

WOMEN IN RETIREMENT:

A

Preliminary Report

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WOMEN IN RETIREMENT*

This study is primarily concerned with describing and analyzing the life situations of a group of selected retired women. This material will fill a gap in our present knowledge by telling us about the lives of retired women, an area in which little has been done.¹ It will also provide us with information about the woman's link with the job, another area about which little is known.² These are significant problems since women are increasingly a part of the labor force in our society and since older women are becoming an increasingly larger proportion of our older population. The result must be a large group of retired women now, and in the future an even larger group. Adequate provision for the health and welfare of these retired women therefore dictated that we find out something about them.

The analysis of the information collected will be based on the following theoretical framework.

Definition of terms:

1. Retirement: Retirement has been used to describe "the people who are living out the last ten or twenty years of their lives without working for a living."³ It has been said that retirement is socially approved unemployment.⁴ A more comprehensive definition states that "Retirement represents the creation in modern society of an economically nonproductive role for large numbers of persons whose labor is not considered essential or necessary for the functioning of the economic order . . . retirement is the prescribed transition from the position of an economically active person to the position of an economically

*This study was conducted under Grant AA-4-67-012 from the Administration on Aging, Department of Health, Education, and Welfare.

¹Other than the exploratory research done by the Scripps Foundation in 1966-67, the only other known studies of retired women were done by C. J. Schneider, Adjustment of Employed Women to Retirement, Ph.D. dissertation, Cornell University, 1964, and Tuckman, Jacob and Irving Lorge, Retirement and the Industrial Worker.

²A great deal has been done on the link between the male and his work. See Friedmann, E. A. and R. J. Havighurst, The Meaning of Work and Retirement; Simpson, Ida H. and J. C. McKinney (Eds.), Social Aspects of Aging, Duke University Press, 1966.

³Friedmann, Eugene A. and Robert J. Havighurst, The Meaning of Work and Retirement, University of Chicago Press, 1954, p. 1.

⁴Ibid. p. 185.

nonactive person in accordance with the norms through which society defines and determines the nature of this change."⁵

These definitions imply that retirement means the separation of an individual from a job, a job being defined as work performed for pay. Many people are separated from their jobs suddenly and without preparation while others approach withdrawal from the job gradually, reducing their commitments slowly. But regardless of the individual pattern by which withdrawal from the job is accomplished, retirement involves changes which at some point render the individual ineligible to hold that job.

2. Status: In society, certain categories of people are expected to behave more or less alike and in turn are treated more or less alike. "When such categories of individuals are collectively recognized in the society, we call them positions."⁶ Collective recognition may be based on common attributes as in the case of Negroes or youngsters, or it may be based on similarities in behavior as in the case of judges. Job holder is a position of the second type, that is, job holder can be collectively recognized by certain behavior they have in common. Old person is probably a position of the first variety since the collective recognition here is based primarily on a common attribute, age. The technical term used for such positions is status,⁷ and it should be noted that this meaning of the term is quite different from the idea of prestige.

3. Role: The status, however, is merely a point in multidimensional space, and it does not include either actions or actors. The actions come via the social role, a set of rights and duties associated with a given status. Role is the normative element of status; it defines the activity needed to do the job the status was created for. The social role consists of the rules for behavior which link a given social status with all of the other statuses it must interact with in performing its given function.⁸ Thus, any social system can be viewed as a structure of statuses which are interconnected with each other by a larger set of reciprocal role relations.

This is the primary meaning of the social role, the structurally given rights and duties connecting its status with others. These rights and duties define what we, as occupiers of a given status, can

⁵Orbach, Harold L. "Normative Aspects of Retirement" in Sociological and Psychological Aspects of Aging, Tibbitts and Donahue (Eds.), Columbia University Press, 1962, p. 53.

⁶Biddle, Bruce J. and E. J. Thomas, Role Theory: Concepts and Research, Wiley, 1966, p. 65.

⁷Linton, Ralph, The Study of Man, Appleton-Century, 1936, pp. 113-121.

⁸There is a great deal of reification which occurs in a discussion of high level abstractions. Most of these problems are solved by the necessity to come back down to earth again in the process of hypothesis construction.

expect from others and what they, as occupiers of reciprocal statuses, can expect from us; and these rights and duties consist of both quantitative expectations in terms of specific acts and qualitative expectation in terms of specific manners of action.⁹

4. Socialization: Thusfar, no consideration has been given to the human beings making up society, only to the structure of a society which constitutes a power both outside the individual and greater than he is.¹⁰ It is obvious that this abstract social structure exists only insofar as there is a society; and an essential part of society is a body of people sharing norms. The primary mechanism through which shared norms are created in a body of people is the process of socialization. Through socialization people acquire the knowledge, skills, and dispositions that make them more or less capable members of society.¹¹

The social role has been defined as a set of norms which guides the interaction between two statuses. For status and role to have meaning in terms of action, there must be an actor to occupy the status and play the role. The norms of society serve to link the individual with the social structure; they serve to determine both the eligibility of an individual to occupy a certain status and what is expected of him as its occupier. The process of socialization is the process whereby these very important norms are taught to the individual.

5. Self: Status, role and socialization may be viewed in strictly sociological terms as the elements essential to a social structure. How well a given status and its role are defined and how well they are taught to people will determine their consequences for the social structure. But status, role, and socialization have importance for individuals as well, and the locus of this importance is in the social self.

It is primarily through his knowledge of role relations that an individual's conception of himself arises. In Cooley's terms, the self arises out of a process of imagining what others see when they look at us, imagining how they evaluate what they see, and our reacting to these imagined reactions of others.¹² In other words,

⁹Although this is the basic meaning of social role, there are a number of other related concepts which together with this basic conception of social role make up a body of theory known as "role theory." For a more complete discussion see Biddle and Thomas, op. cit., especially Chapters I through IV.

¹⁰Durkheim, Emile, Rules of the Sociological Method, University of Chicago Press, 1938, p. 3.

¹¹Brim, Orville G. and Stanton Wheeler, Socialization After Childhood, John Wiley and Sons, 1966.

¹²Cooley, Charles Horton, Human Nature and the Social Order, Scribners, 1902, p. 154.

as we behave, we have some notion of how we look to others, we have some idea of how they feel about us--what their attitude toward us is, and we in turn develop from this experience an impression of ourselves as worthy or unworthy. "These personal qualities (role demands), effectively imputed and effectively claimed, combine with the position's title, if there is one, to provide a basis of self image for the incumbent (a person currently playing a given role) and a basis for the image his role others will have of him. A self, then, virtually awaits the individual entering a position."¹³

Retirement and Self:

Social roles are very basic to the formation of self since most behavior which occurs in groups is in the form of role behavior.

