

SOCIAL PARTICIPATION AND LIFE SATISFACTION
OF RETIRED WOMEN FACULTY OF KANSAS STATE
UNIVERSITY

by

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INTRODUCTION

The present study examines the relationship between types of social activity pattern and life satisfaction of the retired female professors.

Since work contacts are likely to be lost after retirement contacts in formal associations and informal friendships can be substituted. Formal and informal types of social association offer greater potential for developing role support and help in maintaining one's self concept. Self concept is defined as "that organization of qualities (i.e., role identities) that the individual attributes to himself" (Kinch, 1963, p. 523). Individuals form their self concepts or social selves through interpreting the reaction of others toward them. Throughout the course of the life cycle, interaction with others is what sustains one's social self (Maddox, 1963, and McCall and Simmons, 1966). Although self concepts are relatively stable by adulthood, they must still be reaffirmed from time to time by the confirming responses of other people (Shibutani, 1961). Thus, the more one interacts with others or is exposed to the responses of others, even in adulthood, the greater the opportunity for reaffirming specific role identities. It has always been said that social relations involving individuals and groups constitute a major source of satisfaction at all ages (Peters, 1971).

All reviewed literature points to a positive relationship between social contacts and satisfaction. Although this does not mean that

greater contact will result in greater satisfaction, Tobin and Neugarten's (1961) investigation indicated that social interaction was positively associated with life satisfaction for all ages, and with advanced age this association is increased rather than decreased. A positive association between maintenance or expansion of activity and personal adjustment or high morale among the elderly was also reported by Havighurst and Albrecht (1953). Burgess (1954) and Lebo (1953) reported a greater amount of time in social and voluntary organizations to be characteristic of subjects with high personal adjustment. These studies revealed that those individuals who were active in a wide variety of social roles or who were highly active in a given social role were more likely to be happy, and they more frequently made a good social adjustment to old age than those who were less active. A longitudinal investigation by Maddox (1963) revealed that both interpersonal activity and non-interpersonal activity were significantly related to morale. Havighurst, Neugarten, Munnichs and Thomae (1969) reported a substantial positive correlation between total activity in 12 social roles and general life satisfaction.

From these past studies it can be concluded that activity in general, and inter-personal activity in particular, is important for predicting an individual's sense of well being in retirement years. Some research also suggests that social participation generally declines with advancing age. Measures of social interaction developed by Cumming, et al. (1960) showed consistent changes with age in the direction of lessened social interaction and constriction of social life space.

Similar findings of declining social participation with advancing age were reported by Blare (1961), Rosow (1962), Rose (1965), and Smith (1966). There is further suggestion that with advancing age group memberships are lost, social participation is diverted from formal to informal arenas, and social interaction reduces from more to fewer associates (rosow, 1970).

Not only is frequency of interaction important, but types of activity seem to affect the satisfaction of old people. Bruce Lemon, Bengsten and Peterson (1969) found that informal activity with friends is highly and significantly associated with life satisfaction. Lowenthal and Haven (1968) found that relationship with a close confidant to be positively related with morale. Their study shows that maintenance of a stable, intimate relationship is more important for predicting high morale than only the frequency of social interaction. Other types, such as relation with children, relatives, neighbors and formal organizations, as well as solitary activities, have been shown to be positively but not significantly related to life satisfaction. But they found that friendship association was most highly and consistently related to satisfaction than other activities.

The nature of interacting group also seems to affect satisfaction and activity participation. Rosow (1967) has shown that satisfaction and activity level are both related to neighborhood age density. Susan R. Sherman's (1974) study shows that in retirement housing, social life continued to grow and residents had scored higher total activity

scores than residents in conventional housing. Phillip (1961) has shown that a peer group with respect to chronological age is an important intervening variable between role changes and adjustment.

There are certain physiological, economic and social factors which affect the general relationship between activity and life satisfaction. Health is an important factor in that it determines the frequency and type of activity of the elderly. Similarly the education and economic status would affect the social activity pattern and related adjustment. Elizabeth Heidbreder (1972) found that well adjusted workers had good income and good health, and the level of education was found to be related to retirement adjustment. Similar positive relationship between good health and related psychological well being was found by Jeffers and Nichols (1961), Loeb et al., (1963) and Marshall and Eleng (1970). Even an individual's perception of health as good was proved to be positively related to personal adjustment (Hansen and Yoshioka, 1962). These studies also supported that high educational attainment and high income are positively related to individuals' well being, including health.

Role loss (a social factor), which is generally faced by workers through retirement, can bring changes in the amount and type of interpersonal activity. The literature suggests that the presence of a role change is inversely related to morale and usually serves to decrease the strength of the relationship between activity and life satisfaction (Phillips, 1957; Cavan, 1962). A role change causes a

disruption in the equilibrium of role supports. When an individual is separated from his customary roles, either temporarily or permanently, he is likely to experience an acute sense of hollowness and of being adrift (McCall and Simmons, 1966). The individual with a high frequency of intimate activity has a larger variety of mechanisms or channels for establishing an equilibrium in his role supports when a major role change occurs (Lemon, Bengsten and Peterson, 1972). From these studies it can be concluded that the person who is highly active and has a full social life will have better adjustment after retirement than the person with low activity.

There are many studies which show some disagreement concerning the effect of retirement on satisfaction. Miller's (1965) identity crisis theory suggests that retirement in and of itself negatively influences the quality of one's life. The identity crisis theory relates to the older person's view of himself. According to this theory, "Involuntary changes in social position occurring in later life produce a crisis in the individual's ability to achieve a satisfactory identity in his new position" (Atchley, 1972, p. 37). On the other hand according to Atchley's (1971) identity continuity theory, work is not necessarily at the top of several roles on which one's identity rests, and most retired people do not regard removal from work in a negative way.

Atchley states:

Each person generally stakes his identity on several roles. Work may not be at as near the top but not necessarily. There simply is not the homogenous consensus on the value of work that would keep it at the top for everyone. In fact, the many

systems of competing values in a complex society insure that there will be a wide variety of self values. Thus, the probability that retirement will lead to a complete identity breakdown is slight... (1971, p. 183)

Cottrell's (1970) data also reported that "...as the concept of retirement is incorporated into the culture, the tendency to look upon work as a temporary part of life increases" (Atchley, 1970, p. 181). Back and Guptill (1966) said that retirement results in a loss of a sense of involvement, but this was unrelated to other self concept variables of optimum and autonomy. Even according to disengagement theory some withdrawals from involvement can be expected and the loss of involvement does not appear to have adverse effects for other aspects of self concepts.

