (e.g., Kaplan, 1979; Porter, Lawler, & Hackman, 1975) because of increasing automation in the future. Routine jobs will continue to be eliminated, which will cause a change in the balance between work and leisure (Kabanoff, 1980). Unfortunately, little is known about the psychology of leisure or about the relationship between work and non-work (Porter et al., 1975). This area takes on increasing importance as we have more free time in which to have "leisure".

Researchers (Friedmann & Havighurst, 1954; Thompsen, 1973) have argued that work and leisure are functionally similar and that leisure can provide the satisfaction that work gives. Leisure satisfaction

would depend on the meaning of work for a person, which in turn would depend on one's values. The basic tenet of the work ethic, hard work, provides moral justification for the accumulation of wealth (Brown, 1959; Weber, 1930). This attitude toward work has been seen by political philosophers (e.g., Marx) as giving rise to capitalist societies. Although accumulation of material goods was seen as a way to glorify God, it also provided the means for hedonic self-indulgence. Thus, people were urged to participate in disciplined work as a prophylactic against leading a hedonic life. DeGrazia (1962) writes, "It wasn't always considered virtuous to be at leisure. Spending money on one's leisure was thought to be bad, too spendthrift." (p. 167). However, it is likely that societal attitudes toward leisure are changing. The work week is shorter, vacations are longer, and many late middle-aged and older people are able to retire and look forward to approximately twenty more years of living. Kaplan (1960) asserts that we no longer consider work the only factor in human growth. Since he believes that leisure is strongly linked to morality, ethics, systems of thought, and all institutions, Kaplan feels that society's new outlook on leisure is bringing about a change in the Puritan work ethic. How fast this change is coming about, and whether or not it holds for older people, are issues he does not address.

Neulinger (1974), on the other hand, feels that if changes in attitudes toward leisure are happening, they are not happening fast enough. Retired people cannot wait for societal values to change; they must be instrumental in changing attitudes themselves.

The Protestant Ethic makes a clear distinction between work and play (Weber, 1930). Kaplan (1960, 1979) claims that the dichotomy of

work and play is no longer applicable in our society. Elements of each have penetrated each other so that lines between work and leisure have become hazy. Kaplan presents a concept of leisure in which any specific activity can become a basis for leisure. Associations of work with seriousness and leisure with lightness no longer hold. Neulinger (1974) writes, "What is needed mostly is a new set of values that will permit us to take advantage of the opportunities of leisure" (p.149).

Merging of Work and Leisure Values

Kaplan (1979) writes of the gradual merging of work and leisure values. He points out that many people in professional occupations do not make clear cut distinctions between work and leisure. DeGrazia (1962) and Dumazedier (1967) assert that society is becoming leisure oriented. DeGrazia (1962) traces the historical roots of leisure and speculates on the future of leisure in modern day culture. He makes an important distinction between free time and leisure, pointing out that in our society free time is thought to be equivalent with leisure, and this misconception is what has given leisure a negative connotation in our culture. Leisure is seen as being "nonwork" and therefore unproductive. DeGrazia (1962) emphasizes that leisure is not hours free from work per se, but rather a state of being free from necessity so that one can undertake activities for their own sake. This classical conception of leisure is the root from which creativity and contemplation can grow.

The free time versus leisure distinction has important ramifications for research methods. Conceptualizing leisure as simply discretionary time (i.e., time free from work) strips leisure of the meaningful value it may hold for an individual. The discretionary time

framework implies that the values which organize behavior are contained only in work, not leisure. This viewpoint is a by-product of the work ethic which is still dominant in our society (Murphy, 1974).

Is this work ethic changing, as some theorists would have us believe? The evidence is mixed and there may be cohort differences. For example, Pfeiffer and Davis (1971) found that for middle-aged adults, only thirteen percent of the males and sixteen percent of the females sampled reported higher satisfaction from leisure than from work. Attitudinal evidence of a society wishing to develop a less work oriented view toward life is perhaps more easily seen in younger cohorts. Riesman (1958) conducted a study in which porportionately more elderly persons than younger persons said that a four day work week would make people soft and lazy. Similarly, Rapoport and Rapoport (1975) found that younger managers are more likely than older managers to use their non-working time to escape from the job. Kaplan (1979) cites statistics which show that workers in younger generations preferred more vacation time rather than more pay when given the choice. Finally, in a comprehensive study of how Americans use time, Robinson (1977) addressed the question of which activities were seen as more satisfying. Over 2,000 adults between the ages of 18 and 65 kept a complete diary of their activities for a 24-hour period. Besides reporting activities, people were asked to report how they felt while doing the activity. It was found that leisure activities were given higher ratings than obligatory activities. Although it seems that our society is not totally work oriented, it is not clear to what extent leisure values enter into one's self-esteem.

Gussen (1967) writes that leisure activities have a strong impact

on one's sense of self. He acknowledges that ego identity (as defined by Erikson (1950) has been shaped in Western cultures for centuries by one's work. The individual achieved uniqueness and a sense of continuity through the work role. However, in a highly technological society dominated by large companies or government, Gussen (1967) postulates that leisure activities rather than work may be the source of one's identity.

Since many workers are in careers which are not able to satisfy their multitude of needs, Kabanoff (1980) suggests that we study how people balance their needs across different life spheres and examine bi-directional influences between work and leisure. Perhaps factors could be discovered which determine "work/leisure/family patterns" (p.74) and which could be related to life satisfaction, mental and physical health, and other important life outcomes.

If we could discover the meanings that activities have for individuals, we might be better able to help those who have difficulty adjusting to retirement. Fly, et al. (1979) have found that retired persons who have more leisure activities are more satisfied with their lives and less alienated than those who have fewer leisure activities. Unfortunately, for those who do not already have satisfying activities in their behavioral repertoire, there is very little research or information on how these can be developed. Writers speak vaguely of "education for leisure" but, at this time, we have no ideas on how to do this for older adults.

Leisure Programs

Kaplan (1979) writes that leisure programs should not be designed simply to "fill the day", but should be designed to fulfill the person.

Admirable advice! But how can this be done? How can a person's life situation, goals, and personality be taken as given variables in deriving an "individual equation" for leisure?

Leisure counseling is one answer, but it is believed to be a far too simplistic "answer" to the above question. The most common approach has grown directly out of vocational counseling techniques (e.g., McKechnie, 1977; Walshe, 1977). These methods, however, fail to treat individuals in their full complexities. Matching "personalities" to activities by way of questionnaires is not likely to yield information that is personally meaningful for a specific individual. The approach ignores too many aspects of a person's life and the context in which that life is lived.

The "vocational" method, at best, uses questionnaires as only one source of information, the other being the personal interview. This is an obvious improvement because it allows for pertinent information about other aspects of the client's life to be elicited. However, unlike the population that vocational counseling is aimed at, adults have many fully developed interests and a history of work and activity which adolescents often do not have. Treating retirees the same as adolescents on the threshold of a working career is ridiculous; this ignores the goal hierarchies which already fit the individual. Leisure programs tend to eliminate much of the potential excitement which individually chosen leisure pursuits can bring (Parker, 1974).

Research on Activities

The meaning one attributes to the activities engaged in, whether these are work or leisure activities, is the main determinant of whether or not the activity will be satisfying. For many, paid work

seems to be evidence that one's skills are valued. Carp (1968) found that paid workers scored higher on measures of LS and adjustment than did nonpaid volunteers and nonworkers. There was no difference on the LS and adjustment scores between the volunteers and nonworkers. This suggests that work is not valuable in simply filling up time. Payment seems to represent a value placed by society on one's contributions.

It is often thought that the elderly have lower activity levels than younger age groups. In the study by Gordon, Gaitz, and Scott (1976), it was found that although the older age groups had a lower frequency of external, high intensity activities, they participated an equal or greater amount of time than younger age groups in homebound, moderate intensity activites.

Kabanoff and O'Brien (in press) did a factor analysis of leisure activities and report that there are differences across age and sex groups. The most obvious difference they found between age groups was the decrease in common activities (number of activities mentioned by at least 10% of the sample) with increasing age. However, it is not clear whether actual number of activities also decreased or whether elderly people have highly individualistic activities. Informal social activities and home centered activities increased in emphasis with age, which is consistent with the findings of Gordon et al. (1976). Interestingly, Kabonoff and O'Brien (in press) found that the only age group whose activities were even modestly correlated with life satisfaction was that of retired people. O'Brien (in press) found that one of the strongest correlates of satisfaction with retirement activities was the number of leisure activities reported.

There are some methodological problems in trying to categorize

activities as high or low intensity, active, passive, and so on. Kaplan (1960) is particularly critical of attempts to categorize leisure activities as active or passive, because the same activity can fulfill different functions depending on the individual. Rapoport and Rapoport (1975) agree that a particular activity may have different meanings for different people, or even different meanings for the same person in separate instances, depending on the interests that are pursued. For example, a walk in the park may serve several purposes: it could serve as a means for a young couple to be alone, a way for an elderly woman to exercise her dog, or a prescribed activity for a middle-aged executive to fend off a heart attack. Thus, researchers need to study activities as they are perceived for each individual. Dumazedier (1967) writes, " . . . it is not the leisure activity itself that is active or passive, but one's attitude towards it." (p. 222). In studying activity, one needs to be able to focus on specific dimensions. Although there are methodological problems with trying to categorize activities (as mentioned above), one needs to be able to conceptualize what aspects of activity one is interested in for a particular study.

Donahue et al. (1960) have found that for activities to be perceived as positive experiences, they must be associated with three essential factors: (a) the person's capacities must be commensurate with the demands of the activity; (b) social recognition of the activity must be forthcoming; and (c) one's spouse must not disapprove of its pursuit. If these factors are present, retirement can create opportunities for further concentration and enjoyment of one's activities.

Albee (1977) suggests that those with a strong work ethic have a need to be active, industrious, and to manipulate objects in a utilitar-

ian manner to make progress toward a goal. This implies that retirees with strong work ethic values would need to be able to structure their time around activities they consider "useful". Perhaps passive activities which are engaged in (such as reminiscing) would be devalued unless they could be perceived as having some use. Pleasantness and usefulness are aspects of activities which have theoretical significance in relation to work ethic values and retirement satisfaction. Thus, these were made the salient aspects for study in this research.

A relatively little-used method for studying activity, yet one which yields rich data for each individual, is asking participants to keep an activity diary. This method, particularly for less constrained uses of time (i.e., leisure) gives evidence of the preference and values of individuals (Robinson, 1977). It has the advantage of asking people to report activities while they are fresh in their minds. Thus, recall bias and exaggeration of socially desirable activities are likely to be minimized (Carp & Carp, 1980; Foote, 1961). However, Robinson (1977) noted that few people reported sexual activity, gambling, fighting, or criminal behavior. Besides reporting activity, Robinson had people report how they felt while doing the activity, using a scale from 1 (delighted) to 5 (unhappy). He found that the perception of oneself as active and involved, whatever the activity, is the most important factor in being satisfied.

CHAPTER III

RESEARCH HYPOTHESES

The purpose of the present study was to examine the nature of the relationship between satisfaction in retirement and a host of other variables. The value placed on work and the subjective meaning of activities for each subject were variables of particular interest. The study focused on satisfaction in retirement in relation to scores on the Protestant Ethic (PE) scale, the number of activities engaged in as well as the perceived usefulness and pleasantness of those activities, and variables relating to background information. To strengthen ecological validity, participants were not placed in a testing environment, nor were their responses about activities taken from a single sample of behavior. This study attempted to answer the following questions:

1. Is there a correlation between scores on the PE scale and satisfaction in retirement? It was hypothesized that there would be a negative correlation between these two variables because people scoring higher on the PE scale would value traditional work and, therefore, would not be as satisfied in retirement.

2. Do people scoring higher on the PE scale see themselves engaging in activities considered more useful than people with low PE scores? It was thought that there would be a positive correlation between PE score and ratings of usefulness of activities because these people would be motivated to actually engage in (or at least perceive that they were) activities that are useful.

3. What is the relationship between usefulness of activities, PE score, and satisfaction in retirement? It was predicted that people with higher PE scores who do not perceive themselves as engaging in useful activities would have the lowest satisfaction in retirement. These people were expected to be the least satisfied in retirement because there would be a discrepancy between their values and activities.