Morris Rosenberg in a recent analysis of the self image has emphasized James' contention that the importance of a given role for the self-concept of an individual is directly related to his pretensions concerning his ability to perform the role.¹⁴ In other words, the roles that are important for the individual are those roles which he feels he should be good at playing. These are the roles which occupy a key position in determining the behavior the individual must exhibit in order to have a good opinion of himself. If a man thinks that all men should be good at public speaking, he will have a low opinion of himself if he does a poor job of expressing himself before a group. If he does not think it important for a man to be a good speaker, then his opinion of himself should be relatively unaffected by the fact that he is a poor speaker. "Our self-feeling in this world depends entirely on what we back ourselves to do."¹⁵ The identity of the self thus depends on the basic self-values the individual holds--values which are important in judging one's self.

For simplicity, it is possible to classify persons by the status and role which are most directly related to their self values. Thus, individuals who primarily base their self-esteem on the work aspect of their jobs will be said to have a high work-orientation, and those whose self-esteem is less dependent on this aspect will be said to have a low work-orientation.¹⁶ The impact of the change in status from job holder to retired person should thus have variable effects on the self image of the individual depending upon whether his work-orientation is high or low.

¹³Goffman, Erving, Frame Analysis, Bobbs-Merrill Co., 1961, p. 87.

¹⁴Rosenberg, Morris, Society and the Adolescent Self Image, Princeton University Press, 1964, p. 244.

¹⁵Ibid.

¹⁶Rather than impose an artificial dichotomy by using two different terms it was thought best to recognize the continuous nature of the variable by using terms which would denote the degree of work-orientation.

Socialization for Retirement:

The great practical promise of this study lies in the area of socialization for retirement. A great deal of socialization takes place in childhood, but obviously it would not be possible to teach a child to fill all of the roles he will play throughout his entire life; therefore, a great deal of socialization takes place after childhood. Socialization after childhood tends to be of two types, anticipatory and concurrent. Anticipatory socialization takes place prior to the time when the role must actually be played.¹⁷ Thus, a child's playing with dolls is anticipatory socialization for her filling the role of mother. Concurrent socialization is similar to on-the-job training. The individual learns the role in a real situation through interaction with the members of his role-set.¹⁸ Socialization of both types may take the form of resocialization: that is, old ways of doing things are discarded and new ones are learned.

The prospects of anticipatory socialization of highly work-oriented people for retirement would appear to be dim for several reasons. First, anticipatory socialization generally requires a good idea of the role demands which the individual must be taught, and knowledge in this area is lacking at present.¹⁹ Anticipatory socialization requires institutional foundations--a set of norms and values around which socialization can be organized, but there is a conspicuous absence of normative institutional support for retirement in our society. Second, anticipatory socialization is possible only when the individual wants to change statuses or when the individual can be made to undergo anticipatory socialization. Meeting the former requirement is made difficult by the fact that our society tends to value statuses in which work is performed for pay more highly than those that do not involve work for pay, and the latter requirement is hard to meet because the value system of our society severely limits the amount of coercion that may be applied to an individual, particularly with respect to paid work statuses. The fact that paid work and individual freedom are among the foremost values for many in our society makes retirement unattractive to them and makes it difficult to tell them otherwise. This problem is further compounded by the fact that the job the individual holds may be the basis of his eligibility for a great many of his nonpaid statuses. Third, anticipatory socialization of highly work-oriented people would involve resocialization--a repudiation of an old set of self-values

¹⁷Merton, Robert K. Social Theory and Social Structure, Free Press, 1957, pp. 265-268.

¹⁸Merton, Robert K. "The Role-Set: Problems in Sociological Theory," British Journal of Sociology, VIII, June 1957.

¹⁹Moore, Wilbert E. "The Aged in Industrial Societies," in Industrial Relations and the Social Order. MacMillan, pp. 519-537.

oriented toward work, and their replacement with a new set of self-values oriented toward some other status or statuses. In resocialization of the kind which would be required here, complete control over the individual, suppression of his past statuses, denial of the worth of his old self, stern sanctions and strong peer group pressures would be required in getting him to repudiate his old identity and take up a new one.²⁰ Given the present values of our society, these conditions would be very difficult to meet.

The outlook for concurrent socialization of highly work-oriented people for retirement is not good either. Even though most retirement socialization in the past has been of this variety, it has not proved to be very satisfactory. Once again the problem of a lack of definition for the retirement role makes it difficult for others to know how to react to a retired person. There is uncertainty concerning the retirement role on the part of both the role-player and the members of his role-set, if in fact he can tell who the members of his role-set are. Again the work-oriented values of society which have been internalized by the highly work-oriented individual may impede any attempt to resocialize him, even when he is occupying a retired status.

The great difficulty in socializing highly work-oriented people for retirement would seem to thus arise from the fact that the basic self-values of these people must be changed before they can accept an identity for themselves which does not involve a job. Socialization after childhood rarely attempts to influence such basic values because these are perhaps the most difficult values to change.²¹ In fact, Rosow has indicated some doubt as to whether socialization can alter basic values after childhood. "It may be that the costs are too high and that it is simply not efficient from society's point of view to spend too much time on teaching an old dog new tricks."²²

A quite different case can be made for the prospects of socialization for retirement among people with low work-orientation. First, it is obvious that since working is not a basic self-value for these people, socialization for retirement need not change any basic self-values. Socialization efforts have a greater chance of success if they build upon the existing personality base and if they are compatible with what has been learned earlier in life.²³ Socialization of people with a low work-orientation for retirement can meet these criteria since the existing personalities and early learning of these people are consistent with retirement, whereas socialization of highly work-oriented people for retirement cannot meet these criteria since their basic personalities and prior learning are inconsistent with not having a job.

²⁰Broom, Leonard and Philip Selznick, Sociology, Harper, 1965, pp. 120-121.

²¹Brim, op. cit., p. 22.

²²Ibid., p. 27.

²³Ibid., p. 22.

Lack of consensus as to just what the retirement role is would make anticipatory socialization for people with low work-orientation difficult to institutionalize. On an individual basis, however, it may be quite an easy matter for such an individual to accustom himself to the idea of retirement since he already has something else he values more highly than work, and retirement may be just the means he is looking for to reduce the conflicts between the economic necessities of holding a job and his desire to spend more time in role-playing directly related to his self-values. Society's valuation of work is less important to the low-work-oriented person since he probably would not accept a group consensus concerning the positive value of work in itself anyway. Since such a person need not be coerced into giving up his job, this does not pose the problem it did for the highly work-oriented person. For the person with a low work-orientation, anticipatory socialization for retirement does not require a repudiation of an existing identity but rather a strengthening of already existing values.