There are certain people who view retirement from a negative point of view, and which could affect their retirement adjustment to some extent. The detrimental influence of retirement depends on the attitude of the retirees toward retirement and their commitment to their work. Generally individuals' attitude toward retirement is closely related to their financial situation. Atchley (1972, p. 158) reports that:

People with high incomes realistically expect to be financially secure in retirement, although they tend to estimate their income requirements at a level substantially below their present income. People with college education are more likely than others to plan an early retirement, and those at higher occupation levels, with exception of professionals, executives and government officials tend to see retirement more favorably than people in lower occupational groups.

Riley and Foner (1968, p. 445) report that workers at the higher occupation and education level not only have higher earnings and more favorable attitudes towards retirement, but they also find their jobs more interesting and in actual practice are less prone to retire. Thus from these studies it can be concluded that people who feel they have achieved what they wanted in life are very likely to favor retirement, but those who still feel committed to their work may resent retirement.

Various studies indicate the situation that retirement is not as problematic a situation for women as it is generally for males. According to Miller (1965), "Retirement appeared to be a bigger problem for men than for women." Although most women have had work experience, their orientation toward work is apparently not strong enough to cause any significant problems in retirement (Atchley, 1972, p. 104). Loeb, Pincus and Muller (1963, pp. 64-69) report that "...retirement has a negative effect on satisfaction, but this is not the case with females." Palmore (1965, p. 7) in his study of retirement pattern of men and women says that "...for most women retirement does not mean giving up a primary role. On the contrary, it usually means giving up a secondary role in favor of the primary roles of housewife, mother and grandmother." Jackson (1971, pp. 52-57) has commented that, "An implicit assumption is that the working roles of women are relatively unimportant and that retirement is not a significant stage for women." Kurt W. Back (1971, pp. 296-304) also commented that, "Men are involved in the work role more personally, and difficulties with this role through aging may make life even more difficult for them."

The general consensus in the literature that retirement rarely poses any problem for women is possibly based on one basic fact that

Men spend more time in their worker role. Most men work at regular full time jobs, but whereas most women do not. The worker role is the primary source of income and social status for most men. In contrast, the roles of wife, mother, and housewife remain the primary and most acceptable role for most women. (Palmore, 1965, p. 7)

Another aspect of women's basic difference from men in retirement adjustment is perhaps their frequent role changes throughout the life cycle.

A woman in her normal life cycle faces two or three retirement experiences by the time her husband faces the first one. Many women leave employment for child rearing and thus they become familiar with retirement in their early stage of life. When their children grow up and leave the parental home women experience another retirement from an essential function and have to make adjustments to the cessation of maternal role (August, 1956; Frank, 1956; Duval, 1957; Havighurst, 1957; Neugarten and Peterson, 1959). Rayman (1970, pp. 54-55) remarked that,

While some wives may retire as many as three different times during a life time, these retirements obviously differ from the retirement of a man who at a relatively advanced age and with declining physical health is facing a single, final separation from his central life role as a wage earner and principal provider for his family...for today's elderly women, on the other hand, retirement may have begun quite early in her life time and have recurred periodically.

Adjustment to the later stages of life may be more gradual for women than for men (Lowenthal and Berkman, 1967), and McEwan and Sheldon (1969) concluded that women tend to be more satisfied at retirement than

men. Most of the arguments in literature about women's positive adjustment to retirement are attributed to the static nature of women's role,

Disengagement from central life roles is basically different for women than for men, perhaps because women's roles are essentially unchanged from girlhood to death. In the course of their lives women are asked to give up only pieces of their core socio-emotional roles or to change their details. Their transitions are therefore easier. (Cummings, 1974)

But if we consider the whole life cycle of a woman and their roles we find that they face a problem of discontinuity numerous times during their various stages of life cycle and are repeatedly making adjustment to the changes. Thus, we see that,

Failure to attain permanence is exhibited throughout the entire social life cycle of women. Role losses impede attaining permanence before facing the impermanence impact of old age. Symbols of permanence that are thwarted, resulting in role discontinuity and changes in life situation, are numerous. (Chrysie Kline, 1975, p. 490)

It can be said from the available data that although women face the problems of discontinuity throughout their life, such discontinuity actually helps them in making adjustment to retirement.

Although continuous role change is perhaps true in the case of some women, discontinuity of permanence is less likely to be found in the life of single women. For single women, the work role could be a primary role because they are often forced to work to support themselves. For women professors, who are actively involved in their profession, retirement from the work role could present a problematic situation in that they somewhat lose their professional identity.

The profession, itself, requires some kind of work commitment. "College teaching is exceptional in its ability to foster commitment

toward work" (Atchley, 1971). Lopata and Steinhart (1971, p. 30) say that, "Although relatively few women enter the scientific and professional occupations, those who do so tend to have a stronger involvement in their work careers than women in lower occupations with less educational achievement."

Involvement in the work world would differ by the marital status of the women. For a married woman, teaching may not be a primary role. Palmore (1965) found that married women retire earlier than non-married women, and they are better able to leave their worker role (which is of secondary importance) because they usually can derive support from their husbands. For single professors, the teaching profession could be the major role in their life, and they would probably be more involved in their work than married women. Palmore (1971) noted that never-married men and women have identical retirement rates. His study also indicated that rate of retirement is higher for married women, somewhat lower for the ex-married (widowed and separated or divorced) and least for the never-married women. The exmarried group of women probably become more involved with their work because of detachment from their primary roles. These women probably substitute work for their married role loss and possibly tend to develop high work commitment.

On the basis of the above discussion it might be conjectured that single retired female professors may have more difficulties compared to other women in retirement adjustment. However, Cottrell and

Atchley's (1969) findings indicate that strong work orientation is frequently found among retired people, and not accompanied by anxiety, depression, dislike of retirement or withdrawal from activity. So women professors, because they are better educated than other women are better prepared for retirement. Also, because of their economic status and the nature of their profession they often can carry on some of their previous activities even after retirement as emerita professors, researchers and writers, and retain memberships in professional and social organizations.