4. What is the relationship between pleasantness of activities, PE scores, and satisfaction in retirement? It was hypothesized that people with low PE scores who rate their activities high on pleasantness would be the most satisfied in retirement. Those with high PE scores and high pleasantness ratings were predicted to have the next highest satisfaction scores. People who rate their activities low on the pleasantness dimension were not expected to be satisfied in retirement, regardless of PE scores.

5. What background variables relate with satisfaction in retirement? It was hypothesized that time since retirement would correlate positively with satisfaction. This is because the retiree would have reached the incorporation phase of the status change and would have achieved a new equilibrium. Newly retired persons were expected to be in the separation or transition phase and, therefore, were expected to have lower satisfaction levels. On the basis of past research, health was predicted to be a strong correlate of satisfaction. Education and SES were also expected to correlate positively with retirement satisfaction.

CHAPTER IV

METHOD

Participants

The participants for this study were 47 retired people from southeastern Virginia. "Retired" was defined as outlined in the introduction (p. 3-4). Of the 47 participants, 28 were male (59.5%) and 19 were female (40.4%). This was expected to be the case since, in this cohort, a greater proportion of women had their primary working role in the home rather than in the labor force.

The average age of the participants was sixty-nine (range 53 to 88 years, S.D. = 8.5 years). The number of years since retirement ranged from less than one year to thirty-five years (S.D. = 7.8 years since retirement). Thus, it is evident that many people in this sample were not recently retired.

Participants were recruited from three retirement organizations and one senior citizens club. All three retirement organizations were chapters of the National Association for Retired Federal Employees (NARFE). These chapters were located in Williamsburg, Newport News, and Virginia Beach. The other organization from which participants were recruited was the Senior Citizen's Social Club of Williamsburg. The organizations were equally represented in the total sample.

Entrance to these groups was gained by contacting the president of each organization and describing, over the phone, the purpose for conducting the study. In each case, permission was granted to come to one

of the meetings to recruit participants. This was done in the following manner: (a) the president introduced the researcher at some point in the scheduled program; (b) the researcher talked about her interests in studying retired people and presented her research idea in enough detail so that people could decide whether or not they would be interested in taking part in the study; (c) a sign-up sheet was passed around the room and people who thought they were interested in participating wrote down their name, address, and phone number. The researcher assured complete confidentiality and this was also stressed on the consent form (see Appendix B).

Procedure

Sixty-five people indicated their willingness to be in the study. These potential participants received a packet in the mail which consisted of a complete description of the study, a consent form, and the measures that they were asked to complete (see Appendices). It was felt that asking this sample to fill out the measures in their own homes, under no time constraints, was the best method of getting reliable responses.

The measures consisted of the following: (a) a Retirement Description Index, (b) a Life Satisfaction Index, (c) the Protestant Ethic Scale, (d) forms for the activity diary, and (e) a background information questionnaire. These will be described in detail below. Everything except the activity diary could be read and completed in one sitting. There were explicit directions for all materials, and participants were encouraged to call the researcher if there were any questions.

Enclosed in the packet which each person received was a prepaid, addressed mailer in which to return the completed materials. The date

of the return varied between eleven days after the packets were sent out to two and one-half months later. If, after one month, the packet had not been returned, the researcher called the person to ascertain whether or not he or she was still interested in participating. This proved to be helpful in getting some of the packets returned.

Measures

The strategy for this section will be to present the rationale for inclusion of each measure, its format, and the scoring procedures used. Information about psychometric properties is presented in the results section. The argument for using two measures of satisfaction is related to the issue of construct validity. Cronbach and Meehl (1955) wrote, "A construct is some postulated attribute of people, assumed to be reflected in test performance. In test validation, the attribute about which we make statements in interpreting a test is a construct" (p. 283). They go on to say that the best way to evaluate construct validity is by integrating evidence from many different sources. Construct validation is closely tied to theory--therefore, construct validation is an ongoing process in all research and converging evidence is used to sharpen or redefine the nomological net in which the construct exists (Cronbach & Meehl, 1951).

An abstract concept may not be adequately covered by one measure because of either the complexity of the construct or the inadequacy of the measure. Researchers should not use only one measure unless they understand in advance what factors influence a given measure (Smith, Kendall, & Hulin, 1969).

Retirement satisfaction is conceptualized as the dependent variable in this study, since the other variables measured are thought to affect

satisfaction either positively or negatively. Therefore, it is of central importance to the study. It is also a rather abstract and presumably multidimensional construct. For these reasons, it was measured by more than one questionnaire. The Retirement Description Index, developed by Smith et al. (1969) to measure satisfaction with retirement, and the Life Satisfaction Index A, developed by Neugarten, Havighurst, and Tobin (1961), were both chosen to measure satisfaction.

Retirement Description Index (RDI). This measure of satisfaction in retirement was developed as a parallel to a Job Description Index which measured satisfaction with work. The RDI consists of four subscales (Activities, Finances, People, and Health), each measuring a specific area in which retirees might be satisfied or dissatisfied. The Development of this measure grew out of the Cornell Studies of Satisfaction, which was a part of a larger project on retirement policies and practices. This measure is the only one published which specifically addresses satisfaction with retirement.

The format of the scales in the RDI is that of an adjective checklist where respondents fill in a Y (for yes) if the descriptor fits their retirement situation and an N (for no) if it does not. This format has an advantage over the usual checkmark (✓) method in that it minimizes response sets which may arise when response choices are printed in a fixed order on the page. In the original version, respondents could write in a question mark if they were undecided. This alternative was eliminated from the present study because the researcher purposely wanted to avoid a midpoint alternative on all of the measures used. There is evidence that when a middle choice is offered, people tend to move away from the polar positions available. However, this affects each

polar position proportionately and therefore does not affect the univariate distribution of attitudes when middle responses are excluded from the analyses (Stanley & Schuman, 1980). Having no middle choice forces more variability into the scales.

About half of the descriptors are positive, indicating satisfaction with retirement, while the remainder are negative, indicating dissatisfaction. This format tends to reduce the possibility of an acquiescence response set, where respondents' scores are confounded with the tendency to answer "yes" (Berg, 1967).

Scoring for the scales was straightforward. A "yes" to a positive descriptor and a "no" to a negative descriptor received a 1, while a "no" to a positive descriptor and a "yes" to a negative descriptor received a zero.

Life Satisfaction Index (LS). This index was included because it is a widely used measure of psychological well-being in the elderly. It was designed by Neugarten, Havighurst, and Tobin (1961) and validated on 92 respondents aged fifty to ninety.

The LS index reflects five components thought to underlie psychological well-being. These components are: (a) Zest (vs. apathy); (b) Resolution and fortitude; (c) Congruence between desired and achieved goals; (d) Positive self-concept; and (e) Mood tone. The LS index seems to be tapping into more abstract and introspective aspects of satisfaction, whereas the RDI with its emphasis on tangible resources of finances, health, people, and activities, seems to be measuring the more concrete aspects of satisfaction.

Items on the LS index were worded both positively and negatively. Thus, agreement with a positive statement received a score of 1 and

agreement with a negative statement received a zero. Scoring was just the opposite for disagreements. Again, the midpoint was eliminated as an option.

Protestant Ethic Scale (PE). This scale was included in order to measure endorsement of the traditional value system of hard work, achievement, and delay of gratification. This scale was developed by Mirels and Garrett (1971) to explore the psychological meaning of the Protestant Ethic. Results from their initial study, as well as subsequent studies (e.g., MacDonald, 1972) are based on samples of undergraduate college students. This scale has not been administered to older adults, but one might expect that subjects from older generations would endorse statements on the PE scale more strongly than college students would.

Questionnaires were scored as described in the Mirels and Garrett (1971) publication. The format for each item ranged from -3 (disagree strongly) to +3 (agree strongly) with the zero point excluded. Responses were later converted to a scale ranging from 1 to 7 by adding a constant of 4 to each item.

Lie Scale. The Eysenck lie scale was used as a check for participants giving responses believed to be socially desirable. The nine-item scale was opted for, rather than the longer, but well-known Marlowe-Crowne Social Desirability Scale, because it was felt to be advantageous to keep the demands of the task at a minimum. The items were randomly interspersed with items on the LS scale. Respondents who answered positively to items on the lie scale received a 1 for each item, while those items answered negatively received a zero.

Activity Diary. Participants were asked to keep an activity diary

for a period of seven days. This involved writing down activities engaged in, the reason for doing each activity, and rating each activity's pleasantness and usefulness on a scale from 1 (very unpleasant/not at all useful) to 15 (very pleasant/very useful).

Collecting data for seven days should have yielded samples of behavior which were more reliable and representative of the individual's activity patterns than would a single day of data collection. Epstein (1979) has shown that stability of behavior can be remarkably high when averaged over a sufficient amount of time. Even personality traits, which rarely show correlations greater than .30 between two points in time, were shown to have correlations as high as .95 when odd versus even days were correlated over a period of 28 days. "In four separate studies it was demonstrated that when measures of behavior are averaged over an increasing number of events, stability coefficients increase to high levels for all kinds of data including objective behavior, self-ratings and ratings by others, and that objective behavior can then be reliably related to self-report measures including standard personality inventories" (Epstein, 1979, p. 1097). Thus, having participants keep track of activities for a week rather than a day should have yielded more meaningful results. Other researchers (e.g., Carp & Carp, 1980; Foote, 1961) agree that in order to get a reliable sampling of behavior, diaries of a week are preferable to those of one day. It is recognized, however, that this time period will not cover activities which take place less than once a week. Activities also tend to be seasonal so that, ideally, one should sample behavior in different seasons of the year. This study took place in the spring, so there was the opportunity for activity outdoors as well as inside.

Participants were asked to keep the activity diary during a week that was typical for them. For example, some people had houseguests for a time, and others had a personal mishap. These people did not fill out the diary when they received it, but waited until their schedules returned to "normal".

From the activity diary three important variables were derived: (a) Mean number of activities per day; this was calculated by adding the number of activities that were listed for each day and dividing by the number of days--which in most cases was seven; (b) Mean rating of pleasantness, calculated in the above manner; (c) Mean rating of usefulness, also calculated in the same manner described above.

Missing Data

When persons left items blank, they were usually coded as a zero which would lower their score on that particular scale. Since scores tended to be high, this had the effect of slightly increasing variability and improving the distribution of scores. However, the following decisions were made regarding when to eliminate scales with more than a few missing values from the analyses: (a) for the LS index, no person left more than two items blank so none of these scales were eliminated; (b) for the PE scales, if more than two items were left blank the scale for that person was eliminated; this resulted in the loss of two persons' scores for this scale; (c) for the RDI, if any person had half of the items on any of the four subscales missing, their score for the whole RDI scale was considered missing. Six people's scores on the RDI were thus eliminated from the analyses; (d) for the activity diary, two persons' scores (as mentioned above) were missing on all three variables--amount of activity, pleasantness of activity, and usefulness of activity.

Furthermore, for the remaining 45 subjects, four of the pleasantness ratings and five of the usefulness ratings were not scorable and therefore had to be dropped from any analyses.

In order to use as much of the data as possible when computing correlation coefficients, pairwise rather than listwise deletion of subjects was chosen. This method includes a subject in the computation of all coefficients for whom there is complete data. Therefore, coefficients may vary in the number of subjects on which they are based.

Summary of Variables

The important variables for which results will be presented are the following: (a) There are two dependent variables. One is an RDI score which is a total of the four subscales Activity, Finance, Health, and People. The other measure of satisfaction is a LS score; (b) The score on the PE scale, mean number of activities engaged in, mean rating of pleasantness, and mean rating of usefulness are all considered independent variables.

Background variables which are of interest are sex (male =0), female = 1), age, years since retirement, SES (1 = highest, through 6 = lowest), education coded in years, and self-rated health (1 = poor, through 4 = excellent). It has been reported (LaRue, Rank, Jarvik, & Hetland, 1977) that self-reported health ratings correlate highly with a physician's ratings.

CHAPTER V

RESULTS

Sample Characteristics

Of the 65 packets that were sent out, 52 were returned with at least some of the data. Thus, the response rate was high (80%) for data that had to be returned by mail.