The role most closely related to his self-values may in effect become the retired role for the low-work-oriented person, and thus a great deal of the confusion surrounding the retirement role may disappear for this kind of person. Thus, socialization for retirement in the usual sense may have little meaning for the person with low work-orientation since for him the retirement role may be a role he has already learned. Socialization in this case may take the form of merely providing the individual with the knowledge that he can drop his work without having to give up his pay.

Socialization for retirement of persons with low work-orientation would thus appear to have great prospects for success while efforts to socialize highly work-oriented people for retirement would appear to be very likely to fail. The key question then becomes one of which type of orientation predominates in our society. If highly work-oriented women are not so prevalent in our society as one might suspect, given traditional American values, then at least for women the problems associated with socialization for retirement may be fewer than had been anticipated.

This theory could have quite considerable practical value if it is found to hold true. In essence it proposes self-values as a basic determinant of the difficulties encountered in retirement, and at the same time it proposes them as a basic reason for a lack of difficulty in retirement. If this theory is sustained, then we shall have moved a long way toward explaining a major problem in our society; and once a problem is understood, it is very much easier to solve.

The Study:

In our efforts to answer some of the questions raised in the foregoing section we conducted what amounts to two separate studies. The first was an interview study of 221 retired women. This was an exploratory project aimed at isolating pertinent variables associated with the retirement of women from the labor force. From this study several important conclusions were reached:

1. Our several hypotheses concerning self values and retirement could profitably be explored in a larger study.

2. Our exploratory descriptive information indicated that many of our societal stereotypes about retirement might be in need of revision.

3. Retired women could be studied successfully using the mail questionnaire technique.

The second study was a mail questionnaire study of nearly 6000 retired people. Its goal was to collect information which could be used to describe the lives of retired women and to test a series of hypotheses about them.

Methodology:

Retirement was defined as the voluntary or forced withdrawal of an individual from a job with at least a partial continuation of the pay associated with that job. It was a small step from this concept to an operational definition of retirement in terms of those eligible to receive retirement pay. However, once retirement was defined operationally, it was quite another matter to find a suitable group of retired women for study. The Social Security Administration is the most comprehensive source, but it is prevented by law from giving access to the kind of information we needed. In this study the population consists of 2800 former employees retired from the Ohio Bell Telephone Company as of July, 1966, and 3000 former teachers retired from schools in the state of Ohio as of July, 1967. These people are located primarily in Ohio, but there are also some living in each of the other states. No sampling plan was contemplated for the Ohio Bell employees; instead a survey of the entire body of retired Ohio Bell employees was done. For the retired teachers, a random sample of 3000 was selected by computer for use in our study. This gave us a very large group of women and also allows comparisons with men having worked for the same company. For the most part, the subjects will serve as their own controls. The Ohio Bell Telephone Company and the Ohio State Teachers System were selected for this study because they employ large numbers of both sexes.

The data were collected via mail questionnaire. This technique is notorious for its low response rates,²⁴ but we had evidence which led us to believe that the response rates might not be so low for our population. In January, 1967, the Scripps Foundation mailed questionnaires to women who had been interviewed in the summer of 1966 and to women who had refused a direct interview. The results were as follows: virtually all of the respondents who had agreed to be interviewed returned the mail questionnaire and a sizeable number (50%) who had refused an in-person interview returned the mail questionnaire. Another mailing of 75 questionnaires resulted in a return of 97%. Although we are not quite ready to say that these findings contradict the findings of others, we are ready to say that older people are unusual in this regard, and we believed that this possibility should be explored. Our confidence seems justified since we have received a return of over 70% from two mailings to over 5500 retired people.

From the theoretical viewpoint it is quite logical that older people would respond well to mail questionnaires. A piece of paper does not represent the threat to the respondent's ego that a live interviewer might. The respondent can also see what he is getting into before he commits himself. The busy respondent can also put the questionnaire aside to fill out at an appropriate time. These are all factors which we have found lead to refusals to live interviews by older respondents.

²⁴Kerlinger, F. N. Foundations of Behavioral Research, Holt, Rinehart, and Winston, 1965, p. 397.

The items on the questionnaire were shaped around the major goals of adequately describing the lives of retired women, of gaining background information, and of securing evidence to test the hypotheses.* In addition, we have conducted in-depth interviews with 221 retired teachers and phone company women. These data may allow us to pursue in depth some of the questions raised in the larger study.

As was indicated earlier, every attempt will be made to minimize bias and maximize reliability. Bias is purposely being introduced in the form of the restricted population, but this is not a crippling problem since we know that it is there and can make allowances for it. The important bias to be avoided in this study is bias in the collection of the data. Both the bias problem and the reliability problem are being attacked through the same method, question construction and presentation. As can be seen from the sample copy of the questionnaire, every attempt has been made to make the questions completely structured wherever possible. This has two advantages: it yields a standardized and comparative set of responses, and it standardizes to a large degree the presentation of the questions. In addition, reliability was assessed by the test-retest method. Many parts of the questionnaire have been validated by other investigators; particularly the self-esteem scale, the anomie scale, and the work scales.

In attempting to measure the extent to which work has been adopted as a self value, a series of items were used. In particular a scale developed by Richard Simpson to measure work commitment was used.²⁵ Anomie was measured by the McClosky-Schaar scale,²⁶ and anxiety was measured by a short scale.²⁷ A scale was used to measure deprivation from the job.²⁸ Self-esteem and self-consistency were measured by scales developed by Morris Rosenberg.²⁹ Sensitivity to criticism and depressive affect were also measured by scales.³⁰

*For a copy of the questionnaire used see Appendix 1.

²⁵Simpson and McKinney, op. cit., p. 78.

²⁶McClosky and Schaar, "The Psychological Dimensions of Anomie," American Sociological Review, 30: 14-20.

²⁷Rosenberg, Morris, op. cit., p. 313.

²⁸Simpson, op. cit., p. 52.

²⁹Rosenberg, op. cit., pp. 305-306.

³⁰Ibid., pp. 310-311.

The composition of the questionnaire returns was as follows:

	Male Phone	Female Phone	Male Teacher	Female Teacher
Sent	1766	1041*	1031	1969
Returned	871	724	508	1601
% Complete	49.3	69.5	49.3	81.3
% of Total Returns	23.5	19.5	13.7	43.2

*Approximately 500 retired telephone company women were excluded from this study by virtue of their having been included in our exploratory study.

Of the 5807 questionnaires sent out, 89 were returned by relatives or the post office with a notation that the respondent was deceased. It is quite likely that others were deceased for whom we received no such indication. In any case, these people were listed as no returns and were not removed from the sample for the purpose of computing completion rates. Had we done so the completion rates would have been slightly higher.