As more and more women are coming in labor force with strong commitment, it is appropriate that studies related to women and their work, retirement and adjustment be conducted so that their problems can be better understood and proposals for resolving them be based on facts.

OBJECTIVES AND HYPOTHESES

Objectives of the present study which has as its forms all female professors who are retired from Kansas State University and live in Manhattan, are:

1. To find out the formal and informal types of social activities among the retired female professors.
2. To find out the effect of age, income, health status, marital status, and education on social participation pattern.

3. To find out the extent of relationship between formal and informal social participation and life satisfaction of the retirees.

4. To find out the relationship between work commitment and retirement adjustment.

5. To measure their life satisfaction after retirement.

Another objective, included at the request of Dr. Hoyt, was

6. To determine whether such a study could be undertaken satisfactorily by using the mail questionnaire method.

The objectives stated in the form of hypotheses are:

1. Social participation declines with advancing age.

2. Good perceived health status and better income status is positively related to (a) formal social participation and (b) life satisfaction.

3. Informal activity (with friends, neighbors and relatives) is more highly related to life satisfaction than formal social activity.

4. Formal social activity is higher among single, separated, and divorced women than among married and widowed women.

5. Commitment to profession is negatively related to life satisfaction.

6. There is no significant difference in the responses to all questions obtained by personal interview and mailed questionnaire methods.

METHODOLOGY

Sample

The subjects of this study were all the retired women faculty of Kansas State University living in Manhattan. A complete listing of all the retired employees of the University was obtained from the Department of Personnel Services. From this list of 509 retirees, only the names and addresses of 37 retired women faculty living in town were selected for the present study. All subjects were contacted but three refused to participate and two could not be contacted as they were not in town during the time the survey was conducted. So this study involved 32 subjects.

Methods of Gathering Data

Both personal interview and mailed questionnaire methods were used for the collection of data. The total respondents (37) were divided into these two groups by means of simple random sampling method. The personal interview and mailed questionnaire methods were used to determine whether the rates of return and the responses to questions would be significantly different. This procedure was introduced at the request of Dr. Don Hoyt, Director of Educational Resources, Kansas State University, who was interested in making a similar study involving all the retired faculty of Kansas State University if the mailed

questionnaire procedure was found feasible. A large number of Kansas State University's retired faculty members live outside of Manhattan and in different states. Gathering information about them through mailed questionnaire would be an economical method for making such a study.

A total of 18 questionnaires was mailed to respondents. Three of the respondents complained by telephone to the office about the short time given to them for answering and returning of the questionnaire. They resented the implication that as retirees they had plenty of free time to answer the questionnaire. Another difficulty was the unfortunate advice given the researcher by a postal clerk about the amount of postage. As a result, the respondents received the questionnaire with postage due, and the postage on enclosed returned envelope was insufficient. Upon discovery all respondents were mailed a quarter in coin and a note of apology. Of the 18 persons mailed questionnaires, two refused to participate and returned their questionnaires, and one requested a personal interview by appointment as she had a very busy time schedule. She is included with the other subjects who were personally interviewed by the researcher. Only one of the 19 to be interviewed refused, and two were declared ineligible because they were not residents of Manhattan. The responses were so prompt that plans to use follow-up letters were not implemented. The net result was 15 mailed and 17 personal interview responses.

Instrument for Data Collection

A closed end questionnaire was developed for the collection of data. A copy of the questionnaire is in Appendix A. It included questions on age, income, education, health, opinion about retirement, and several questions to determine formal social participation (social organizations) and informal social interactions (relatives, friends, and neighbors) of the respondents. The questionnaire also incorporated measures of work commitment and life satisfaction. Work commitment was measured by means of a scale developed by Simpson, McKinney and Back (1966), and life satisfaction was measured by 14 items from the A form of the life satisfaction index published by Tobin and Neugarten (1961).

Analysis

The independent variables of this study are age, income, education, health, marital status, and work commitment. The major dependent variables are life satisfaction which has been described and formal and informal social participation.

The index of formal social participation used in the analysis is composed of three items: (1) the number of organizations, (2) frequency of participation in the organization(s), and (3) office held. Questions 9, 10, and 13 required affirmative and negative answers, and were scored 1 and 0, respectively. Question 11 was scored according to the number of organizations reported. Question 12 concerning

frequency of participation, was scored on a four-point scale ranging from four for "at least once a week" to one for "almost never." All scores were added into an overall index of formal social participation. The index scores ranged from 0 to 29 and were dichotomized into lower and higher participation groups using the median score of 15.

Informal social participation index was computed by the number of friends and relatives and the frequency of interaction with relatives, friends and neighbors. Scores on questions 15, 18, 19, 20, and 21 were based on a 4 point scale ranging from "once a week" (scored 4) to "almost never" (scored 1) for frequency of involvement. The number of close friends after retirement (question 17) was rated 3 if the response was greater, 2 if the same, and 1 if fewer. Question 16 was scored according to the number of close friends reported. The scores ranged from 6 to 33 and were dichotomized into the higher and lower groups using the median score of 14.

The Statistical Package for Social Sciences (SPSS) was used to examine the relationship between independent and dependent variables and to compute Chi square values for testing of hypotheses. Question numbers 2, 9, 10, 11, 12, and 13 were used to test hypotheses number 1: "Social Position...." Question numbers 5, 6, 8, 21, 22, 23, 24, and 29 were used to test hypotheses number 3: "Commitment to profession would be negatively related..." Question numbers 5, 6, 8, 14, 15, 16, 17, 18, 19, 20, 24, and 29 were used to test hypotheses number 4 and 5: "Informal activity...highly related to life satisfaction" and "Formal social

participation..." For testing hypotheses number 6: "No significant difference in the responses...", questions 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 16, 17, 18, 19, 20, 21, 22, 24, 25, and 26 were used.

RESULTS AND DISCUSSION

The data obtained from 32 retired women faculty of Kansas State University are presented and discussed in this chapter. First to be presented are the responses of the retirees to each of the questions. The responses of the 17 who were personally interviewed and the 15 who responded through the mailed questionnaire are shown separately. Following the overview then are presented the results of analysis made in testing the hypotheses.