The definition of retirement used in this study required that at some previous time one had a full-time work role in the labor force. This requirement excluded some women from the study. Five participants were dropped from the analyses because they reported their previous occupation as "housewife". It is recognized that this role, too, changes qualitatively. One woman wrote, "I did not realize this was only for retired people, but in a sense it applies to me. Anyone who maintained a household for seven people and suddenly is doing for two people has 'retired'. Life takes on a new perspective; one has time to undertake volunteer and church-related jobs and to pursue hobbies and other leisure type activities--as well as enjoying a husband-wife relationship exclusively for the first time in 37 years!" However, housewives are not usually considered "retired", and in order to remain consistent with the definition used, these five women were eliminated from the analyses, leaving a final sample of 47 retired persons.

The date of return for each packet was noted, as it was thought that, perhaps, people who returned them sooner would be more satisfied or have a stronger work ethic--both variables of interest to the study.

There was no relationship between when the packet was returned and any of the other variables measured. However, women tended to return them sooner than did men.

The participants were unusually healthy; 85% of the sample rated their health as either "good" or "excellent". All but one person agreed with the description, "My condition is better than most people my age." The sample also seemed to be well off in terms of socioeconomic status, as judged by the indicators of precious occupation, perceived adequacy of income, and level of education. According to the Occupational Status Scale for Men and Women (Coleman & Neugarten, 1971), the majority of the people were middle-class (based on their previous occupations). Ninety-four percent of the people described their income as "enough". No one responded "yes" to the item "Have serious financial problems"; however, only 22% described their income as "high".

The sample of retirees in this study is highly educated. The majority of people had finished high school (87.2%) and a substantial number had college degrees (38.3%) and post-graduate education (21.2%). The mean number of years of education was 13.8; therefore, the average person in this sample had two years of education beyond high school. This high level of education was probably a function of the type of organization from which participants were recruited.

Reliability and Validity of the Measures

Retirement Description Index (RDI). The validity information on the RDI, reported by Smith et al.(1969), is weak. They sampled 631 male retirees across twenty different plants, administering the RDI along with a questionnaire containing 57 variables. They then did a factor analysis of these variables, keeping the four RDI subscales intact,

and reported loadings of the subscales on the twelve factors which emerged. Although there is evidence that the variables group together by topic, by no means is this a rigorous attempt at validation. For example, one cannot conclude that those who scored highly on the finance subscale are those most satisfied with an objective measure of finance.

In this study there was strong support for construct validity by the fact that the RDI and the Life Satisfaction Index correlated highly (r = +.70). This evidence of convergent validity also lends credence to the content validity of these measures (Nunnally, 1978), since they both purport to measure something in common. The only other piece of information from this study which speaks to the validity of the RDI is the fact that self-rated health correlated strongly (r = +.72) with the Health subscale.

Smith et al. (1969) dispense with reliability by saying that one's life situation may change and a good measure of satisfaction should reflect that change, making measures of retest reliability irrelevant. They are referring here to stability, rather than how well a test measures what it is supposed to measure (reliability), and the distinction is an important one to make (Baltes, Reese, & Nesselroade, 1977).

Measurement error is mainly due to sampling of content (Nunnally, 1978). Therefore, a good measure of reliability is a measure of internal consistency or homogeneity of test items, given by coefficient alpha. Cronbach (1951) writes, "In a homogenous test, items measure the same thing. If a test has substantial internal consistency it is psychologically interpretable" (p. 320). Cronbach's alpha measures the same thing as a split half coefficient. If all possible splits were made,

alpha would be the mean of the coefficients obtained. All measures of reliability reported for this study will be Cronbach's alpha, or the Kuder-Richardson 20 which is the specialized form of this for dichotomous items. The reliability coefficients for each measure in this study are shown in Table 1. All coefficients are at an acceptable

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Insert Table 1 about here

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level for interpretation.

Alpha can also be regarded as an index of subtest consistency and yield useful information about the interpretability of the composite (Cronbach, 1951). For the subscales of the RDI, the subscale consistency was .74 which means that 74% of the variance in the composite is due to the common factor among the subscales. The intercorrelations among the four subscales are presented in Table 2. Although positively

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Insert Table 2 about here

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interrelated, there remains a fair amount of independence, which supports the notion that more than one dimension is involved in the RDI.

Item analysis indicated that one of the items in the Activities subscale ("Nothing to do" and two of the items in the Finance subscale ("Bad" and "Serious financial problems") had zero variance. Every person answered "no" to these descriptors, which would tend to lower reliability. It also means, at least for this sample, that these items are worthless because they do not yield any meaningful information.

The mean for all of the items was .82, which meant that, overall, people had a tendency to answer in the positive direction. To assess

TABLE 1

COEFFICIENTS OF INTERNAL CONSISTENCY FOR MEASURES

	Number of Items on Scale	Alpha Coefficient
Retirement Description Index (RDI)		
Activities	18	.87
Finance	18	.63
Health	9	.77
People	18	.84
Total RDI	63	.90
Life Satisfaction Index (LS)	18	.71
Protestant Ethic Scale (PE)	19	.71

TABLE 2

INTERCORRELATIONS OF THE SUBSCALES OF

THE RETIREMENT DESCRIPTION INDEX

	Activities	Finances	People	Health
Activities				
Finances	.21			
People	.68	.25		
Health	.45	.40	.54	

discriminant validity of the items, quartile splits were done on the total RDI score and chi-square tests were computed for each item on the scale. Twenty-five of the sixty-three items discriminated between upper and lower quartiles at the .10 level of significance. So, about 40% of the items on the RDI scale were discriminating reliably.

Comparison. In this section a comparison will be made of how subjects in this study performed on the subscales as compared to the sample of 631 male retirees in the study by Smith et al. (1969). Because of the elimination of the question mark response in the present study, the scoring procedure was different from that of Smith, et al. (1969). They gave a positive response a score of 3, a question mark a score of 1, and a negative response a score of zero.

For comparison purposes only, the 1-0 scoring system used in this study was converted to a 3-0 scoring system so that scale statistics for the two samples could be roughly compared. As can be seen by Table 3, the means and standard deviations for these two samples are comparable but not identical. The 47 subjects in this study had higher scores

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Insert Table 3 about here

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and were less variable on the subscales than were the 631 retirees in the Smith et al. (1969) study. Although the slightly different scoring method may account for some of this difference, it seems equally likely that it is due to the homogeneity of the group of retirees sampled in this study.

Life Satisfaction Index (LS). The LS index is a self-report instrument and was derived from an interview measure of life satisfaction. The correlation between the interview measure of life satisfaction and

TABLE 3

COMPARISON OF SCALE STATISTICS FOR RETIREMENT

DESCRIPTION INDEX SUBSCALES

	Smith, Kendall, & Hulin (1969)		This Study (1980)	
Scale	$\bar{X}$	S.D.	$\bar{X}$	S.D.
Activities	36.43	12.49	46.29	10.29
Finances	30.96	11.06	43.65	6.30
People	42.25	10.90	47.55	9.30
Health	33.13	13.40	37.80	13.80

the LS index was moderate (r = +.55). Neugarten et al. (1961) state, " . . . self-reports, even though carefully measured, can be expected to agree only partially with the evaluations of life satisfaction made by an outside observer" (p. 142). It should be noted that the time span between the interview measure and the self-report index was as great as 18 to 20 months for some respondents, which no doubt served to lower the correlation between the two measures.

Validation of the index was accomplished by correlating scores on the LS index with a clinical psychologist's ratings. For persons over age 65 the ratings correlated moderately (r = +.55) with scores on the index, but did not correlate (r = +.05) for people under this age. Thus, this measure is considered more valid for aged individuals.

For this study, items on the LS scale were discriminating reliably. Quartile splits were done on LS scores and chi-square tests were computed for each item on the scale. Nine of the eighteen items, or 50%, discriminated at the .05 level or below. The item mean was .76 which indicates that people were responding positively to the items about three-fourths of the time.

Comparison. The mean and standard deviation for the Neugarten et al. (1961) sample was 12.4 and 4.4, respectively. For the sample in this study, the mean was 13.7 and the standard deviation was 3.06, again indicating that this group was more satisfied and less variable than the sample on which the index was originally validated.

Protestant Ethic Scale (PE). Mirels and Garrett (1971) found the PE scale to show good internal consistency (.79) and to be uncontaminated by a social desirability response set as well as an acquiescence response set. The PE scale in this study with the older adults showed

a comparable level of internal consistency. Mirels and Garrett (1971) found the scale to be positively related to the Mosher scales (1966) for sex guilt and morality conscience guilt, for authoritarianism, as measured by the California F scale (Adorno, Frenkel-Brunswick, Levinson, & Sanford, 1950), and for internal locus of control (Rotter, 1966). Protestant Ethic scores were found to correlate highly with the Strong Vocational Interest Blank scales for "occupations demanding a concrete, pragmatic approach to work, negatively correlated with scales for occupations which typically require emotional sensitivity, theoretical interests, and humanistic values" (Mirels & Garrett, 1971, p. 40). A study done by MacDonald (1972) offered supporting evidence for the construct validity of the PE scale. Endorsement of the PE scale was significantly related to negative attitudes toward the poor. The values--comfortable life, exciting life, pleasure--correlated negatively with the PE scale, while ambition, self-control, and salvation were positively related to it.

Again, discriminant validity was assessed by doing quartile splits on total PE scores and running chi-square tests on each item. Twelve of the nineteen items (63%) discriminated at the .05 level or below.

Comparison. Mirels and Garrett (1971) found degree of endorsement of Protestant Ethic ideology to be almost identical for males ($\overline{X}$ = 85.7, S.D. = 15.5) and for females ($\overline{X}$ = 85.5, S.D. = 16.2). In the present study the sample mean on the PE scale was somewhat higher ($\overline{X}$ = 02.49, S.D. = 13.86) than in the Mirels and Garrett study. This finding was expected since adults of this cohort would probably hold more traditional values than did college students of the early 1970's.

Lie Scale. The mean for this sample on the lie scale was 3.9 with

a standard deviation of 1.9 and a range of values from one to seven. Nobody was eliminated from the analyses because of a high lie score. The lie scale had very low and insignificant correlations with the other questionnaires included in this study: for the RDI scale and the lie scale ($\underline{r}$ = -.08, α = .29); for the LS and lie scale ($\underline{r}$ = +.03, α = .42); and for the PE scale and the lie scale ($\underline{r}$ = +.07, α = +.31). Norms for social desirability in other studies suggest that elderly people score highly on such scales. In samples from Duke University and Maryland, people in the age range from 50-78 ($\overline{X}$ = 66.1 and 64.2, respectively) responded in a socially desirable manner to over half of the 24 items on the Marlowe-Crowne Scale. The mean for the Duke sample was 14.09 (S.D. = 6.07) and for the Maryland sample 15.34 (S.D. = 5.25) (Siegler, personal communication). These data suggest that there may be cohort differences on such scales.

There was every indication that people answered honestly and conscientiously. A 72-year-old woman wrote, "I had too much difficulty in trying to answer these questions since I do not see people as generalized masses--to make a judgement I would have to know the individual and the situation involved." Consequently, she left some items blank. People wrote qualifying statements along with their responses to explain why they answered the way they did. For example, for the question of whether or not one perceived one's income as "enough" or "not enough", one woman checked "It is enough", but wrote "In view of inflation, I would feel more secure with a larger income." The final example comes from an item on the Lie Scale. For the statement "I have never been late for an appointment or work" a woman agreed (indicating a lie) but wrote, "Having been raised at West Point one learns very

early to be on time!" (She also typed everything.)

Anecdotal evidence alone does not suffice to rule out the plausibility of a social desirability response set. These instances, however, coupled with the correlations which showed that no relationship exists between the lie scale and other scales in the study, lend support to the argument that a social desirability response set is not contaminating the data obtained from the questionnaire. Higher than average lie scores are probably due to cohort differences.

Activity Diaries. Foote (1961) states that the diary tends to make people observe and report their actions objectively--"a kind of bias that is apt and useful" (p. 162). Carp and Carp (1980) used data from five studies to assess the psychometric properties of diary data. They report that diary data is less subject to bias with emotionally toned items than interview data, and that for neutral items, interview and diary data were very similar. They conclude that this is due to the fact that diary data is collected over a period of time rather than the interview, where momentary recall of information is requested. People tend to remember and overestimate the frequency of activities they like and to forget or underestimate disliked activities during an interview. This is not as likely to happen when they are asked to keep a daily record of actual activities. However, some activites will tend to be under-reported. For example, in the present study only one participant, a male, reported engaging in sexual activity with his wife. However, his wife (who was also in the study and recording activities for the same week) did not report this.