These data show that retired women were significantly more likely to return the questionnaire than were retired men, and that women teachers were more likely to return the questionnaire than were women telephone company employees. The data also have some implications for our findings. The percentage of returns for women was high enough to permit generalization from them with a reasonable degree of confidence, while for men the percentage of refusals was sufficiently large to make generalization from these data hazardous.

In light of the data on refusals, we must therefore say that we have great confidence in our findings for retired women teachers, good confidence in our findings for retired women telephone company employees, and only little confidence in our findings on retired men. Since the focus of our research is on retired women, this is not a crucial problem, but it should be kept in mind whenever data on retired men is used as a basis for comparisons.

Descriptive Findings:

The descriptive material will be presented on three levels. The first level will be an overall breakdown for each variable, second level will be a breakdown for each sex, and the third level will be a breakdown by sex and occupation. The tables used to present the results will all take the following form:

		Overall		Male (%)			Female (%)		
		N	%	Total	Phone	Teacher	Total	Phone	Teacher
Work-Orientation	Low	1937	53.3	60.0	65.7	50.2	49.4	66.5	41.6
	Medium	1345	37.1	32.3	27.7	40.0	39.9	29.2	44.9
	High	348	9.6	7.8	6.6	9.8	10.7	3.8	13.6
		N	3630		1364	862	502	2266	710
	%			37.6	23.7	13.8	62.4	19.6	42.9

Age:

Table 1 shows a breakdown of our sample by age, sex, and occupation. Several generalizations stand out in this data. Retired teachers are generally older than retired phone company employees. Retired males are generally older than retired females. In our sample, retired male teachers were the oldest, and retired women phone employees were the youngest.

Marital Status:

(Table 2) The proportion married was much larger among our retired men respondents than among our retired women respondents. In addition, among retired women the former teachers are much less likely to be married and much more likely to have never married. It is interesting to note that among the men only 1.8 percent have never married while among the women the phone company women showed 18.6 percent never marrying and women teachers showed 37.5 percent never marrying. These differences are quite substantial.

Education:

(Table 3) There are very large differences among the subgroups in our sample with regard to education. The retired male teachers have the highest levels of education with nearly 90 percent having completed some college. Female teachers were next with nearly 67 percent having completed some college. For both of these groups a

TABLE 1

VARIABLE: Age	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Under 60			27	21	6	186	142	44
			2.0	2.5	1.2	8.3*	20.5 ^{††}	2.8 ^{***}
60's			670	474	196	1059	394	665
			49.9	56.2	39.3 ^{***}	47.1	56.9	42.7 ^{***}
70 & over			646	349	297	1004	156	848
			48.1	41.4	59.5 ^{***}	44.6	22.5 ^{††}	54.5 ^{††}
N	3597		1343	844	499	2249	692	1557

* = Dif. Sig. @ .05 within sex or between sexes

** = " " @ .01

†† = Dif. Sig. within occupation

TABLE 2

VARIABLE: Marital Status	OVER ALL		MALE			FEMALE			N	%
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER		
Married	2086	56.3	1191	761	430	895	351	544		
Widow, Separated, Divorced	857	23.0	163	87.4	68	38.5 ^{**}	48.5 ⁺⁺	456	34.0 ^{**}	
Never Married	761	20.5	25	10.9	13.4	29.8 ^{**}	32.9	28.5		
N	3704		1379	671	508	2325	724	1601		

** = Dif. Sig. @ .01
 ++ = Dif. Sig. within occupation

TABLE 3

VARIABLE: Education	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Grade School	644	22.9	409	401	8	435	409	26
			29.8	46.3	1.6 ^{**}	18.76 ^{**}	56.9	1.6 ^{**}
High School	1108	30.0	322	277	45	786	282	504
			23.4	32.0	8.9 ^{***}	33.9 ^{**}	39.2	31.5 [*]
Colleges	1740	47.1	643	188	455	1097	28	1069
			46.8	22.7	89.6 ^{**}	47.32	3.9 ⁺⁺	66.9 ^{****}
N	3692		1374	8666	508	2318	719	1599

* = Dif. Sig. @ .05 within sex or between sexes

** = Dif. Sig. @ .01

++ = Dif. Sig. within occupation

very small percentage had not completed at least some high school. The situation changes markedly for our retired telephone company people. The largest category for both men and women is made up of those who have only a grade school education. In terms of the amount of education, the four main subgroups in our sample rank as follows in descending order: male teachers, female teachers, male telephone employees, female telephone employees. Note that occupational differences transcend sex differences in the case of educational attainment.

Health:

(Table 4) A majority of our total sample and a majority within each of the four subgroups consider themselves in good health. The only significant difference with regard to health would appear to be that a significantly larger percentage of male teachers considered themselves in good health as compared with the three other subgroups.

Work Status:

(Table 5) Teachers are much more likely to still be in the labor force even though retired, and that among retired teachers men are significantly more likely to still be in the labor force than are women. A fourth of our sample is still in the labor force despite the fact that they are receiving retirement pay.

Work Orientation:

Table 6 shows: (1) that a majority of our sample and all but female teachers among the subgroups has a low work-orientation, (2) that retired women are significantly more likely to have a low or medium work-orientation than are retired men, (3) that among retired women the teachers are significantly more likely to have a high work-orientation and significantly less likely to have a low work-orientation when compared to retired phone company women, (4) that retired teachers show a significantly smaller percentage with low work-orientation, (5) and that among retired teachers women show a significantly smaller percentage with low work-orientation.

Time Required to get Used to Retirement:

(Table 7) Substantial numbers within our sample feel they will never get used to retirement, even though a majority consider themselves to have successfully made this adjustment. The major differences are (1) that a significantly larger percentage of men made the adjustment in a minimum of time than did women, (2) that women teachers are more likely to take more than three months than are men teachers, and (3) that retired teachers have a significantly higher percentage in the "never" category than do retired phone company employees. Note that those with large percentages in the "never"

TABLE 4

VARIABLE: Health	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Poor	210	5.9	72	53	19	146	45	101
Average	1377	37.2	504	340	164	873	263	610
Good	2107	56.9	36.8	38.9	33.0	37.6	36.3	38.2
			804	480	324	1303	417	886
			58.7	55.0	62.2 ⁺	56.1	57.5	55.5
N	3702		1370	873	497	2322	725	1597

* = Dif. sig. @ .05 within sex or between sexes
 + = Dif. sig. within occupation

TABLE 5

VARIABLE: Work Status	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
NILF	2668	73.6	948	685	263	1720	583	1137
			69.9	80.1	52.4**	75.9	82.1	73.1††
ILF	955	26.4	409	170	239	546	127	419
			30.1	19.9	47.5**	24.1	17.9	26.9*††
N	3623		1357	855	502	2266	710	1556