Description of Retirees

Responses by personal interview and mailed questionnaire.

The responses to all the questions by the mailed and interviewed respondents are summarized in Appendix A. The distribution of response from the two groups for selected questions were tested, using the Chi square test. There was no significant difference in the response distribution. Thus the null hypothesis, number 6 "...no significant difference in the responses...", cannot be rejected. Thus, there being no defensible reason for separating the responses, the data were pooled and all responses are to the total of 32 subjects.

General characteristics and opinions of retirees

All but one of the 32 retired subjects of this study were fully retired; one was working part time (Question 1). Their ages ranged from 63 to 93 and was distributed as follows: 34 percent under 72 years of age; 31 percent between 72 and 76; and 34 percent were 77 years or over (Question 2a). The "present age" of each retiree was derived by adjusting their age at the time of retirement by the year of retirement, as recorded by the University. Approximately three percent of the sample were single, 25 percent widowed and one percent married (Question 14).

An inquiry into the reasons for their retirement was made as it could affect the respondent's attitude toward retirement (Question 2b). It was found that 17 (53 percent) respondents retired because of their own will, only one retired because of bad health, and 13 (41 percent) were required to retire. The retirement transition was reported favorably by most of the respondents. Adjustment to retirement did not take "any time" for 47 percent of the respondents, only four (13 percent) said that they never adjusted to retirement. The others required some time to adjust (Question 3). A majority (94 percent) of them had made either full or some plans for their retirement (Question 4), and 81 percent liked being retired (Question 5). Most (88 percent) reported to be in "good spirit" most of the time (Question 6). None of the respondents had had difficulty in getting used to changes in their life (Question 7). They were consistent in reporting about their

life in retirement: 72 percent reported life to be "exciting" and "interesting" in response to Question 8; and in response to Question 25, 63 percent reported being "very satisfied" with their life, and 31 percent as "fairly satisfied."

These findings lead the researcher to conclude that this particular group of retirees tend to have made a good adjustment to retirement and enjoy high life satisfaction. This is probably true in part because the subjects of this study are all women for whom, according to Loeb et al. (1963), retirement did not create problems in adjustment and is positively related to life satisfaction. Moreover this group was better prepared for the retirement, and retirement was more or less voluntary. Both aspects are related to good retirement adjustment according to Thompson, et al. (1963).

In the present study a specific attempt was made to study the life satisfaction of the retirees related to their social participation pattern.

Social Participation

One of the objectives of the study was to find out the social participation pattern of the retirees. To determine the social participation pattern, two types, formal and informal, social activities and the extent of involvement in those activities were studied.

Formal social participation of the respondents was measured by using Questions 9 through 13, and the responses to these questions are

presented in Appendix A. Less than half (15 out of 32) belonged to hobby, card or friendship clubs (Question 9). The majority (81 percent) of the respondents belonged to a church (Question 10). They held a number of memberships in formal organizations; 13 (41 percent) were members of 6 to 10 clubs and professional organizations, 11 belonged to 3 to 5 organizations, and two were members of 15 to 20 clubs and professional organizations (Question 11). Frequency of participation in church, professional clubs and organizations, and hobby groups showed variation by type of group: 11 out of 32 retirees reported attending church every week. Sixteen retirees reported attending club meetings and 14 attending professional meetings every month and only eight identified as members of hobby groups. Their active participation is reflected by the fact that 19 out of 32 were holding an office in their organization(s).

Informal social participation of the respondents was measured by using responses to Questions 14 through 21 related to their activities with relatives, friends and neighbors. Family interaction was limited: only three were currently married, eight were widowed, one divorced and 20 were single. Only seven had children and grandchildren and they were seen once a week by two and once or twice a month by four. Two-thirds either had no brothers or sisters or saw them less than once a year. Only six or eight were in at-least-monthly contact with them. Although all but three had nieces, nephews or cousins, they were not seen frequently.

An inquiry about the number of close friends showed that most of the respondents had close friends. Only one did not have any close friends and 21 indicated having the same number of friends they used to have before retirement. Only seven said that they had fewer friends than before retirement, and four said that they had more. Responses for frequency of interaction with friends showed that 17 got together with their friends every week, and 11 interacted once or twice a month (Questions 16, 17, and 18).

Information about type of neighbors was obtained because "... for many old people who live in neighborhood apartments with many others of their age, rates of social interaction and social integration appear to be relatively high" (Peters, 1971, pp. 71-72). In response to Question 19, six were living in a neighborhood where most and 14 where a few were of their own age, ten reported living in a neighborhood where none were of their age. The interaction level with neighbors was as follows: 11 (34 percent) interacted frequently "at least once a week", five not so frequently "once or twice a month", seven "very seldom", and seven had no relations with neighbors (Question 20). In response to Question 21, 18 spent most of their free time alone, eight reported spending time with friends, three with relatives, and three only with their husbands.

Formal social participation by age, income, health, education, marital status and work commitment.

The participants, dichotomized into high and low participation

groups, numbered 17 (53 percent) belonging to the high and 15 (47 percent) belonging to the low participation groups. Formal social participation of the respondents was studied with regard to their age, income, health, education, marital status, and work commitment (Table 1) to see if the distribution varied significantly. The distributions, chi square values and probabilities are shown in the table. There was no significant association, that is, all chi square values were less than the values that would have occurred five percent of the time by chance alone.

Formal social participation and age by health, income, marital status and work commitment.

An analysis was made of the data to see if there was a significant relationship between formal social participation and age among respondents classified by levels of health, income, education, marital status and work commitment. The data distribution, chi square values and Fisher's Exact Test values are shown in Table 2. There was a significant relation between formal social participation and age among respondents at the \$7,000 to \$9,999 level, but none for respondents at other income levels or for respondents of different health, marital status, education and work commitment categories.

The analysis for health and income did not follow the findings of Bull and Aucoin (1975) and Culter (1973). The results also indicated that formal social activities of this group were not drastically reduced with advancing age as was evidenced by Rayman (1958) and Dotson (1951).

Table 1. Formal social participation by age, income, health, education, marital status and work commitment.