There was wide variability in the amount of detail reported for activities. The researcher was aware of the possibility that persons who report every single activity, no matter now mundane, could very well

end up with lower pleasantness and higher usefulness ratings than persons who report only major activities of the day. Brushing one's teeth, making coffee, and so on, may not get very high pleasantness ratings, but could be seen as essential activities. In order to check for this possibility, the most frequent three activities for each person were coded, along with their pleasantness and usefulness ratings. These are activities which occurred more than twice during the week. This method equated each person on amount of activity, thereby allowing comparisons to be made between ratings on their most frequent activities and on their overall activities. One would expect that the correlations between the two methods of computing pleasantness and usefulness to be high, since the top three activities come from the list of overall activities. It was found that the ratings of pleasantness for the three most frequent activities correlated very strongly (r = +.88) with the overall rating of pleasantness. Similarly, there was a very strong correlation (r = +.90) between ratings of usefulness for the three most frequently occurring activities and overall usefulness ratings. Therefore, one can conclude that differences between individuals on these two variables are <u>not</u> simply due to differences in the number of activities listed. Thus, the mention of usefulness or pleasantness ratings throughout the rest of this paper will refer to the overall ratings of these variables (i.e., across all activities listed, not just the three most frequent activities).

In terms of validity, Carp and Carp (1980) found diaries to have advantages over interview data, because recordings are made closer to the event. The biggest problem with diary data seems to be in its external validity. Refusal rates run as high as 80 to 90% (Foote, 1961),

thereby lowering the generalizability of this type of data. Attrition results in under-representation of groups with low income, little education, poor health, and minorities (Carp & Carp, 1980). Of the participants in this study, only two persons returned the packet and did not attempt to fill out the activity diary. However, an additional 13 potential subjects never returned the packet at all. Perhaps the task of keeping a record of their activities for a week was what kept these people from returning the packet.

Statistical Analyses

Two types of analyses will be presented and discussed. Pearson product-moment correlations were examined in order to test the straightforward research hypotheses involving only bivariate relationships. The more complex hypothesized relationships were tested by several analyses of variance where RDI and LS scores acted as dependent variables.

Frequency distributions were examined to determine whether the variables were normally distributed. All of the variables appeared to have fairly normal distributions with the possible exception of RDI which seemed positively skewed.

Table 4 shows the means, standard deviations, range, and total possible scores of the variables which directly relate to the hypotheses.

Insert Table 4 about here

The lower half matrix of correlation coefficients is presented in Table 5. Significance tests are one-tailed unless otherwise noted, since there were specific directional hypotheses for many of the variables. Only significant correlations will be presented unless related

TABLE 4

DESCRIPTIVE STATISTICS FOR SELECTED VARIABLES

Variable and Total Possible Score	$\bar{X}$	S.D.	Range
RDI (63)	52.36	8.45	35 - 61
LS (18)	13.72	3.06	6 - 18
PE (133)	92.49	13.86	68 - 123
ACT (NA)*	5.02	2.35	2.0 - 11.4
PLEAS (15)	10.97	2.04	4.3 - 14.5
USEFUL (15)	11.71	2.37	5.5 - 14.9

*NA = not applicable

to a research hypothesis. In relation to the hypotheses, results were

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Insert Table 5 about here

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mixed. As predicted by the first hypothesis, there was a significant negative correlation between PE and RDI (r = -.28; p <.04) as well as a significant negative relation between PE and LS (r = -.24; p <.05). However, the proportion of variance accounted for was only 7.8% and 5.8%, respectively. These data do suggest that people with strong traditional work values may not be as satisfied after they have retired from the work force.

Contrary to the second hypothesis, a small and insignificant correlation (r = +.14; p >.19) was found between PE scores and usefulness of activity ratings. Interestingly enough, though, the amount of activity engaged in correlated negatively with PE scores (r = -.42; p <.002). In fact, amount of activities listed was related more strongly to retirement satisfaction than any variable considered, except health. There was a significant positive relationship between amount of activity and RDI (r = +.31; p <.02) as well as LS (r = +.32; p <.02).

The following results relate to the fifth hypothesis which predicted positive relationships between retirement satisfaction and certain variables relating to individual histories. Time since retirement did not correlate positively with satisfaction in retirement as predicted; in fact, there was a slightly negative correlation with RDI (r = -.15; p >.19) and LS (r = -.21; p >.09) although these were not significant. However, time since retirement was positively related to PE scores (r = +.26; p <.05), age (r = +.70; p <.001), and sex (r = +.45; p <.001).

TABLE 5 - CORRELATION MATRIX

	SEX	AGE	YRS	SES	EDUC	HEALTH	RDITOT	PE	LS	ACT	PLEAS
AGE	0.1581 (47) P=0.144										
YRS	0.4551 (42) P=0.001	0.7028 (42) P=0.000									
SES	0.0302 (44) P=0.423	-0.1425 (44) P=0.178	-0.3693 (39) P=0.010								
EDUC	-0.0844 (46) P=0.288	0.1260 (46) P=0.202	-0.2696 (41) P=0.044	0.6887 (43) P=0.000							
HEALTH	0.0327 (47) P=0.414	-0.0575 (47) P=0.350	-0.0678 (42) P=0.335	0.0786 (44) P=0.306	-0.0314 (46) P=0.418)						
RDITOT	0.0343 (41) P=0.416	-0.1669 (41) P=0.149	-0.1536 (36) P=0.186	-0.0492 (38) P=0.385	-0.0316 (40) P=0.423	0.6566 (41) P=0.000					
PE	0.0834 (45) P=0.293	0.1551 (45) P=0.155	0.2575 (41) P=0.052	-0.1581 (42) P=0.159	-0.2499 (44) P=0.051	-0.2481 (45) P=0.050	-0.2816 (39) P=0.041				
LS	-0.0536 (47) P=0.360	-0.0600 (47) P=0.344	-0.2071 (42) P=0.094	0.2627 (44) P=0.042	0.2274 (46) P=0.064	0.4858 (47) P=0.000	0.7043 (41) P=0.000	-0.2440 (45) P=0.053			
ACT	-0.0487 (45) P=0.375)	-0.1018 (45) P=0.253	-0.1226 (40) P=0.225	0.1428 (42) P=0.184	0.2425 (44) P=0.056	0.1601 (45) P=0.147	0.3136 (40) P=0.024	-0.4206 (43) P=0.002	0.3165 (45) P=0.017		
PLEAS	0.2219 (41) P=0.082	0.1773 (41) P=0.134	0.1864 (36) P=0.138	-0.1735 (38) P=0.149	-0.2878 (40) P=0.036	-0.0030 (41) P=0.493	0.1278 (38) P=0.222	0.1545 (39) P=0.174	0.3502 (41) P=0.012	-0.0194 (41) P=0.452	
USEFUL	0.3862 (40) P=0.007	-0.0480 (40) P=0.384	0.0841 (35) P=0.316	-0.1731 (37) P=0.153	-0.3032 (39) P=0.030	-0.1313 (40) P=0.210	-0.0640 (37) P=0.353	0.1444 (38) P=0.194	0.0419 (40) P=0.399	-0.1153 (40) P=0.239	0.5789 (40) P=0.000

Years since retirement correlated negatively with both SES (r = -.37; p <.01) and education (r = -.27; p <.04). Interestingly, self-rated health did not correlate with time since retirement (r = -.07; p >.36).

Correlates of health were RDI (r = +.66; p <.001), LS (r = +.49; p <.001), and PE scores (r = -.25; p <.05). Health was not related to age (r = -.06; p >.35) or number of activities engaged in (r = +.16; p >.15).

SES correlated positively with LS (r = +.26; p <.04) as predicted, but not with RDI (r = +.05; p >.39). SES also correlated positively with education (r = +.69; p <.001). Education was positively related to number of activities engaged in (r = +.24; p <.06) and negatively related to PE scores (r = -.25; p <.05), pleasantness ratings of activity (r = -.29; p <.03), and usefulness ratings (r = -.30; p <.03). Contrary to predictions, education was not related to RDI (r = -.03; p >.42) but was related to LS (r = +.23; p <.06).

As expected, there was a significant positive correlation between pleasantness ratings and LS scores (r = +.35; p <.01), but not a significant correlation with RDI scores (r = +.13; p >.22). Pleasantness ratings and usefulness ratings were strongly related (r = +.58; p <.001). Usefulness ratings were also correlated with sex (r = +.38; p <.01, two-tailed). An interesting finding was that this sample rated their activities significantly more useful than pleasant (t = 2.34, df = 40; p <.05, two-tailed).

Most correlations presented here are weak to moderate. The variable which correlated most strongly with satisfaction in retirement was health. Self-rated health accounted for 43.6% of the variance in RDI scores and 24% of the variance in LS scores. Other variables such as amount of

activity, pleasantness ratings, PE scores, and SES correlated with satisfaction in retirement, although none of these alone accounted for more than about twelve percent of the variance.

In order to address the third and fourth hypotheses, analyses of variance (ANOVA) were used to examine relationships between satisfaction with retirement, PE scores, and pleasantness/usefulness ratings. An additional ANOVA was run using amount of activity and PE scores as independent variables. Median splits were done on PE, activities, and pleasantness/usefulness ratings so that these variables could be split into high and low groups. The most appropriate analysis would have been a 2 (PE) X 2 (activities) X 2 (usefulness) ANOVA. However, there were not enough subjects to fill all of the cells required for this analysis. Therefore, three 2 X 2 ANOVAS were run: (1) A 2 (PE) X 2 (USEFUL); (2) A 2(PE) X 2 (PLEAS); and (3) A 2(PE) X 2 (ACT) for each of the dependent variables RDI and LS. Six ANOVAS will be presented, although three of these will be somewhat redundant (due to the similarity of RDI and LS). Clearly, by doing these piecemeal analyses rather than the more appropriate global analysis, alpha level will be affected, such that the probability of a Type I error is increased.

Hartley's F_{max} statistic was used to test the assumption of homogeneity of variance. The null hypothesis was not rejected for any of the groups in the LS analyses, so the assumption of equal variance holds. However, the null hypothesis was rejected for analyses with the RDI groups. Although the F distribution is robust with respect to the homogeneity of variance assumption (Kirk, 1968), nevertheless, this violation is more serious when there are unequal cell sizes. Therefore, caution must be used in interpreting the significance tests for the

RDI analyses of variance. Since in each analysis there were unequal numbers of subjects per cell, an unweighted means analysis was used. This method gives equal weight to data in each cell even though some cells contain more data than others. Because of this, the sum of squares for the main effects, interaction, and within-cell components do not add up to the total sum of squares.

The first set of analyses to be presented are the 2(PE) X 2 (USEFUL) ANOVAS which relate directly to the research hypothesis regarding people with high PE scores and low usefulness ratings. Essentially, an interaction was predicted, such that those with high PE scores who do not perceive their activities as very useful would have the lowest LS and RDI scores. Looking at Table 6, which shows the means and standard deviations for both LS and RDI scores, it can be seen that in both cases the high PE/low USEFUL cell does have the lowest satisfaction scores.

Insert Table 6 about here

However, it is also the cell in each table with the highest standard deviation, which suggests that the low means may be due to a few very low scores. Even if this is the case, it is still interesting that the satisfaction scores would remain consistent across measures.