* = Dif. Sig. @ .05 within sex or between sexes

** = Dif. Sig. @ .01

†† = Dif. Sig. within occupation

TABLE 6

VARIABLE: Sex Orientation	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
	Low	1937	53.3	60.0	65.7	50.2 ^{***}	49.4 [*]	66.5
Medium	1345	37.1	32.3	27.7	40.0 ^{**}	39.9 ^{***}	29.2	44.9 ^{**†}
High	348	9.6	7.8	6.6	9.8	10.7	3.8	13.6 ^{**†}
N	3630		1364	862	502	2266	790	1556

* = Dif. Sig. @ .05 within sex or between sexes

** = Dif. Sig. @ .01

† = Dif. Sig. within occupation

TABLE 7

VARIABLE: Time to Get Used	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
3 mo.	1158	48.6	501	368	133	657	253	404
			54.6	56.2	50.8*	44.8**	46.3	44.0
More than 3 mo.	532	22.3	182	144	38	350	109	201
			19.8	22.0	14.5*	23.9	27.2	21.9†
Never	692	29.1	234	143	91	458	145	313
			25.5	21.8	34.7**	31.3	26.5	34.1*
N	2382		919	655	262	1465	547	918

Differences related to % in labor force
 * = Dif. Sig. @ .05 within sex or between sexes
 ** = Dif. Sig. @ .01
 † = Dif. Sig. within occupation

category are also those with large percentages in the medium to high work-orientation category.

Reason for Retirement:

(Table 8) All categories but women teachers show a majority of retirements due to involuntary reasons. Women have a significantly higher percentage of voluntary retirements; and among the men, teachers are significantly more likely to retire for voluntary reasons.

Number of People Seen in Past Week:

(Table 9) A very small percentage of our sample is isolated, that is, has zero to five contacts per week with other people. Most see between six and thirty people a week. Retired men, having a higher percentage with more than 30 contacts per week, are slightly more active than women.

Contact with Friends:

(Table 10) Most of our retired people have had as many or more contacts with friends after retirement as they did before retirement. The retired phone company people have a significantly higher percentage with less contacts with friends. Male teachers have a significantly higher percentage with increased contacts after retirement than do women teachers. Women are more likely to undergo no change in contacts with friends after retirement than are men.

Taking Part in Organizations:

(Table 11) Most of our retired people have either experienced no change or have experienced an increase with respect to taking part in clubs and/or organizations. Male teachers are significantly less likely to show less participation than are the other three sub-groups.

Loneliness:

(Table 12) About 75 percent of our sample reports that they seldom or never feel lonely. Retired women are significantly more likely to feel lonely than retired men, and women teachers are more likely to feel lonely than are women telephone company employees.

Attitude Toward Retirement:

(Table 13) An overwhelming proportion of our respondents like retirement, and there are no significant differences among the sub-groups in this regard.

TABLE 8

VARIABLE: Reason for Retirement	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Voluntary	1682	46.9	512	298	214	1170	346	824
			37.9	34.6	43.8*	52.3**	48.9	53.9
Involuntary	1903	53.1	838	563	275	1065	361	704
			62.1	65.4	56.2*	47.7**	51.1	46.1
N	3585		1350	861	489	2235	707	1528

* = Dif. Sig. @ .05 within sex or between sexes

** = Dif. Sig. @ .01

TABLE 9

VARIABLE: People Seen in Week	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
	N	%	N	%	N	%	N	%
0-5	189	6.6	61	4.6	15	128	5.4	74
			5.6	7.1	3.3	7.3	9.7	6.2
6-30	1705	59.9	576	34.8	228	1129	369	760
			52.6	53.8	50.9	64.5 ^{***}	66.6	63.5
31 +	951	33.4	458	25.3	205	493	131	362
			41.8	39.1	45.8	28.2 ^{**}	23.6	30.3
N	2845		1095	64.7	448	1750	554	1196

** = Dif. Sig. @ .01

TABLE 10

VARIABLE: Contact with Friends	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
More	1090	30.1	450	257	193	640	185	455
			33.5	30.0	39.5	28.1	25.9	29.1 ^{††}
Same	1669	46.1	539	329	210	1130	332	798
			40.1	38.4	43.0	49.58 ^{††}	46.4	51.02
Less	865	23.9	356	271	85	509	198	311
			26.5	31.6	17.4 ^{††}	22.3	27.7	19.9 ^{††}
N	3624		1345	857	488	2279	715	1564

†† = Dif. Sig. @ .01

†† = Dif. Sig. within occupation

TABLE 11

VARIABLE: Clubbing	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
More	1009	28.0	406	24.7	159	603	164	439
			30.1	29.0	32.1	26.7	23.4	28.2
Some	1718	47.6	635	386	249	1083	342	741
			47.1	45.3	50.2	47.9	48.7	47.6
Less	880	24.4	307	21.9	88	573	196	377
			22.8	25.7	17.7*	22.3	27.9	24.2 ⁺
N	3607		1348	852	496	2259	702	1557

* - Dif. Sig. @ .05 within sex or between sexes

+ - Dif. Sig. within occupation

TABLE 12

VARIABLE:	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Lonely	933	25.9	290	182	108	643	111	502
Lots or Some			21.1	20.9	21.4	28.9**	22.5	31.5**
Hardly ever or Not at all	2665	74.1	1085	688	397	1580	486	1094
			78.9	79.1	78.6	71.1*	77.5	68.5**
N	8598		1375	670	505	2223	627	1596

* - Dif. Sig. @ .05 within sex or between sexes
 ** - Dif. Sig. @ .01

TABLE 13

VARIABLE: Attitude Toward Retirement	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Like It	2980	83.4	1150	74.8	402	1839	599	1231
			86.0	87.5	83.4	81.8	84.4	80.7
Dislike It	295	8.3	102	57	45	193	53	140
			7.6	6.7	9.3	8.63	7.5	9.2
OK	298	8.3	85	50	35	2.3	58	155
			6.4	5.8	7.3	9.5	8.2	10.2
N	3573		1337	855	482	2236	710	1526

Car Use:

(Table 14) About a quarter of our sample does not drive a car. The retired women are much less likely to drive a car, and the women phone employees are less likely to drive a car than are the women teachers.

Income:

(Table 15) Over three-fourths of our respondents feel that they have enough income. Retired women, particularly the telephone company employees, are more likely to feel that they do not have enough income.

Anomie:

(Table 16) Anomie has been called normlessness and is basically a state of mind brought on by a situation in which the individual cannot seem to locate the needed reference points. With the exception of the retired men teachers, all of the subgroups in our sample showed a majority with medium or high anomie. Retired teachers are more apt to show lower anomie than are retired phone company employees.