Characteristics		Formal Social Participation		
		High	Low	All
Age	All	<u>17</u>	<u>15</u>	<u>32</u>
under 72		6	5	11
72 - 76		5	5	10
77 or over		6	5	11
Chi square = 0.049	p > .05			
Income	All	<u>17</u>	<u>15</u>	<u>32</u>
under \$7,000		6	3	9
7,000 - 9,999		4	5	9
10,000-14,999		6	3	9
15,000 or over		1	4	5
Chi square = 3.90096	p > .05			
Health	All	<u>17</u>	<u>15</u>	<u>32</u>
Excellent		4	4	9
Good		10	6	16
Fair to Poor		3	5	8
Chi square = 1.38039	p > .05			
Education	All	<u>17</u>	<u>15</u>	<u>32</u>
Bachelors		3	5	8
Masters		13	10	23
Ph.D.		1	0	1
Chi square = 1.77323	p > .05			
Marital Status	All	<u>17</u>	<u>15</u>	<u>32</u>
Single		11	9	20
Married		1	2	3
Widowed		5	3	8
Divorced		0	1	1
Chi square = 1.91582	p > .05			
Work Commitment	All	<u>17</u>	<u>15</u>	<u>32</u>
High		3	3	6
Medium		12	7	19
Low		2	5	7
Chi square = 2.48621	p > .05			

Table 2. Formal social participation and age by health, income, marital status and work commitment.

Characteristics		Age			All
		under 72	72-76	77 or over	
Health excellent	All	$\frac{3}{2}$	$\frac{4}{1}$	$\frac{1}{1}$	$\frac{8}{4}$
High Formal Soc. Part.					
Low Formal Soc. Part.		1	3	0	4
Chi square = 2.33333	p > .05				
Health good	All	$\frac{6}{3}$	$\frac{5}{4}$	$\frac{5}{3}$	$\frac{16}{10}$
High Formal Soc. Part.					
Low Formal Soc. Part.		3	1	2	6
Chi square = 1.06667	p > .05				
Health fair	All	$\frac{2}{1}$	$\frac{1}{0}$	$\frac{5}{2}$	$\frac{8}{3}$
High Formal Soc. Part.					
Low Formal Soc. Part.		1	1	3	5
Chi square = 0.74667	p > .05				
Income under \$7,000	All	$\frac{0}{0}$	$\frac{3}{2}$	$\frac{6}{4}$	$\frac{9}{6}$
High Formal Soc. Part.					
Low Formal Soc. Part.		0	1	2	3
Fisher's Exact Test = 1.00000	p > .05				
Income \$7,000-9,999	All	$\frac{3}{1}$	$\frac{3}{3}$	$\frac{3}{0}$	$\frac{9}{4}$
High Formal Soc. Part.					
Low Formal Soc. Part.		2	0	3	5
Chi square = 6.30000	p > .05				
Income \$10,000-14,999	All	$\frac{5}{4}$	$\frac{2}{0}$	$\frac{2}{2}$	$\frac{9}{6}$
High Formal Soc. Part.					
Low Formal Soc. Part.		1	2	0	3
Marital status, single	All	$\frac{5}{3}$	$\frac{7}{3}$	$\frac{8}{5}$	$\frac{20}{11}$
High Formal Soc. Part.					
Low Formal Soc. Part.		2	4	3	9
Chi square = 0.64935	p > .05				
Marital status, married	All	$\frac{3}{1}$	$\frac{0}{0}$	$\frac{0}{0}$	$\frac{3}{1}$
High Formal Soc. Part.					
Low Formal Soc. Part.		2	0	0	2
Marital status, widowed	All	$\frac{3}{2}$	$\frac{2}{2}$	$\frac{3}{1}$	$\frac{8}{5}$
High Formal Soc. Part.					
Low Formal Soc. Part.		1	0	2	3
Chi square = 2.31111	p > .05				
Marital status, divorced	All	$\frac{1}{0}$	$\frac{0}{0}$	$\frac{0}{0}$	$\frac{1}{0}$
High Formal Soc. Part.					
Low Formal Soc. Part.		1	0	0	1

Table 2. (Con't.)

Characteristics		Age			All
		under 72	72-76	77 or over	
Work commitment, high	All	$\frac{2}{0}$	$\frac{2}{1}$	$\frac{2}{2}$	$\frac{6}{3}$
High Formal Soc. Part.					
Low Formal Soc. Part.		2	1	0	3
Chi square = 4.00000	p > .05				
Work commitment, medium	All	$\frac{8}{6}$	$\frac{6}{4}$	$\frac{5}{2}$	$\frac{19}{12}$
High Formal Soc. Part.					
Low Formal Soc. Part.		2	2	3	7
Chi square = 1.66627					
Work commitment, low	All	$\frac{1}{0}$	$\frac{2}{0}$	$\frac{4}{2}$	$\frac{7}{2}$
High Formal Soc. Part.					
Low Formal Soc. Part.		1	2	2	5
Chi square = 2.10000	p > .05				

Informal social participation by age, income, health, education, marital status and work commitment.

The distribution of these data, chi square values and probabilities are presented in Table 3. Informal social participation was not significantly different for the respondents classified by age, income, education, marital status and work commitment levels. However, the distribution by health was highly significant at the .01 level, as expected.

Informal social participation and age by health, income, education, marital status and work commitment.

Health, income, marital status and work commitment were controlled to test the specific relation between informal social participation and age. These data are presented in Table 4. None of them, not even health, significantly affect the relationship between informal social participation and age.

For this study group informal social participation did not diminish with increased age. This is not consistent with the findings of Rose (1965), Rosen and Neugarten (1961), and Blau (1961).