The 2(PE) X 2(USEFUL) ANOVA for LS supported the research hypothesis. There was a significant interaction ($F[1,34] = 3.95$, $p < .055$). The Summary Table (Table 7) shows that there were no significant main effects for PE or for USEFUL. This means that there were no significant

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Insert Table 7 about here

TABLE 6

MEANS AND STANDARD DEVIATIONS FOR LIFE SATISFACTION (LS) BY USEFULNESS OF ACTIVITIES (USEFUL) AND PROTESTANT ETHIC (PE)

	Low PE(91 ↓)	High PE(92 ↑)
Low USEFUL (12.15 ↓)	$\overline{X}$ = 15.18 S.D.= 1.78 N=11	$\overline{X}$ = 12.75 S.D.= 3.81 N=8
High USEFUL (12.16 ↑)	$\overline{X}$ = 13.78 S.D.= 3.15 N=9	$\overline{X}$ = 14.80 S.D.= 1.75 N=10

MEANS AND STANDARD DEVIATIONS FOR RDI BY USEFULNESS OF ACTIVITIES (USEFUL) AND PROTESTANT ETHIC (PE)

	Low PE(91 ↓)	High PE(92 ↑)
Low USEFUL (12.15 ↓)	$\overline{X}$ = 58.11 S.D.= 2.67 N=9	$\overline{X}$ = 46.88 S.D.= 14.42 N=8
High USEFUL (12.16 ↑)	$\overline{X}$ = 53.63 S.D.= 4.00 N=8	$\overline{X}$ = 52.60 S.D.= 5.50 N=10

TABLE 7

SUMMARY TABLE FOR LS BY PE, USEFUL

Source	SS	DF	MS	F	Sig. of F
A(PE)	4.401	1	4.401	.44	.43
B(USEFUL)	.497	1	.497	.07	.79
AB	27.939	1	27.939	3.95*	.05
W. CELL	240.292	34	7.067		
TOTAL	272.868	37	7.375		

*$p \leq .05$.

differences on LS scores between low PE and high PE when collapsing across USEFUL; nor were there differences on LS scores between high and low USEFUL groups when collapsing across levels of PE. However, the interaction means that there are differences in LS scores at different levels of PE and USEFUL. Figure 1 shows a graph of this interaction.

Insert Figure 1 about here

One can see that the effects are in opposite directions, such that they cancel each other out when looking at main effects.

Because the interaction was significant, simple main effects were calculated in order to see where the differences in LS scores were among the cells. Table 8 shows the results of these tests. Although

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Insert Table 8 about here

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none of the simple main effects were significant at the .05 level or below, the largest differences were between high and low levels of PE at the low USEFUL level (A at b_1). From Table 8 it can be seen that at low usefulness levels people with low PE scores have a mean LS score of 15.8, while those with high PE scores have a mean of 12.75 on LS scores. The amount of variance in LS scores accounted for by this interaction was only between seven and eight percent, which means that it is not extremely important in predicting life satisfaction.

The analogous 2(PE) X 2(USEFUL) ANOVA for RDI scores did not yield identical results. The most important variation was the fact that there was a significant main effect for PE: $\underline{F}(1,31) = 5.12$, $\underline{p} < .03$). Thus,

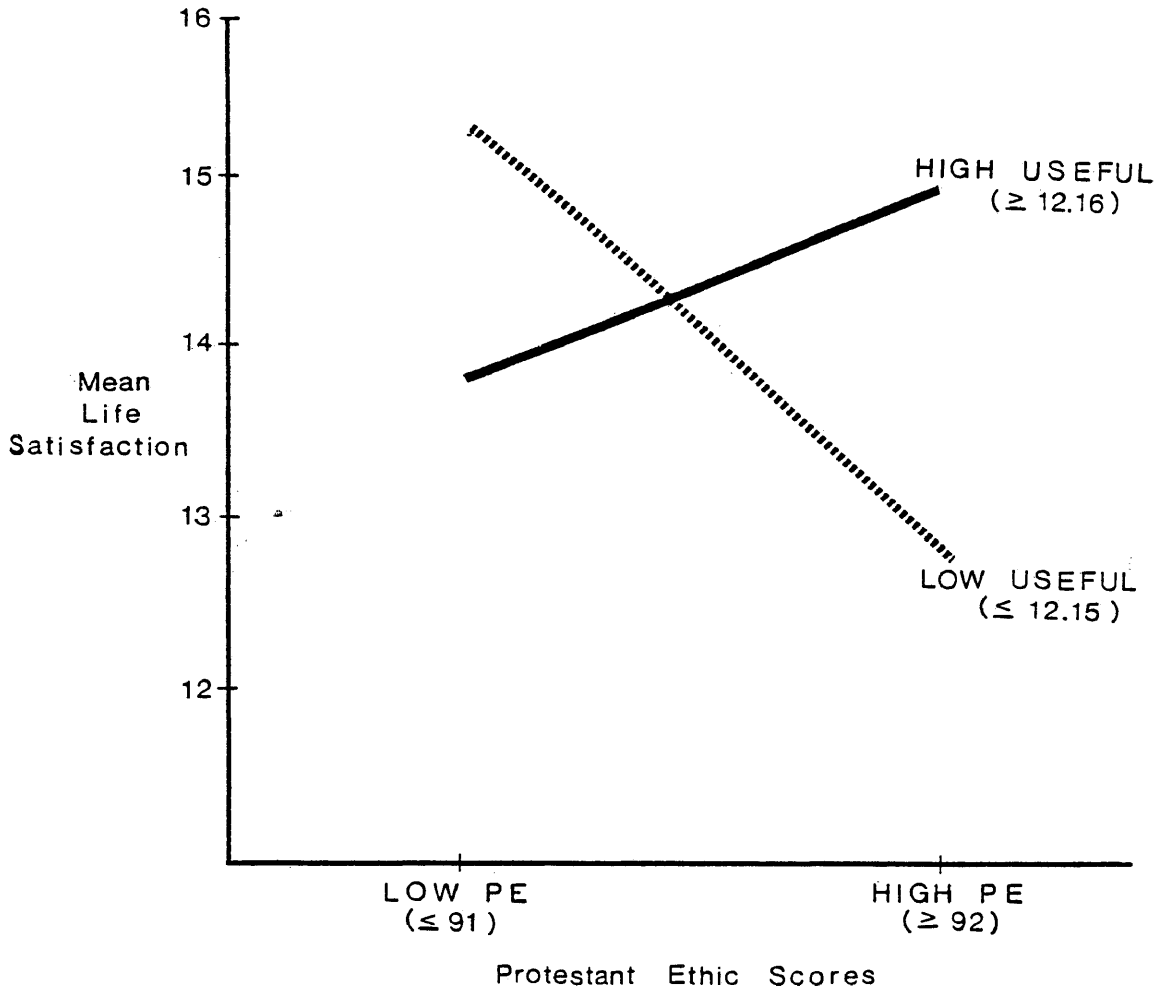

Figure 1. Interaction between scores on Protestant Ethic (PE) and ratings of usefulness of activities (USEFUL).

TABLE 8

SUMMARY TABLE FOR SIMPLE MAIN EFFECTS

PE X USEFUL INTERACTION FOR LS

Source	SS	DF	MS	F
A(PE)	4.401	1	4.401	.44
A at b_1	27.39	1	27.39	3.88
A at b_2	4.95	1	4.95	.70
B(USEFUL)	.497	1	.497	.07
B at a_1	9.75	1	9.75	1.38
B at a_2	18.68	1	18.68	2.64
W. CELL	240.292	34	7.067	

there was a significant difference on RDI scores between high and low PE groups regardless of what the scores on USEFUL were for those groups. However, the Summary Table (Table 9) shows that the interaction came

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Insert Table 9 about here

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very close to being significant (F (1,31) = 3.70, p .064). In order to compare results across measures, simple main effects were calculated. Table 10 shows the results of the simple main effects tests. Interestingly, the largest simple main effect for the RDI scores was the same

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Insert Table 10 about here

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simple main effect which appeared largest for the LS scores. RDI scores between low PE and high PE groups were significantly different (F (1,31) = 8.74, p <.01) at low levels of usefulness (A at b_1). However, the significance level should be interpreted with great caution, since there was not a significant overall interaction. Figure 2 shows a graph of this interaction. It can be seen that there are relatively small mean

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Insert Figure 2 about here

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differences on RDI scores between low and high PE at high levels of usefulness. However, there is a large mean difference on RDI scores between low PE ($\bar{x}$ = 58.11) and high PE ($\bar{x}$ = 46.88) at low levels of usefulness (from Table 6). Collapsing across usefulness, therefore, still results in a main effect for PE even though there is an interaction

TABLE 9

SUMMARY TABLE FOR RDI BY PE, USEFUL

Source	SS	DF	MS	F	Sig. of F
A(PE)	313.255	1	313.255	5.12*	.03
B(USEFUL)	4.785	1	4.785	.08	.78
AB	226.121	1	226.121	3.70	.06
W. CELL	1896.035	31	61.162		
TOTAL	2435.882	34	71.644		

*$p < .05$.

TABLE 10

SUMMARY TABLE FOR SIMPLE MAIN EFFECTS

PE X USEFUL INTERACTION FOR RDI

Source	SS	DF	MS	F
A(PE)	313.255	1	313.255	5.12*
A at b_1	534.71	1	534.71	8.74**
A at b_2	4.7	1	4.7	.07
B(USEFUL)	4.785	1	4.785	.08
B at a_1	85.27	1	85.27	1.38
B at a_2	145.73	1	145.73	2.38
W. CELL	1896.882	31	61.162	

*$p < .05$.

**$p < .01$.

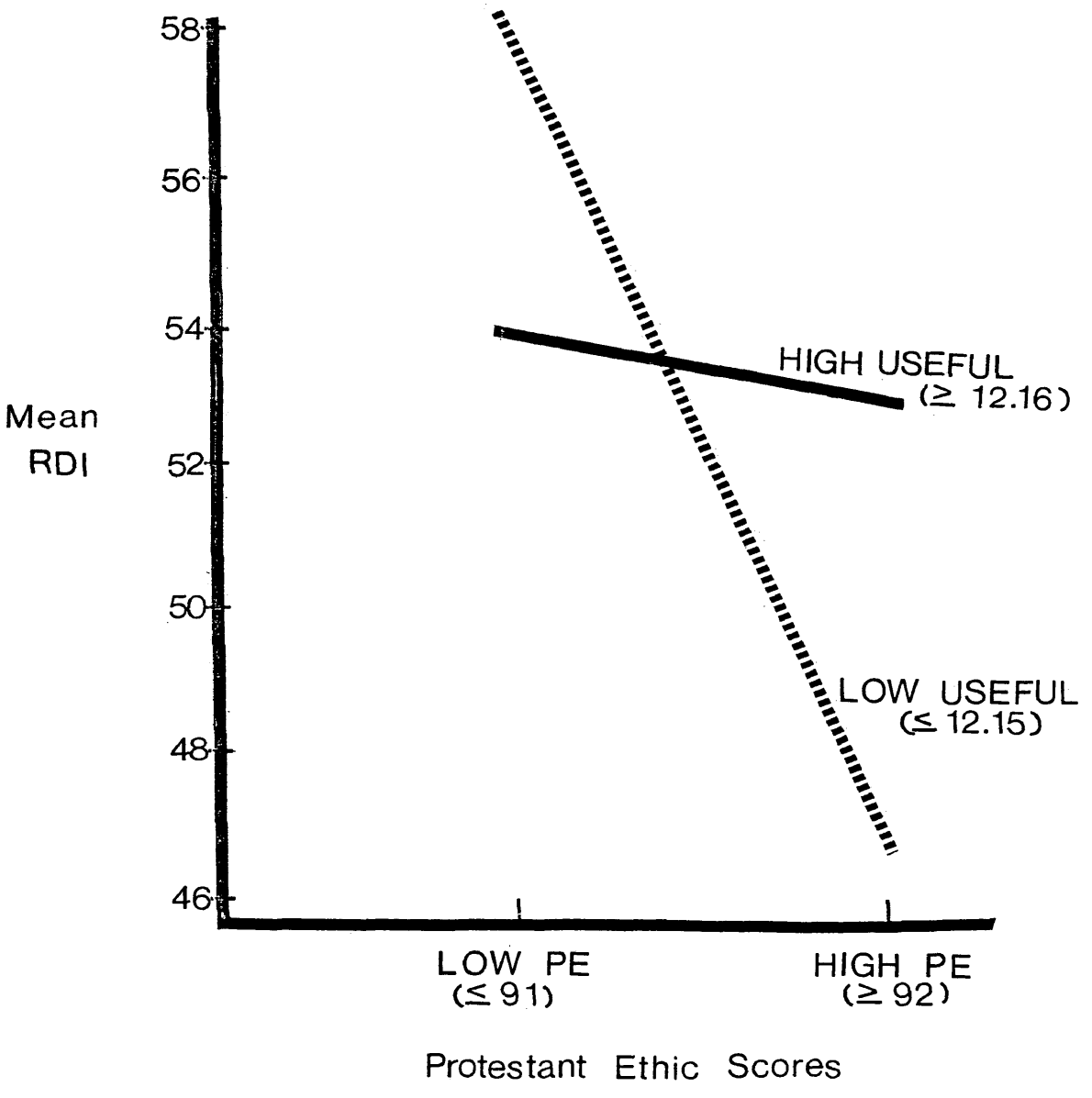

Figure 2. Interaction between scores on Protestant Ethic (PE) and ratings of usefulness of activities (USEFUL).

present. Whereas, for LS scores the interaction cancelled out the main effect for PE. Likewise, the small difference between PE groups at high levels of usefulness resulted in a weaker interaction effect for RDI scores than for LS scores.