Anxiety:

(Table 17) The majority of our respondents showed low anxiety. Retired women were more likely to show medium or high anxiety than were retired men, and the group with the highest percentage with medium or high anxiety was the retired women phone company employees.

Self-Esteem:

(Table 18) Nearly 80 percent of our respondents have high self-esteem. Retired women have significantly higher percentages of medium level self-esteem rather than high self-esteem as compared to retired men.

Self Stability:

(Table 19) Over 80 percent of our respondents have highly stable self concepts, and once again the retired women have significantly more in the medium category than do the men.

Sensitivity to Criticism:

(Table 20) While most of our respondents have a low degree of sensitivity to criticism, there is a considerable sex difference. Retired women are very much more likely to show high sensitivity to criticism than are retired men.

Depression:

(Table 21) Retired women have a significantly lower percentage with an absence of depression than do retired men.

TABLE 14

VARIABLE: Car Use	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
None	912	27.0	131	81	50	781	290	491
			10.2	9.9	10.8	37.2 ^{***}	44.1	34.0 ^{**}
1-10	1821	53.8	744	479	265	1077	293	784
			58.0	59.3	57.0	51.3 [*]	44.6 ^{††}	54.4 ^{**}
10 +	649	19.2	408	258	150	241	74	167
			31.8	31.5	32.2	11.5 ^{***}	11.3	11.6
N	3382		1283	818	465	2099	657	1442

* = Dif. Sig. @ .05 within sex or between sexes

** = Dif. Sig. @ .01

†† = Dif. Sig. within occupation

TABLE 15

VARIABLE:	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Income								
Enough	2783	76.6	1140	711	429	1643	457	1186
			84.3	83.3	86.1	72.1**	64.4	75.6**
Not Enough	848	23.4	212	143	69	636	253	383
			15.7	16.7	13.9	27.9**	35.6	24.4**
N	3631		1352	854	498	2279	710	1569

** = Dif. Sig. @ .01

TABLE 16

VARIABLE:	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Anomie								
Low	1667	45.3	623	335	288	1044	257	787
					**			**+
			45.6	38.5	58.3	45.1	35.4	49.5
Medium	1261	34.2	432	296	136	829	272	557
			31.6	34.0	28.1	35.8	37.5	35.0 ⁺
High	754	20.5	310	240	70	444	197	247
			22.71	27.6	14.2**	19.2	27.1	15.5**
N	3682		1365	871	494	2317	726	1591

** = Dif. Sig. @ .01

+ = Dif. Sig. within occupation

TABLE 17

VARIABLE: Anxiety	OVER ALL		MALE			FEMALE			N
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER	
Low	2158	58.5	518	552	366	1210	357	683	1587
			66.8 ^{**}	63.5	72.3 ^{**}	53.6 ^{**}	49.2	55.6 [*]	
Medium	1294	35.1	388	263	125	906	293	613	1587
			28.2	30.3	24.7	39.2 ^{**}	40.4	38.6	
High	236	6.4	69	54	15	167	76	91	1587
			5.0	6.2	3.0	7.2	10.5 ⁺	5.7 ^{**}	
N	3668		1375	869	506	2313	726		

* = Dif. Sig. @ .05 within sex or between sexes

** = Dif. Sig. @ .01

+ = Dif. Sig. within occupation

TABLE 18

VARIABLE: Self Esteem	OVER ALL		MALE				FEMALE					
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER	N	%	N	%
High	2905	78.9	1142	722	420	1763	553	12101	2905	76.3*	76.3	76.3
Medium	656	17.8	195	127	68	461	153	308	656	19.9*	19.4	19.4
Low	122	3.3	34	18	16	88	20	68	122	3.8	4.3	4.3
N	3683		1371	867	504	2312	726	1586	3683			

* = Dif. Sig. @ .05 within sex or between sexes

TABLE 19

VARIABLE: Self Stability	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
High	2981	82.6	1174	753	441	1787	567	1220
			89.1	88.6	90.0	78.8**	78.9	78.8
Medium	574	15.9	135	89	46	439	138	301
			10.1	10.5	9.4	19.4**	19.2	19.4
Low	53	1.5	11	8	3	42	14	28
			.8	.9	.6	1.85	1.9	1.8
N	3608		1340	850	490	2268	719	1549

** = Dif. Sig. @ .01

TABLE 20

VARIABLE: Sensitivity to Criticism	OVER ALL		MALE			FEMALE			N
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER	
Low	2163	59.8	981	627	354	1182	375	807	N
				73.6	72.0	52.0 ^{**}	51.9	%	
High	1452	40.2	363	225	138	1089	341	748	N
				26.4	28.0	48.0 ^{***}	48.1	%	
N	3615		1344	852	492	2271	716	1555	N

** = Dif. Sig. @ .01

TABLE 21

VARIABLE:	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Depression								
Low	2766	75.4	1095	691	404	1672	537	1134
Medium	673	18.3	198	120	78	475	137	338
High	231	6.3	76	55	21	155	51	104
N	3670		1369	866	503	2301	725	1576

* = Diff. Sig. < .05 within sex or between sexes

Self-view:

(Table 22) Over 70 percent of our respondents refused to consider themselves as old. This is particularly true of the retired women phone workers, but considering that this subgroup is, in fact, the youngest, this finding is not too surprising.

In our preliminary examination of the descriptive findings of our research, we have only scratched the surface. For every variable we have considered with the exception of attitude toward retirement we have found significant differences between occupational categories, between sexes, or among the four subgroups. What remains for further analysis is a detailed examination of the correlates of these differences. Each of the descriptive findings presented above should be put through a series of controls to ascertain if in fact it is true or merely a spurious finding. For example, once age is controlled, we may find no significant difference in self-view. The advantage of such analysis is, of course, to allow us to derive a set of hypothetical explanations for our findings.

Testing of Hypotheses:

We were concerned first with work-orientation, the degree to which the person was positively oriented toward the job role. Work-orientation was operationally defined by the person's responses to three questionnaire items. If the person listed the satisfaction of doing the work (question 20) as being the most important thing to him on the job, if he listed being good at his work (question 19) as being an area where failure would have bothered him the most, and if he achieved a score of four or five on the job commitment scale (questions 14 thru 18), then the respondent was said to have a high work-orientation. If the person met only two of the three criteria, then he was said to have a medium work-orientation. If the person met one or none of the three criteria, then he was said to have a low work-orientation.

The hypotheses concerning work-orientation dealt with work-orientation as both a dependent and an independent variable. In our attempts to explain how work-orientation arises, work-orientation is viewed as a dependent variable.

When we try to examine the consequences of a certain level of work-orientation, then work-orientation is an independent variable.