In summary, the data in Tables 1, 2, 3, and 4 do not support the hypothesis that social participation declines with advancing age. Also, hypothesis 2a that good perceived health status and better income status are positively related to formal social participation was not supported fully. Formal social participation was equally prevalent in

Table 3. Informal social participation by age, income, health, education, marital status, and work commitment,

Characteristics		Informal Social Participation		
		High	Low	All
Age	All	16	16	32
under 72		6	5	11
72-76		5	5	10
77 or over		5	6	11
Chi square = .1816		p > .05		
Income	All	16	16	32
under \$7,000		5	4	9
7,000 - 9,999		4	5	9
10,000 - 14,000		3	6	9
15,000 or over		4	1	5
Chi square = 3.02222		p > .05		
Health	All	16	16	32
Excellent		7	1	8
Good		4	12	16
Fair to Poor		5	3	8
Chi square = 9.00000		p > .01		
Education	All	16	16	32
Bachelors		3	5	8
Masters		13	10	23
Ph.D.		0	1	1
Chi square = 1.89130		p > .05		
Marital Status	All	16	16	32
Single		10	10	20
Married		3	0	3
Widowed		3	5	8
Divorced		0	1	1
Chi square = 4.50000		p > .05		
Work Commitment	All	16	16	32
High		5	1	6
Medium		9	10	19
Low		2	5	7
Chi square = 4.00501		p > .05		

Table 4. Informal social participation and age by health, income, marital status, and work commitment.

Characteristics		Age			All
		under 72	72-76	77 or over	
Health, excellent	All	$\frac{3}{3}$	$\frac{4}{3}$	$\frac{1}{1}$	$\frac{8}{7}$
High inf. soc. part.		$\frac{3}{3}$	$\frac{3}{3}$	$\frac{1}{1}$	$\frac{7}{7}$
Low inf. soc. part.		0	1	0	1
Chi square = 1.14286	p > .05				
Health, good	All	$\frac{6}{1}$	$\frac{5}{1}$	$\frac{5}{2}$	$\frac{16}{4}$
High inf. soc. part.		$\frac{6}{1}$	$\frac{5}{1}$	$\frac{5}{2}$	$\frac{16}{4}$
Low inf. soc. part.		5	4	3	12
Chi square = 0.88889	p > .05				
Health, fair to poor	All	$\frac{2}{2}$	$\frac{1}{1}$	$\frac{5}{2}$	$\frac{8}{5}$
High inf. soc. part.		$\frac{2}{2}$	$\frac{1}{1}$	$\frac{5}{2}$	$\frac{8}{5}$
Low inf. soc. part.		0	0	3	3
Chi square = 2.88000	p > .05				
Income, under \$7,000	All	$\frac{0}{0}$	$\frac{3}{2}$	$\frac{6}{3}$	$\frac{9}{5}$
High inf. soc. part.		$\frac{0}{0}$	$\frac{3}{2}$	$\frac{6}{3}$	$\frac{9}{5}$
Low inf. soc. part.		0	1	3	4
Fisher's Exact Test = 0.59524					
Income, \$7,000-9,999	All	$\frac{3}{2}$	$\frac{3}{1}$	$\frac{3}{1}$	$\frac{9}{4}$
High inf. soc. part.		$\frac{3}{2}$	$\frac{3}{1}$	$\frac{3}{1}$	$\frac{9}{4}$
Low inf. soc. part.		1	2	2	5
Chi square = 0.90000	p > .05				
Income, \$10,000-14,999	All	$\frac{5}{2}$	$\frac{2}{0}$	$\frac{2}{1}$	$\frac{9}{3}$
High inf. soc. part.		$\frac{5}{2}$	$\frac{2}{0}$	$\frac{2}{1}$	$\frac{9}{3}$
Low inf. soc. part.		3	2	1	6
Chi square = 1.35000	p > .05				
Income \$15,000 or over	All	$\frac{0}{0}$	$\frac{3}{2}$	$\frac{2}{2}$	$\frac{5}{4}$
High inf. soc. part.		$\frac{0}{0}$	$\frac{3}{2}$	$\frac{2}{2}$	$\frac{5}{4}$
Low inf. soc. part.		0	1	0	1
Fisher's Exact Test = 0.60000					
Marital status, single	All	$\frac{5}{1}$	$\frac{7}{4}$	$\frac{8}{5}$	$\frac{20}{10}$
High inf. soc. part.		$\frac{5}{1}$	$\frac{7}{4}$	$\frac{8}{5}$	$\frac{20}{10}$
Low inf. soc. part.		4	3	3	10
Chi square = 2.44286	p > .05				
Marital status, married	All	$\frac{3}{3}$	$\frac{0}{0}$	$\frac{0}{0}$	$\frac{3}{3}$
High inf. soc. part.		$\frac{3}{3}$	$\frac{0}{0}$	$\frac{0}{0}$	$\frac{3}{3}$
Low inf. soc. part.		0	0	0	0

Table 4. (Con't.)

Characteristics		Age			All
		under 72	72-76	77 or over	
Marital status, widowed	All	$\frac{3}{2}$	$\frac{2}{1}$	$\frac{3}{0}$	$\frac{8}{3}$
High inf. soc. part.					
Low inf. soc. part.		1	1	3	5
Chi square = 3.02222	p > .05				
Marital status, divorced	All	$\frac{1}{0}$	$\frac{0}{0}$	$\frac{0}{0}$	$\frac{1}{0}$
High inf. soc. part.					
Low inf. soc. part.		1	0	0	1
Work commitment, high	All	$\frac{2}{2}$	$\frac{2}{2}$	$\frac{2}{1}$	$\frac{6}{5}$
High inf. soc. part.					
Low inf. soc. part.		0	0	1	1
Chi square = 2.40000	p > .05				
Work commitment, medium	All	$\frac{8}{4}$	$\frac{6}{2}$	$\frac{5}{3}$	$\frac{19}{9}$
High inf. soc. part.					
Low inf. soc. part.		4	4	2	10
Chi square = 0.81630	p > .05				
Work commitment, low	All	$\frac{1}{0}$	$\frac{2}{1}$	$\frac{4}{1}$	$\frac{7}{2}$
High inf. soc. part.					
Low inf. soc. part.		1	1	3	5
Chi square = 0.87500	p > .05				

single, married, divorced or widowed women which was not so expected in hypothesis 4.

Life Satisfaction

One of the objectives of the study was to measure the life satisfaction of retired women subjects. They are classified into higher and lower life satisfaction groups.

Life satisfaction by age, income, health, marital status and work commitment.

Life satisfaction was measured by age, health, income, marital status and work commitment of the retirees and the distributions are presented in Table 5. The chi square values shown in Table 5 do not support the hypothesis that age and income level significantly affect life satisfaction.