The proportion of variance accounted for by the main effect of PE was about 10%, while for the interaction it was between 6 and 7%. This is consistent with the above information--there was a stronger main effect for PE than the interaction effect of PE X USEFUL.

The next set of analyses to be presented are the 2(PE) X 2 (PLEAS) ANOVAs for LS and RDI. The hypothesis that people with low PE scores and high pleasantness ratings would have higher life satisfaction scores was not supported. However, there was some evidence that people with low PE scores are more satisfied in retirement than those with high PE scores, which is consistent with theoretical expectations.

Table 11 shows the means, standard deviations, and number of subjects per group for the LS scores and RDI scores. The analysis of

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Insert Table 11 about here

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variance for LS scores shown in Table 12 yielded no significant results.

Insert Table 12 about here

Although the means in the low PE groups look higher than the means in the high PE groups, it should be pointed out that the high PE/low PLEAS cell, which has the lowest mean ($\bar{x}$ = 12.5), also has the highest standard deviation (S.D. = 3.7), so that the between-group means did not

TABLE 11

MEANS AND STANDARD DEVIATIONS FOR LS

BY PLEASANTNESS OF ACTIVITIES (PLEAS)

AND PROTESTANT ETHIC (PE)

	Low PE (91↓)	High PE (92↑)
Low PLEAS (11.10↓)	$\bar{X}$ = 14.67 S.D.= 2.46 N=12	$\bar{X}$ = 12.50 S.D.= 3.70 N=8
High PLEAS (11.11↑)	$\bar{X}$ = 14.38 S.D.= 2.77 N=8	$\bar{X}$ = 14.55 S.D.= 2.16 N=11

MEANS AND STANDARD DEVIATIONS FOR RDI

BY PLEASANTNESS OF ACTIVITIES (PLEAS)

AND PROTESTANT ETHIC (PE)

	Low PE (91↓)	High PE (92↑)
Low PLEAS (11.10↓)	$\bar{X}$ = 56.00 S.D.= 4.37 N=10	$\bar{X}$ = 47.25 S.D.= 11.39 N=8
High PLEAS (11.11↑)	$\bar{X}$ = 56.00 S.D.= 3.70 N=7	$\bar{X}$ = 52.55 S.D.= 9.27 N=11

TABLE 12

SUMMARY TABLE FOR LS BY PE, PLEAS

Source	SS	DF	MS	F	Sig. of F
A(PE)	9.793	1	9.793	1.30	.26
B(PLEAS)	6.911	1	6.911	.919	.34
AB	12.875	1	12.875	1.712	.19
W. CELL	263.268	35	7.522		
TOTAL	290.358	38	7.641		

significantly differ from the within-group means.

The 2(PE) X 2(PLEAS) ANOVA for RDI scores, shown in Table 13, resulted in a main effect for PE (F (1,32) = 5.23, p <.03). Examination

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Insert Table 13 about here

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of the group means in Table 13 allows one to conclude that those with low PE scores have higher scores on the RDI than do people with high PE scores. Variance accounted for by the main effect for PE was approximately 11%, which is very similar to the amount which was accounted for by PE on the RDI in conjunction with the usefulness variable.

The last ANOVAs to be presented are the 2(PE) X 2(ACT) for both LS scores and RDI scores. See Table 14 for information regarding the means,

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Insert Table 14 about here

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standard deviations, and subjects per group which went into these analyses. Table 15 shows the Summary Table with the results of the 2(PE) X 2(ACT) ANOVA for LS scores. There was a significant main effect for

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Insert Table 15 about here

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activity (F (1,39) = 7.41, p <.01). Since there was no interaction, one can conclude that there was a significant difference in LS scores, depending on whether one engages in a low number of activities or a high number of activities. Furthermore, by examining the means in Table 14 and collapsing across PE, it can be said that those who engage in fewer

TABLE 13

SUMMARY TABLE FOR RDI BY PE, PLEAS

Source	SS	DF	MS	F	Sig. of F
A(PE)	330.204	1	330.204	5.23*	.03
B(PLEAS)	68.754	1	68.754	1.09	.31
AB	61.124	1	61.124	.97	.33
W. CELL	2020.223	32	63.132		
TOTAL	2439.996	35	69.714		

*$p < .05$

TABLE 14

MEANS AND STANDARD DEVIATIONS FOR LS

BY ACTIVITIES (ACT) AND PROTESTANT ETHIC (PE)

	Low PE (91 ↓)	High PE (92 ↑)
LOW ACT (4.425 ↓)	$\overline{X}$ = 13.44 S.D.= 2.83 N=9	$\overline{X}$ = 12.29 S.D.= 3.49 N=14
HIGH ACT (4.426 ↑)	$\overline{X}$ = 15.00 S.D.= 2.52 N=13	$\overline{X}$ = 15.71 S.D.= 1.38 N=7

MEANS AND STANDARD DEVIATIONS FOR RDI

BY ACTIVITIES (ACT) AND PROTESTANT ETHIC (PE)

	Low PE (91 ↓)	High PE (92 ↑)
LOW ACT (4.425 ↓)	$\overline{X}$ = 52.25 S.D.= 7.92 N=8	$\overline{X}$ = 47.92 S.D.= 11.35 N=13
HIGH ACT (4.426 ↑)	$\overline{X}$ = 57.09 S.D.= 3.73 N=11	$\overline{X}$ = 55.50 S.D.= 4.76 N=6

TABLE 15

SUMMARY TABLE FOR LS BY PE, ACT

Source	SS	DF	MS	F	Sig. of F
A(PE)	.957	1	.957	.12	.73
B(ACT)	59.006	1	59.006	7.41**	.01
AB	8.720	1	8.720	1.09	.30
W. CELL	310.506	39	7.962		
TOTAL	387.626	42	9.229		

*$p \leq .01$

activities have lower LS scores, while engaging in more activities have higher LS scores. This result would be expected since number of activities and LS scores were found to correlate positively. However, the main effect for activity accounts for only 13% of the variance, suggesting that other variables must be taken into account in explaining life satisfaction scores.

The 2(PE) X 2(ACT) ANOVA for RDI scores is remarkably similar to the one just described. Table 16 shows the Summary Table results and

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Insert Table 16 about here

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again, there is a significant main effect for activity (F (1,34) = 4.98, p <.03). It is evident from looking at the means in Table 14 and collapsing across PE that those people in the low activity group have significantly lower RDI scores than those in the high activity group and vice versa. However, the main effect for activity accounts for only about 9% of the variance.

Note that, unlike the two previous analyses where RDI is the dependent variable, there is not a significant main effect for PE. In fact, the sum of squares for this analysis differs greatly from the comparable analyses using usefulness and pleasantness (instead of activity) as independent variables. The reason for this discrepancy is that there was an outlying subject (#39) who had low scores on RDI and LS and was included in this analysis, but not the previous ones due to unscorable values for pleasantness and usefulness. This greatly increased the variance for the dependent variables such that the main effect for PE was not significant in this analysis. If this outlying subject were to

TABLE 16

SUMMARY TABLE FOR RDI BY PE, ACT

Source	SS	DF	MS	F	Sig. of F
A(PE)	86.255	1	86.255	1.31	.26
B(ACT)	327.929	1	327.929	4.98*	.03
AB	16.291	1	16.291	.25	.62
W. CELL	2238.829	34	65.848		
TOTAL	2796.207	37	75.573		

*$p < .05$

be dropped, PE would show a significant main effect. Therefore, it can be said that PE was significant in two out of three analyses and would have been significant in the third except for an outlying score.

The diary data was essential in deriving the variables of amount of activity engaged in, the usefulness of those activities, as well as the pleasantness of those activities. However, it would seem remiss to exclude information about the actual content of those activities. Even though there were no hypotheses about what the retirees actually did with their time, it would nevertheless be interesting to have a general idea about the type of activities these people did from day to day. Therefore, the most frequent activities are listed in Table 17. Some

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Insert Table 17 about here

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explanation of this table is needed. An activity is listed if, for at least one person, it is one of the three most frequently occurring activities in the week during which he or she kept the diary. Thus, every activity on the list was engaged in at least twice (and in some cases every day) during that week. The frequencies are the number of people who listed the activity more than once. It is believed that this is a more interesting way of looking at the data, as opposed to simple activity frequencies, if the researcher is interested in daily activities of individuals, i.e., how people structure their time.

TABLE 17

ACTIVITIES LISTED MOST FREQUENTLY[1] IN ONE WEEK

Activity Listed	Number of Persons Who Listed It	Percentage of Sample[2]
Chores/Repairs	15	39.8
Read	14	36.8
TV	13	34.2
Gardening/Lawn Care	9	23.7
Contact w/Friends	8	21.1
Hobbies	7	18.4
Church	6	15.8
Contact w/Family (other than spouse)	5	13.2
Social Organizations	4	10.5
Physical Exercise	4	10.5
Errands	4	10.5
Music	3	7.8
Part-time Work	3	7.8
Civic Duties	2	5.2
Cooking	1	2.6
Bowling	1	2.6
Bridge	1	2.6
Restaurant	1	2.6
Farming	1	2.6
Relax	1	2.6
Travel	1	2.6

[1]Limited to 3 per subject

[2]Based on those who returned relevant data (N=38)

CHAPTER VI

DISCUSSION

Methodological Considerations

The results of this study were not entirely clear cut. There was some support for some of the research hypotheses, but this support was by no means overwhelming. Correlations were in the weak to moderate range and, although the analyses of variance supported some of the predictions made, the results did not account for a large proportion of variance in the satisfaction scores. However, this sample of the retired population was fairly homogeneous and tended to score highly on all of the measures. This could have resulted in attenuation, such that correlations were smaller than they might have been had there been a less restricted range (Nunnally, 1978).

It should also be pointed out that doing median splits on these variables is not the most efficient method for seeing differences between high and low scores. This method has even stronger limitations when there is not a wide distribution of scores, as was the case in this study. Future research with these variables may show more clear-cut results if retired people were selected for participation in the high and low groups on the basis of pretests.

Other factors which may have limited the strength of the correlations are reliability of the scales and use of both questionnaire and diary data in obtaining measures of the variables. Although reliability of the scales was in a range acceptable for interpretation, it was not

as high as it might have been (Nunnally, 1978). As Campbell and Fiske (1959) have pointed out in their paper on the multitrait-multimethod matrix, one cannot expect correlations between variables to be as high using different methods of measurement as when the same method is used. In this study, data from questionnaires was correlated with diary data. Although both were self-report data, the diary data was behavioral in contrast to the questionnaire information which was attitudinal. The task of rating each activity separately on usefulness and pleasantness is not similar to the task of giving global evaluations of one's attitudes.

Van Gennep's Schema

The results of this study would most appropriately fit into the framework of incorporation in terms of Van Gennep's (1960) schema of separation, transition, and incorporation. The mean time since retirement was 7.8 years and previous research has found that 49% of retired people report being adjusted in three months or less (Atchley, 1976). Therefore, conclusions drawn from this study are expected to apply only to those who have incorporated, either negatively or positively, the status of "retiree" into their lifestyle. Inferences drawn may not apply to recent retirees who are making adjustments to their status.

Major Findings

Evidence for a strong work ethic. In the literature (e.g., Neulinger, 1974; Stevens-Long, 1979) it has been assumed that older people have a strong Protestant work ethic. Evidence from this study suggests that this assumption is true. The retirees had higher mean scores on the PE scale than previous studies have reported (MacDonand, 1972; Mirels, et al., 1971). However, since those studies used college

students as subjects, the difference in PE scores could be due to a cohort effect, or to values instilled after a long history of work. Whatever the cause for the difference, the fact remains that the retirees in this study did seem to value the work ethic highly. Furthermore, there was a weak but positive correlation between time since retirement and PE scores, such that those who had retired long ago held even stronger work ethic values than those who had retired more recently. Although this seems to imply that one's work values remain stable after retirement, this would be a premature conclusion since the study was not longitudinal. Perhaps those retirees who value the work ethic highly had an even stronger work ethic orientation before retirement.