Hypotheses Concerning Work-Orientation as a Dependent Variable

- H: 1 If a retired woman is not working (as opposed to still working), then she will tend toward a low work-orientation.
- H: 2 If a woman has been retired a long time (as opposed to a short time), then she will tend toward a low work-orientation.

TABLE 22

VARIABLE:	OVER ALL		MALE			FEMALE		
	N	%	TOTAL	PHONE	TEACHER	TOTAL	PHONE	TEACHER
Old	964	27.1	415	249	166	549	76	473
			30.8	29.0	33.9	24.9*	10.9	31.5**
Middle Aged	2584	72.8	932	608	324	1652	624	1028
			69.2	71.0	66.1	75.1*	89.1	68.5**
N	3548		1347	857	490	2201	700	1501

* = Dif. Sig. @ .05 within sex or between sexes

** = Dif. Sig. @ .01

Both of these hypotheses rest on the assumptions that persons who are deprived of the opportunity of playing a given role will not be oriented toward it and that the longer it has been since the person played the role the less likely he is to be oriented toward that role.

Table 23
Work Status and Work-Orientation of
Retired Women

		Not In Labor Force	In Labor Force
Work-orientation	Low (%)	50.3	46.5
	Medium to High (%)	49.7	53.5
	N	1720	546

Tables 23 and 24 show that hypotheses 1 and 2 received no support. There is no systematic relationship between the person's distance from the job role and his orientation to it. Controls on age, sex, education, occupation, health, years worked, self view, attitude toward retirement, religion and income produced no change in these findings.

H: 3 If a retired woman has ever married, then she will tend toward a low work-orientation.

This hypothesis is based on the assumption that the wife role competes with the job role for the orientation of the person, that psychological orientation requires energy, and that therefore any psychic energy used in orientation toward the wife role reduces the amount available for orientation toward the job role.

In general, no support could be found for this hypothesis (Table 25). Introduction of several controls produced no change. In the process of introducing controls, however, it was found that among retired women telephone company employees who felt that they had enough income, there was a substantial relationship between having been married and having a low work-orientation (Table 26). Just why this relationship holds only for a small subgroup of the entire sample is not clear. On the surface, it is conceivable that being a telephone operator or supervisor was less able to attract the orientation of the role-player, particularly if she had a husband and

Table 24
 Length of Time Retired and Work-Orientation for Retired Women, by Industry

Work-orientation	Telephone Employees			Teachers		
	Time Retired 5 years and under	6 to 10 years	Over 10 years and under	Time Retired 6 to 10 years	Over 10 years	Over 10 years
Low	117	83	50	163	186	186
Medium	115	53	29	199	161	161
High	26	14	9	74	39	39

Chi Square = 6.54 DF = 4

p = .10

Lambda = 0.00

Chi Square = 14.13 DF = 4

p = .01*

Lambda = 0.03

* In this and many of the tables that follow a significant Chi-Square will be found to be unsupported by the measure of association. In this study a significant Chi-Square will be said to have absolutely no value unless it can also be demonstrated that the significant difference is accompanied by an appreciable degree of association. For a discussion of this problem see Hayes.

Table 25

Marital Status and Work-Oriented of Retired Women, by Occupational Category

Work-orientation	Telephone Employees Marital Status		Teachers Marital Status	
	Married	Never Married	Ever Married	Never Married
Low	226	84	208	234
Medium	105	46	196	289
High	20	5	52	78

Chi Square = 5.91 DF = 2

p = > .05

Lambda = 0.00

Chi Square = 5.39 DF = 2

p = > .05

Lambda = 0.00

Table 26

Marital Status and Work-Orientation of Retired Women Telephone Company
Employees Reporting Enough Income

Work-orientation		Ever	Never
		Married	Married
Low	Low	157	23
	Other	50	22

Chi Square = 10.60 DF = 1

$p < .01$

Q = +.50

enough income that the job was not a necessity. Further, it needs to be done to explore this idea.

H: 4 If a retired woman lives with her husband, then she will tend toward a low work-orientation.

H: 5 If a retired woman lives alone, then she will tend toward a high work-orientation.

These two hypotheses are also based on the theory of competition for energy. In hypothesis 4, competition is expected to result in a low work-orientation. In hypothesis 5, the lack of competition was expected to result in a high work-orientation.

No support could be found for hypotheses 4 and 5. Several controls were introduced with no result.

H: 6 If a retired woman is in her 70's, then she will tend toward a low work orientation.

H: 7 If a retired woman is in poor health, then she will tend toward a low work-orientation.

Hypotheses 6 and 7 are based on the assumption that people who do not fit the criteria of eligibility for a position are less likely to be oriented toward that position's role. Since old age and poor health disqualify a person from most job positions, people with these characteristics were expected to have a low work-orientation.

No support could be found for either hypothesis. Controls produced no change.

- H: 8 If a retired woman has adequate income, then she will tend toward a high work-orientation.
- H: 9 If a retired woman has completed some college, then she will tend toward a high work-orientation.
- H: 10 If a retired woman has been a teacher (as opposed to a telephone operator or supervisor), then she will tend toward a high work-orientation.

Hypotheses 8, 9, and 10 are based on the theory that orientation toward work is related to social class. Income education, and occupation are all commonly recognized indicators of social class position. People with adequate incomes, college education and a professional occupation were considered to be of a higher social class position than those with inadequate income, no college education and a clerical occupation.

Whether a retired woman has adequate income or not does not appear to be related to work orientation among retired teachers, but there does appear to be a small relationship among the retired telephone operators and supervisors (Table 27). The magnitude of this relationship was increased when controls were introduced (Table 28). For retired telephone women, the controlled association between income and work-orientation ranged between .20 and .39 in the direction predicted by the hypothesis. Controls on retired women teachers revealed no appreciable change in the zero-order association.

Table 27

Income and Work-Orientation for Retired Women by Occupation

Work-orientation	Telephone Employees		Teachers	
	Enough	Not Enough	Enough	Not Enough
Low	287	181	501	164
Medium or High	170	72	685	219

Chi Square = 5.710 DF = 1

p = < .025

Q = -.20

Chi Square = 0.000 DF = 1

p = > .90

Q = -.012

Table 28
Association Between Adequate Income and High
Work-Orientation for Retired Telephone Operators and Supervisors

	Association (Yule's Q)
Zero-Order	+.20
Control Subgroups	
Age in 60's	+.25
Widowed, Separated or Divorced	+.39
In the Labor Force	+.39
Likes Retirement	+.20
Medium Income Needs	+.35

For retired telephone operators and supervisors, then hypothesis 8 received support, but the degree of predictive association was relatively small.