This finding is not consistent with other findings of age and economic level being systematically related to life satisfaction (Kerhles, 1948; Kutner, Fanshel Togo and Langer, 1956; Tobin and Neugarten, 1961; Havighurst, Neugarten and Tobin, 1968; and Havighurst, Munnichs, Neugarten and Thomae, 1969).

But it can be observed from the results that health was highly significant and systematically related to life satisfaction at the .01 level. *This finding regarding the effect of health on life satisfaction is consistent with other findings: the better the health, the*

Table 5. Life satisfaction by age, income, health, marital status, and work commitment.

Characteristics		Life Satisfaction		
		Higher	Lower	All
Age	All	<u>17</u>	<u>15</u>	<u>32</u>
under 72		7	4	11
72 - 76		6	4	10
77 or over		4	7	11
Chi square = 1.91886	p > .05			
Income	All	<u>17</u>	<u>15</u>	<u>32</u>
under \$7,000		3	6	9
7,000 - 9,999		4	5	9
10,000-14,999		7	2	9
15,000 or over		3	2	5
Chi square = 3.97943	p > .05			
Health	All	<u>17</u>	<u>15</u>	<u>32</u>
Excellent		7	1	8
Good		9	7	16
Fair to Poor		1	7	8
Chi square = 9.16078	p > .05			
Marital status	All	<u>17</u>	<u>15</u>	<u>32</u>
Single		11	9	20
Married		3	0	3
Widowed		3	5	8
Divorced		0	1	1
Chi square = 4.59294	p > .05			
Work commitment	All	<u>17</u>	<u>15</u>	<u>32</u>
High		4	2	6
Medium		11	8	19
Low		2	5	7
Chi square = 2.31009	p > .05			

higher the life satisfaction and, the poorer the health, the lower the life satisfaction. Thus it partially supports the hypothesis 2b. The relationship between income level and life satisfaction was not supported.

There is a general agreement that life satisfaction is lower for the widowed than the married (Hansen and Yoshika, 1962; Kutner, et al. 1956; Lopata, 1963; and Lowenthal, 1965). Although the frequency of subject showed that more widowed and divorced subjects had low life satisfaction, the difference was not statistically significant. It is unlikely that a majority of the single subjects reported higher life satisfaction. That so many single women seem satisfied may be explained by the fact that all women subjects were educated and involved in teaching profession. Also studies indicate that professional occupations represent the most successful persons in terms of retirement adjustment.

Data related to life satisfaction and work commitment as reported in Table 5 revealed that a smaller percentage of retired teachers had low work commitment whereas majority had a greater tendency toward medium to high work commitment. Comparison of life satisfaction with different degrees of work commitment did not indicate any significant relationship. The data of high and low life satisfaction with different work commitment degrees did not support the hypothesis 5 that higher work commitment could be associated with lower life satisfaction.

Life Satisfaction and Social Participation

Rosow's findings indicated that with advancing age group memberships are lost and social participation is diverted from formal to informal arena. It was proposed (hypothesis 3) that informal activities would be highly related to life satisfaction than the formal social activities. Data presented in Table 6 do show some tendency for life satisfaction to be higher for those with higher formal and informal social participation levels, though the difference is not significantly different.

Life satisfaction and formal and informal social participation.

To discover whether the relationship between life satisfaction and social participation could be more or less pronounced the data were controlled for age, health, income and marital status. The results are presented in Table 7 for formal social participation, and Table 8 for informal social participation.

Age was controlled by trichotomizing subjects into: "under 72 years," "72 to 76 years" and "77 years or over". The overall relationship between life satisfaction and formal and informal social participation was not significantly different for respondents of different age categories. Health was controlled by trichotomizing the subjects into: "excellent," "good" and "fair to poor" categories. Fisher's Exact Test values for health did not project any change in the life satisfaction. Even controlling income (4 classes) and marital status (4 classes) did

Table 6. Life satisfaction by social participation.

Characteristics	Life Satisfaction		
	Higher	Lower	All
Formal social part. All	<u>17</u>	<u>15</u>	<u>32</u>
High formal soc. part.	<u>10</u>	<u>7</u>	<u>17</u>
Low formal soc. part.	7	8	15
Chi square = 0.11073 p > .05			
Informal social part. All	<u>17</u>	<u>15</u>	<u>32</u>
High informal soc. part.	<u>10</u>	<u>6</u>	<u>16</u>
Low informal soc. part.	7	9	16
Chi square = 1.128 p > .05			

Table 7. Life satisfaction and formal social participation by age, health, income and marital status.

Characteristics		Life Satisfaction		
		Higher	Lower	All
Age, under 72	All	$\frac{7}{4}$	$\frac{4}{2}$	$\frac{11}{6}$
High formal soc. part.		$\frac{7}{4}$	$\frac{4}{2}$	$\frac{11}{6}$
Low formal soc. part.		3	2	5
Fisher's Exact Test = 0.65152	$p > .05$			
Age, 72-76	All	$\frac{3}{3}$	$\frac{4}{2}$	$\frac{10}{5}$
High formal soc. part.		$\frac{3}{3}$	$\frac{4}{2}$	$\frac{10}{5}$
Low formal soc. part.		3	2	5
Fisher's Exact Test = 1.00000	$p > .05$			
Age, 77 or over	All	$\frac{4}{3}$	$\frac{7}{3}$	$\frac{11}{6}$
High formal soc. part.		$\frac{4}{3}$	$\frac{7}{3}$	$\frac{11}{6}$
Low formal soc. part.		1	4	5
Fisher's Exact Test = 0.34848	$p > .05$			
Health, excellent	All	$\frac{7}{4}$	$\frac{1}{1}$	$\frac{8}{5}$
High formal soc. part.		$\frac{7}{4}$	$\frac{1}{1}$	$\frac{8}{5}$
Low formal soc. part.		3	0	3
Fisher's Exact Test = 0.50000	$p > .05$			
Health, good	All	$\frac{9}{5}$	$\frac{7}{5}$	$\frac{16}{10}$
High formal soc. part.		$\frac{9}{5}$	$\frac{7}{5}$	$\frac{16}{10}$
Low formal soc. part.		4	2	6
Fisher's Exact Test = 0.45105	$p > .05$			
Health, fair to poor	All	$\frac{1}{1}$	$\frac{7}{2}$	$\frac{8}{3}$
High formal soc. part.		$\frac{1}{1}$	$\frac{7}{2}$	$\frac{8}{3}$
Low formal soc. part.		0	5	5
Fisher's Exact Test = 0.37500	$p > .05$			
Income, under \$7,000	All	$\frac{3}{2}$	$\frac{6}{4}$	$\frac{9}{6}$
High formal soc. part.		$\frac{3}{2}$	$\frac{6}{4}$	$\frac{9}{6}$
Low formal soc. part.		1	2	3
Fisher's Exact Test = 1.00000	$p > .05$			
Income, \$7,000-9,999	All	$\frac{4}{3}$	$\frac{5}{1}$	$\frac{9}{4}$
High formal soc. part.		$\frac{4}{3}$	$\frac{5}{1}$	$\frac{9}{4}$
Low formal soc. part.		1	4	5
Fisher's Exact Test = 0.16667	$p > .05$			
Income, \$10,000-14,000	All	$\frac{7}{5}$	$\frac{2}{1}$	$\frac{9}{6}$
High formal soc. part.		$\frac{7}{5}$	$\frac{2}{1}$	$\frac{9}{6}$
Low formal soc. part.		2	1	3
Fisher's Exact Test = 0.58333	$p > .05$			