The fact that retirees had high PE scores is in agreement with the high work orientation that Miller (1965) found in his sample, but is contrary to Atchley's (1976) finding that the majority of retirees in his study had a low work orientation. It should be noted that these studies used several questionnaire items rather than the PE scale to determine work orientation.

Work ethic and retirement satisfaction. The data indicate that a strong work ethic is inversely related to satisfaction. There are negative correlations between PE scores and both LS and RDI scores. Similarly, there are main effects for PE when RDI is the dependent variable, such that those with higher PE scores have lower RDI scores. These data agree with a finding from a longitudinal study of retirement (Streib & Schneider, 1971) that retirees who are not work oriented adjust to retirement more easily.

Work ethic and leisure values. Pfeiffer and Davis (1971) suggest that work oriented people do not value leisure. One of the strongest

correlations in the present study was a negative relationship between amount of activity and PE scores. Admittedly, one must make an inferential leap to equate amount of activity with valuation of leisure. Perhaps those who engage in fewer activities are being fulfilled by investing much energy into one or a few activities. This strategy might be adaptive for those whose primary source of satisfaction used to come from their jobs. However, the data suggest that this is not a likely explanation. There was a positive correlation between amount of activity and both LS and RDI scores, suggesting that the more activities engaged in, the more satisfied one is in retirement. Furthermore, the finding that activity relates positively to satisfaction is well documented in the gerontological literature (e.g., Fly et al., 1979; Havighurst, et al., 1968).

Another argument is that values and actions do not always coincide. Perhaps people value leisure but are too sickly and/or old to be very active. This explanation is ruled out by results which showed no relationship between activity and either health or age. Thus, it can be inferred that retirees in this study with high PE scores tended to be less active, suggesting that they do not value leisure.

The implications of devaluing leisure do not bode well for the retiree. O'Brien (in press) found that one of the strongest correlates of satisfaction with retirement was the sheer number of activities reported. The inverse relationship between the work ethic and number of activities in the present study suggests that it could be the valuation of work, the fewer number of activities engaged in (implying low leisure values), or both that result in lower satisfaction levels in retirement. Albee (1977) states that those with a strong Protestant

work ethic have a need to be active and industrious. The fact that, at least in this study, they are not very active indicates that nonwork activities are not perceived as being able to fill that need.

The importance of perceived usefulness. What if nonwork activities can be perceived as being useful? The significant interaction between PE scores, activity usefulness ratings, and LS scores indicates that retirees with high work ethic scores are not less satisfied if they perceive their activities as being useful. The results were as hypothesized, such that those with high PE scores and low usefulness ratings were the least satisfied in retirement. However, those with high PE scores along with high usefulness ratings were as satisfied as the low PE group. In fact, their scores on satisfaction were higher than the low PE/high usefulness group. This finding has important theoretical and practical ramifications. First, it should be pointed out that those who perceived their activities as being useful were not simply being more active, as there was no significant correlation between these two variables. Also, contrary to hypotheses, there was no relationship between PE scores and usefulness ratings. However, those with high PE scores who did see themselves engaging in useful activity were significantly more satisfied than those who did not. The "losers" are those who have high work values but do not see their activities as useful. This suggests that, in order to be highly satisfied, these people need to change their work values or else engage in more useful activities.

Since ratings of usefulness were done by the respondents themselves, it is possible that the high PE/low usefulness people were engaging in activities which could be considered useful, but that they were not perceiving them as useful. If this were true, it would again indicate that

this group of retirees has a low evaluation of leisure. According to Atchley's (1976) theory of adjustment to retirement, this group has not rearranged their personal goals such that they can be fulfilled in a non-work context. Especially problematic would be goal hierarchies where work was the top priority--perhaps more likely in cases where the work ethic is strong.

Since this study measured people at only one point in time, it is not known whether people with low PE scores have never had as high work values as those with high PE scores, or whether their work values changed after retirement. The latter possibility would fit Atchley's (1976) theory of reorganization of personal goals after retirement. It would be interesting in future studies to measure people on the PE scale before they retire and after retirement to see if there are changes, as Atchley would predict.

The relative unimportance of pleasantness. The interaction effect between usefulness and PE takes on added importance when compared with the absence of such an interaction between pleasantness and PE scores. Although contrary to the hypothesis, this lends stronger support to the notion that there is something phenomenologically important about perceived usefulness in relation to the Protestant ethic and life satisfaction. The fact that two different variables (usefulness, pleasantness) measured in the same way yielded dissimilar results is divergent evidence (Campbell & Fiske, 1959) of the importance of usefulness to the construct of the work ethic. Furthermore, since pleasantness was positively correlated with LS, one would expect a main effect for pleasantness. This was not the case when coupled with PE as a variable. In regard to satisfaction, pleasantness of activity does not have the effect

that usefulness of activity does for people with a strong work ethic.

Continuity of work-like activities. The continuity theory of retirement would say that people who could continue activities engaged in at earlier times in the life-span into retirement would be satisfied. This has implications for those with a strong work ethic. For example, Weiner and Hunt (1981), in a study of perceptions of work and leisure, found attitudes to be so ingrained in retirees that they carried over to non-work activities. Simpson et al. (1966) state that retirees are most satisfied if they can continue styles of orientation (i.e., work with things, people, or abstract concepts) into retirement. They point out that this may be particularly difficult for lower class workers who manipulated "things" in a work setting. One might make the argument that if a strong work ethic persists into retirement, activities must seem somehow related to previous work activities to be seen as useful. This could explain why females rated activities significantly more useful than did males. Perhaps this was because housework was still considered a part of their role throughout their career as well as in their retirement. Therefore, even though women retired from their careers, they had not retired from the housewife portion of their "career". Household chores could conceivably be considered work for them. Although many men reported participation in chores, they may not have perceived them in the same light that the women did. Household chores may have a different meaning for men than they do for women. Thus, women of this cohort may have an advantage over men in adjusting to retirement, according to the continuity theory of retirement. In Van Gennep's terms, the incorporation phase would be entered sooner if previous activities could be assimilated easily into one's lifestyle post-retirement.

Looking at the most frequently listed activities in Table 16, one can see that there is a mixture of activities which could be considered work-like and those that could be considered mainly recreation. Many (e.g., gardening, cooking) could take on both functions depending on the situation. It is interesting that only one person listed "relaxing" as an activity done more than once a week. Also note that "chores/repairs" is the most commonly listed activity. In fact, even though usefulness and pleasantness correlated strongly (r = +.58), usefulness of activities was rated significantly higher than pleasantness of activities.

The overlapping variance of usefulness and pleasantness (33.6%) reflects the tendency for subjects to rate their activities similarly over the week as a whole. Thus, those who engage in highly useful activities also engage in highly pleasant activities, and vice versa. Since the ratings of pleasantness and usefulness were grand means for the week, one cannot tell how these two ratings covaried across activities. However, grand means are the best way of getting a reliable measure for how people feel about their activities in general.

For the most part, correlates of retirement satisfaction tended to confirm relationships reported in the LS literature. For example, self-reported health accounted for more variance in satisfaction scores than any other variable. Edwards and Klemmack (1973) and Markides and Martin (1979) found health to be the strongest predictor of LS.

Comparison with LS literature. Amount of education and SES both correlated positively with LS, as predicted. Earlier investigators (e.g., Edwards & Klemmack, 1973; Markides & Martin, 1979; Smith & Lipman, 1972) have also shown these variables to relate to subjective well-being. However, SES and education did not correlate significantly

with RDI scores. Though the fact that neither of these variables accounted for more than five to six percent of the variance in LS scores leads to the conclusion that, for this sample, neither was very important. This could be due to the homogeneity of the sample on these variables. The variables of age and sex had no relationship to either satisfaction measure. This is in agreement with Larson's (1978) report of no consistent relationship between these variables in the literature.

It was hypothesized that another correlate of satisfaction would be time since retirement, the assumption being that one would be more adjusted the longer one had been retired. Time since retirement did not correlate with satisfaction. This may have been because, as stated earlier, most people had been retired for many years, and therefore were through the transition phase of retirement. There was no relationship between recency of the event and satisfaction, probably because the event itself was some time ago.

Minor Findings

As in any correlational study, some relationships not related to the research hypotheses were found to be significant. Health correlated negatively with PE scores, such that those with higher PE scores did not rate themselves as healthy as did retirees with lower PE scores. Since health is related to amount of activity, and those with a strong work ethic tended to be less active, it is logical that health would relate inversely to PE scores.

The negative correlation found between both SES and education with time since retirement could have been due to the fact that those with more education usually have more interesting jobs, as well as earning more from those jobs. Previous studies have shown (e.g., Atchley,

1976) that those who have interesting jobs tend to retire later than those who have less interesting jobs.

It was found that education was positively related to SES and number of activities engaged in. It was negatively related to PE scores, pleasantness ratings, and usefulness ratings of activity. Perhaps the more educated retirees, who are likely to be in a higher SES bracket, can afford to participate in more activities (Cottrell & Atchley, 1969).

Explaining the negative correlation between education and PE scores, pleasantness ratings, and usefulness ratings becomes somewhat problematic. However, it could be that the very well educated learned during their careers that their work could also be their play. They are more likely to have had jobs in which they had to structure their time during the day, and they probably earned more money than the less well educated. These factors could combine to produce an attitude somewhat antithetical to the traditional Protestant work ethic. For example, a less well educated person is more likely to hold a job with an hourly wage rather than a salary. For this person, time is truly money! It is a proximal cause for work. The connection between time and money is more distant for those who are paid on a salary system, which could result in a less exaggerated work ethic ideal. Or, since the well educated tend to retire later, they may simply feel that they deserve their retirement and are willing to change their attitudes toward work so that they can enjoy that time in their lives. Another possibility is that they come from diversified backgrounds which may differentially encourage the work ethic. Whatever the case, one can think of reasons why highly educated persons could have a lower work ethic in retirement. However, this study cannot rule out alternative hypotheses about why this came about.

The fact that the more educated do have lower PE scores would lead one to expect that they could perceive their activities as less useful with no loss of satisfaction. No clear rationale can be given for the fact that they also perceive their activities as less pleasant. However, as mentioned above, the two ratings do tend to covary across persons.

Conclusions

Limitations of the study. As in any study, this investigation was not without its limitations. Therefore, conclusions drawn must be considered tentative. The largest drawback was sample size. Forty-seven subjects made it necessary to limit the analyses to several 2 X 2 ANOVAs rather than the more appropriate global analysis. However, the fact that the ANOVAs for LS yielded similar results to the ANOVAs for RDI were encouraging. Because LS and RDI were different measures of the same construct (satisfaction), one would hope that the results would show similar patterns. LS and RDI correlated strongly (r = +.70), which means that almost half of the variance between the two measures overlap. It also means that 51% of the variance is not explained by knowing only one of the two scores. Therefore, the fact that subjects' scores were distributed similarly on both measures gives one more confidence in the findings than if only one of the measures had been used.

Admittedly, this sample of the elderly population was a select one. They were healthy, fairly well off financially, very well educated, and belonged to an organization. One woman in the study noted, " . . . you will find you are not getting a good cross-section of the senior citizens. Those who are willing to fill this out will be those who are most active, enjoy life, and are outgoing. The unhappier ones and least active will

not want to participate. You need a captive group in order to get a good sampling, not voluntary participants only!" This perceptive lady hit upon a common problem of research utilizing voluntary participants. Atchley (1976) writes that researchers in the area of retirement settle for samples they can get rather than ideal samples. However, Ryff (1979) has argued that in order to get information about optimal or successful aging, we should use samples that are select.

The fact that these people were in organizations might cause one to think that this, in and of itself, could affect adjustment to retirement. However, Cutler (1973) has shown that after controlling for health and SES, involvement in volunteer organizations makes no significant contribution to life satisfaction.

The homogeneity of the sample in terms of education, SES, and other background variables limits the external validity of this study. It would be interesting to see if the results obtained in this study could be replicated on a larger, more heterogeneous sample. Although, as Foote (1961) points out, gathering diary data is always likely to restrict the generalizability of one's results.

Suggestions for future research. The next step would be to target a sample of pre-retirees and follow them for a year prior to retirement, measure them immediately after retirement, and then at intervals up to a year or so post-retirement. Longitudinal information would allow one to see developmental change and pinpoint cause-effect relationships. Ideally in a study of this magnitude, measures other than self-report would be included. Perhaps having ratings by family members and peers at work would add valuable information.