Having had at least some college was found to be marginally associated with work-orientation (Table 29). For retired teachers the association was persistent, but small. For retired telephone operators and supervisors the association was insignificant except in the case of the subgroup in their 50's. One of the factors which doubtless made it difficult to evaluate the relationship between some college and high work-orientation for the telephone group was the fact that only 3.9 percent of this group had completed some college.

Given the data for retired women teachers and the limitations of the telephone women in terms of educational achievement, hypothesis 9 received mild support, but again the level of association was very small.

Having been a teacher is definitely related to having a high work-orientation among retired women (Table 30). The level of association here is substantial (+.47). This means that the probability of making an error in predicting work-orientation is cut in half by knowledge of occupational category. Whether this finding holds up for other occupational categories should be the topic of further research.

When the association was controlled (Table 31), only low educational attainment or poor health diminished it. The controlled association ranged around a median of +.48.

Our data very definitely support hypothesis 10.

Table 29

Association Between High Educational Achievement and Medium to High Work-Orientation for Retired Women, Zero Order and Significant Subgroups, by Occupational Category

<u>Teachers</u>	<u>Association (Yule's Q)</u>
Zero Order	+ .20
<u>Subgroups</u>	
Age in 60's	+ .20
Age in 70's	+ .17
Good Health	+ .23
Married	+ .23
Ever Married	+ .17
Not in Labor Force	+ .20
Protestant	+ .15
Enough Income	+ .19
Not Enough Income	+ .14
<u>Telephone Operators and Supervisors</u>	
Zero Order	+ .12*
<u>Subgroup</u>	
Age in 50's	+ .40

* Chi Square not significant

Table 30

Occupational Category and Work-Orientation
of Retired Women

	Retired Telephone Operators and Supervisors	Retired Teachers
Low	487	651
Medium to High	244	912
Work-orientation		

Chi Square = 125.5 DF = 1

p = < .001

Q = +.17

Table 31

Association Between Teaching and Medium to High Work-Orientation for Various Control Subgroups.

<u>Control Subgroup</u>	<u>Q Measure of Association</u>
High School Education	+.32
Some College Education	+.41
Age Under 60	+.61
Age in 60's	+.47
Age in 70's or Over	+.53
Poor Health	+.34
Average Health	+.48
Good Health	+.49
Married	+.42
Ever Married	+.54
Never Married	+.44
Not in Labor Force	+.48
In Labor Force	+.48
Protestant	+.47
Catholic	+.52
Enough Income	+.41
Not Enough Income	+.56

H: 11 If a retired woman is Protestant (as opposed to Catholic), then she will tend toward a high work-orientation.

H: 12 If a retired woman is Jewish (as opposed to Catholic), then she will tend toward a high work-orientation.

Hypothesis 11 is based on Weber's theory of the link between the Protestant Ethic and work. Hypothesis 12 is based on the assumption that Jews put a higher secular value on work than do Catholics.

No support could be found for hypothesis 11, and our sample contained too few Jews to allow adequate testing of hypothesis 12.

Summary of Findings on Work-Orientation as a Dependent Variable.

In examining orientation toward the job role as a dependent variable we chose as independent variables several factors which we felt would either inhibit or encourage orientation toward the job role.

The first seven hypotheses dealt with situational characteristics which were felt to be important. Distance in terms of action and in terms of time between the respondent and playing the job role was

expected to serve as an obstacle to the maintenance of work-orientation. (H: 1 and H: 2) Competition from other roles (spouse, roommate) was expected to serve as an obstacle to the maintenance of work-orientation. (H: 3, H: 4, and H: 5) Eligibility for role-playing was also expected to influence the maintenance of work-orientation. (H: 6 and H: 7)

Underlying these first seven hypotheses was the assumption that everyone develops some degree of work-orientation while on the job and that certain factors would be related to the carry over and change of this orientation in retirement. After having tested these hypotheses, we must now call this underlying assumption into question. In the first place, working women are no more work-oriented than retired women. In the second place, work-orientation appears to be much more stable than our assumption would allow. The situational variables appear to have no bearing on work-orientation among retired women.

The social class variables of income, education and occupation are situational variables in part, but they also relate highly to one's style of life and in particular to one's socialization. From our data it is clear that these social class variables are closely related to the work-orientations of retired women. (H: 8, H: 9, and H: 10) The higher the social class, the more likely it is that a retired woman will have a high work-orientation. It is not clear, however, whether it is occupation, income and education which produce work-orientation, or whether it is work-orientation which leads to education, occupation and income. More data on the family background of each respondent would be needed to evaluate this question.

In any case, it is clear that work-orientation is a fairly stable set of attitudes which is highly related to social class position.

In our final set of hypotheses (H: 11 and H: 12), we posited that religion would influence work-orientation, an idea that received absolutely no support from our data.

Hypotheses Concerning Work-Orientation as an Independent Variable.

We have already established that a large number of retired women have a high work-orientation. Our next series of hypotheses dealt with our expectations concerning the results of having a high work-orientation in retirement.

In brief, we expected that among retired women a high work-orientation would lead to:

- H: 13 high anxiety. This would result from the frustration of being unable to play the job role.
- H: 14 high anomie. This would result from the fact that the highly work-oriented retired woman would not be able to use work norms for guidance, and she would be less likely to have other role norms to fall back on. This is related to the competition theory used to derive H: 3 thru 5.
- H: 15 involuntary retirement. We expected highly work-oriented women to have resisted retirement.
- H: 16 dislike of retirement. We did not expect highly work-oriented retired women to like a status in which the job role could not be played.
- H: 17 a long time required to get used to retirement. This was also based on the assumption of a high resistance to the idea of retirement. (H: 15 and H: 16)
- H: 18 incomplete retirement. Since many of our retired women still work, we expected the highly work-oriented to be over-represented in this group.

At the time we wrote them, all of these hypotheses seemed logical and consistent with existing theory. The fact of the matter is, however, that we could not find one iota of evidence to support any of these six hypotheses. While there was variability with regard to all of the dependent variables in this series, none of it was accounted for by work-orientation.

All of our findings about work-orientation seem to indicate that it is a variable which exists apart from the job itself but which has no import for the individual apart from the job itself.

These findings are important because of their bearing on the longstanding assumption in the field of aging that a high work-orientation represented a major obstacle to the successful adjustment of people to retirement. At least among women this does not appear to be the case.

Work-orientation refers to the attraction work holds for the individual, and among women this attraction seems to have little bearing on adjustment to retirement. It is important to note, however, that these findings do not mean that having held a job has no negative impact on retirement adjustment.

In addition to the attraction the job exerts on the individual there is also the control the job exerts over the individual through his self-concept. While work-orientation deals with the penetration of the individual into the job role, work as a self-value deals with the penetration of the job role into the self. Our next two series of hypotheses deal with how the job role becomes an important self-value, and what influence this has on retirement adjustment.