Eventually the goal would be to look at individual work values and

leisure pursuits throughout early adulthood, into middle-age, and later in retirement. This would allow one to separate out cohort effects from ontogenetic change.

It would be interesting to see if intervention efforts with the high PE/low usefulness group could be effective. Strategies encouraging these retirees to perceive their activities as more useful, or pre-retirement counseling aimed at widening interests outside of work, may have a positive effect on satisfaction with retirement.

Another research tactic which might prove to be interesting would be to compare work values, leisure activities, and satisfaction with retirement between elderly retirees with younger people who, due to the nature of their jobs, must retire at a fairly young age (e.g. professional athletes). However, this might be difficult because of many confounding variables which would need to be controlled.

Ideally, research on retirement should go beyond the individual and take family variables into account. Little work has been done on the impact that one's work, leisure, and retirement have on family members. Another possibility would be to look at these variables within lineages and across historical time to see how change is manifested on different generational levels.

It seems that the relationship between work and leisure values is a dialectical one. The influences are bidirectional and a balance between the two must be negotiated within each person, depending on the context in which the individual life is lived. For the retiree, it may be adaptive to relinquish a strong work orientation. However, work-like activities will still hold importance for the optimal balance between work and leisure to be obtained.

Retirement, too, is a process which should be studied dialectically. The individual certainly goes through changes and, at this point in time, societal views toward retirement are in flux.

If a leisure ethic is to develop and co-exist alongside the work ethic, we need to give social recognition to what one does when one is not at work. Hopefully, as the ranks of the retired grow larger, retirees can move society in this direction. Judging from the positive views toward retirement expressed by the people in this study, the optimal balance of work and leisure may only be possible when one does not have to work for a living. It is then that work and play can be fused and one can explore the potential for truly creative endeavors. Hoffer (1967) has written:

> Almost every utilitarian device had its ancestry in a non-utilitarian pursuit or pastime . . . it is evident that play has been man's most useful occupation. Man as an artist is infinitely more ancient than man as a worker. Play came before work; art before production for use. Pressing necessity often prompted man to make use of things which amuse. When grubbing for necessities man is still in the animal kingdom. He becomes uniquely human and is at his creative best when he expends his energies, and even risks his life, for that which is not essential for sheer survival. Hence, it is reasonable to assume that the humanization of man took place in an environment where nature was bountiful, and man had the leisure and the inclination to play. (p. 10)

The spirit of these words should be conveyed to each individual upon entering the transition to retirement. Freed from the necessity of work,

retirement may be the life stage best suited for fulfillment through intrinsically motivated activities.

APPENDIX A

INSTRUCTIONS FOR QUESTIONNAIRES

This packet you have received is from Karen Hooker, the graduate student at the College of William and Mary, who spoke at your chapter of the National Association for Retired Federal Employees (NARFE). At that time you indicated your willingness to participate in my thesis study. To be eligible for the study you must be over 55 years of age, retired from a full time job, and not currently working at a job which pays the major portion of your income.

As I mentioned at the meeting, participating in my study will involve filling out questionnaires about your attitude towards retirement, values towards work, and your background. All of these materials are enclosed in this packet. Fill them out at your convenience. In addition to the questionnaires, there are sheets provided for you to record your activities for a period of one week. There are more specific instructions about this activity "diary" attached to the front of the activity sheets.

When you have finished filling out the questionnaires and the activity "diary" please return these materials to me in the prepaid mailer which is enclosed. If you have questions about any of the instructions, please do not hesitate to call me. I can be reached at school during the day at (814) 253-4227 or at home during the evening (229-7563). Feel free to call me collect if it is a long distance call.

I hope that you find this study interesting to participate in. You will receive a full explanation of the overall results when I have analyzed everyone's responses. Thank you very much for being in this thesis study and helping me in my endeavor to earn a Master's degree.

Sincerely,

Karen Hooker

APPENDIX B

INFORMED CONSENT FORM

College of William and Mary

Psychology Department Consent Form

In this study conducted by Karen Hooker I understand that I will be asked to fill out questionnaires and keep an activity diary for a period of one week. I also understand that my answers and activity diary will be kept confidential and that my name will not be used in any results of this study. I know that I may refuse to answer any question and that I may discontinue keeping the activity diary at any time. I also understand that following my participation I will be sent a full and complete explanation of this project and have the right to withdraw the use of my responses at that time. I am aware that I may report anonymously any dissatisfaction with this study to the Psychology Department's Research Ethics Committee. My signature below signifies my voluntary participation in this study.

_____ _____

Date Signature

APPENDIX C

PERSONAL DATA SHEET

Background Information

1. What is your sex?
2. How old are you?
3. What was your previous occupation?
4. Was your retirement voluntary or mandatory?
5. How long ago did you retire?
6. What was the last year of school you completed?
7. Would you rate your health as excellent, good, fair, or poor?
8. Do you consider your present income enough to meet your living expenses? (check one)

   It is enough _____

   It is not enough _____

*Please keep in mind that all information is strictly confidential.

APPENDIX D

RETIREMENT DESCRIPTION INDEX (RDI)

Retirement Description Index (RDI)

(Scoring Key Included)

There are four major categories listed below. Underneath each category there is a list of items which could be used to describe that category. Put a Y (for "Yes") next to an item if it describes your retirement situation accurately. If the item does not describe your situation, put an N (for "No") beside it.

ACTIVITIES AND WORK	FINANCIAL SITUATION
N Tiresome	N Barely live on income
N Discouraging	N Insecure
Y Exciting	Y Satisfactory
Y Good	Y Well off
Y Fascinating	Y Steady
N Hard	N Bad
N Boring	N Need outside help
Y Challenging	N Worry about it
Y Interesting	Y High income
N Useless	Y Good pension plan
N Limited	N Have to make do
N Same thing every day	N Serious financial problems
Y Creative	N No money to meet emergencies
N Nothing to do	Y Income from investments
N Nothing to look forward to	N Need help from children
Y Relaxing	Y Income provides luxeries
Y New things to do	Y Self-supporting
Y Gives sense of accomplishment	Y Good life insurance plan

Retirement Description Index (continued)

HEALTH		PEOPLE YOU ASSOCIATE WITH	
N	Have a lot of minor ailments	N	Worried
Y	Need little or no medical care	N	Boring
N	Feel tired all the time	Y	Active
N	Must be careful what I do	Y	Sympathetic
Y	Excellent	Y	Confident
N	Failing	N	Too quiet
Y	Never felt better	N	Complaining
N	Poor	N	Stubborn
Y	Better condition than most people my age	Y	Good
		N	Too slow
		N	Narrow interests
		Y	Intelligent
		Y	Stimulating
		N	Talk too much
		Y	Interesting
		N	Hard to meet
		Y	Healthy
		Y	Interested in doing things

APPENDIX E

PROTESTANT ETHIC SCALE (PE)

Protestant Ethic Scale (PE)

For each of the following statements, circle the number that would be most nearly true for you. Note that the numbers always extend from one extreme feeling to its opposite kind of feeling.

1. Most people spend too much time in unprofitable amusements.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

2. Our society would have fewer problems if people had less leisure time.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

3. Money acquired easily (e.g., through gambling or speculation) is usually spent unwisely.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

4. There are few satisfactions equal to the realization that one has done one's best at a job.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

5. The most difficult school courses usually turn out to be the most rewarding.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

6. Most people who don't succeed in life are just plain lazy.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

Protestant Ethic Scale (continued)

7. The self-made person is likely to be more ethical than the person born to wealth.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

8. I often feel I would have been more successful had I sacrificed certain pleasures.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

*9. People should have more leisure time to spend in relaxation.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

10. Any person who is able and willing to work hard has a good chance of succeeding.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

11. People who fail at a job have usually not tried hard enough.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

12. Life would have very little meaning if we never had to suffer.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

*13. Hard work offers little guarantee of success.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

14. The credit card is a ticket to careless spending.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

Protestant Ethic Scale (continued)

*15. Life would be more meaningful if we had more leisure time.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

16. The person who approaches unpleasant tasks with enthusiasm is the one who gets ahead.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

17. If one works hard enough one is likely to make a good life for oneself.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

18. I feel uneasy when there is little work for me to do.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

19. A distaste for hard work usually reflects a weakness of character.

-3	-2	-1	+1	+2	+3
strongly disagree					strongly agree

* Switch - Scoring is reversed for those items with an asterisk.

APPENDIX F

LIFE SATISFACTION INDEX (LS)

AND

LIE SCALE

Life Satisfaction Index and Lie Scale

(Scoring Key Included)

		AGREE	DISAGREE
1.	As I grow older, things seem better than I thought they would be.	1	0
2.	These are the best years of my life.	1	0
3.	I've gotten pretty much what I expected out of life.	1	0
4.	I have made plans for things I'll be doing a month or a year from now.	1	0
LIE 5.	Sometimes I gossip.	0	1
6.	I have gotten more of the breaks in life than most of the people I know.	1	0
7.	I feel old and somewhat tired.	0	1
LIE 8.	If I say I will do something I always keep my promise, no matter how inconvenient it might be.	1	0
9.	In spite of what people say, the lot of the average man is getting worse, not better.	0	1
10.	I expect some interesting and pleasant things to happen to me in the future.	1	0
LIE 11.	I occasionally have thoughts and ideas that I would not like other people to know about.	0	1
LIE 12.	I have never been late for an appointment or work.	1	0
LIE 13.	I sometimes talk about things I know nothing about.	0	1
14.	Most of the things I do are boring or monotonous.	0	1
15.	The things I do are as interesting to me as they ever were.	1	0
LIE 16.	I would always declare everything at the customs even if I knew that I would never be found out.	1	0

LS Index and Lie Scale (continued)

17.	I would not change my past life even if I could.	1	0
18.	Compared to other people, I get down in the dumps too often.	0	1
19.	When I think back over my life, I didn't get most of the important things I wanted.	0	1
20.	I am just as happy as when I was younger.	1	0
21.	My life could be happier than it is now.	0	1
22.	This is the dreariest time of my life.	0	1
23.	As I look back on my life, I am fairly well satisfied.	1	0
LIE 24.	All my habits are good and desirable ones.	1	0
LIE 24.	Of all the people I know, there are some whom I definitely do not like.	0	1
26.	Compared to other people my age, I make a good appearance.	1	0
LIE 27.	Once in awhile, I lose my temper and get angry.	0	1

APPENDIX G

ACTIVITY DIARY

Activity Diary

INSTRUCTIONS FOR THE ACTIVITY SHEETS

The following sheets are provided for you to record your activities. Every day, for one week, write down all the major activities you did throughout the day. A major activity is one that lasted at least ten minutes. Also record on the sheet why you did the activity and rate how pleasant and useful the activity was to you on a scale from 1 to 15 (1 is the negative end of the scale and 15 is the positive end). There are separate columns for your responses. Try to rate pleasantness and usefulness as they seemed to you at the time you were doing the activity. For example, one time you might find cooking pleasureable; another time you may not. A few examples are provided to clarify what you are to do.

The sheets are labelled "DAY 1", "DAY 2", and so on. There are some extra sheets provided in case you need more than one per day. It is not necessary to write down each activity immediately after doing it. In fact, it is preferable that you record your activities at one sitting. If you have any questions, please feel free to call me at home or at school. If the call is long distance, call me collect. Make sure to call me if for some reason you cannot complete this study, or if the week in which you are recording your activities turns out to be an atypical one for you. At the end of the week, please return the consent form, the questionnaires, and the activity sheets to me. Enclosed is a prepaid addressed mailer for this purpose. You will be hearing from me shortly after I receive the materials you send to me. I greatly appreciate your time and effort in doing this and hope that you find the experience worthwhile. Thank you.

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ACTIVITY SHEET, DAY _____

What was the activity?	Why did you do it?	Rate the pleasantness of this activity to you.			Rate the usefulness of this activity to you.		
		1 Very Unpleasant	8	15 Very Pleasant	1 Not at all Useful	8	15 Very Useful

NOTES

1. The idea for using Van Gennep's (1960) schema for conceptualizing retirement emerged out of discussions with Professor Gunhild O. Hagestad and Professor Michael A. Smyer, The Pennsylvania State University.

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