Table 7. (Con't.)

Characteristics	Life Satisfaction		
	Higher	Lower	All
Income, \$15,000 or over	All		
High formal soc. part.	$\frac{3}{0}$	$\frac{2}{1}$	$\frac{5}{1}$
Low formal soc. part.	3	1	4
Fisher's Exact Test = 0.40000	p > .05		
Marital status, single	All		
High formal soc. part.	$\frac{11}{6}$	$\frac{9}{5}$	$\frac{20}{11}$
Low formal soc. part.	5	4	9
Fisher's Exact Test = 0.65754	p > .05		
Marital status, married	All		
High formal soc. part.	$\frac{3}{1}$	$\frac{0}{0}$	$\frac{3}{1}$
Low formal soc. part.	2	0	2
Marital status, widowed	All		
High formal soc. part.	$\frac{3}{3}$	$\frac{5}{2}$	$\frac{8}{5}$
Low formal soc. part.	0	3	3
Fisher's Exact Test = 0.17857	p > .05		
Marital status, divorced	All		
High formal soc. part.	$\frac{0}{0}$	$\frac{1}{0}$	$\frac{1}{0}$
Low formal soc. part.	0	1	1

Table 8. Life satisfaction and informal social participation by age, health, income, and marital status.

Characteristics	Life Satisfaction		
	Higher	Lower	All
Age, under 72	All		
High informal soc. part.	$\frac{7}{4}$	$\frac{4}{2}$	$\frac{11}{6}$
Low informal soc. part.	3	2	5
Fisher's Exact Test = 0.65152	$p > .05$		
Age, 72-76	All		
High informal soc. part.	$\frac{6}{4}$	$\frac{4}{1}$	$\frac{10}{5}$
Low informal soc. part.	2	3	5
Fisher's Exact Test = 0.26190	$p > .05$		
Age, 77 or over	All		
High informal soc. part.	$\frac{4}{2}$	$\frac{7}{3}$	$\frac{11}{5}$
Low informal soc. part.	2	4	6
Fisher's Exact Test = 0.65152	$p > .05$		
Health, excellent	All		
High informal soc. part.	$\frac{7}{7}$	$\frac{1}{0}$	$\frac{8}{7}$
Low informal soc. part.	0	1	1
Fisher's Exact Test = 0.12500	$p > .05$		
Health, good	All		
High informal soc. part.	$\frac{9}{3}$	$\frac{7}{1}$	$\frac{16}{4}$
Low informal soc. part.	6	6	12
Fisher's Exact Test = 0.39231	$p > .05$		
Health, fair to poor	All		
High informal soc. part.	$\frac{1}{0}$	$\frac{7}{5}$	$\frac{8}{5}$
Low informal soc. part.	1	2	3
Fisher's Exact Test = 0.37500	$p > .05$		
Income, under \$7,000	All		
High informal soc. part.	$\frac{3}{2}$	$\frac{6}{3}$	$\frac{9}{5}$
Low informal soc. part.	1	3	4
Fisher's Exact Test = 0.59524	$p > .05$		
Income, \$7,000-9,999	All		
High informal soc. part.	$\frac{4}{3}$	$\frac{5}{1}$	$\frac{9}{4}$
Low informal soc. part.	1	4	5
Fisher's Exact Test = 0.16667	$p > .05$		
Income, \$10,000-14,999	All		
High informal soc. part.	$\frac{7}{2}$	$\frac{2}{1}$	$\frac{9}{3}$
Low informal soc. part.	5	1	6
Fisher's Exact Test = 0.58333	$p > .05$		

Table 8. (Con't.)

Characteristics		Life Satisfaction		
		Higher	Lower	All
Income, \$15,000 or over	All	$\frac{3}{3}$	$\frac{2}{1}$	$\frac{5}{4}$
High informal soc. part.		$\frac{3}{3}$	$\frac{1}{1}$	$\frac{4}{4}$
Low informal soc. part.		0	1	1
Fisher's Exact Test = 0.40000	$p > .05$			
Marital status, single	All	$\frac{11}{6}$	$\frac{9}{4}$	$\frac{20}{10}$
High informal soc. part.		$\frac{11}{6}$	$\frac{9}{4}$	$\frac{20}{10}$
Low informal soc. part.		5	5	10
Fisher's Exact Test = 0.50000	$p > .05$			
Marital status, married	All	$\frac{3}{3}$	$\frac{0}{0}$	$\frac{3}{3}$
High informal soc. part.		$\frac{3}{3}$	$\frac{0}{0}$	$\frac{3}{3}$
Low informal soc. part.		0	0	0
Marital status, widowed	All	$\frac{3}{1}$	$\frac{5}{2}$	$\frac{8}{3}$
High informal soc. part.		$\frac{3}{1}$	$\frac{5}{2}$	$\frac{8}{3}$
Low informal soc. part.		2	3	5
Fisher's Exact Test = 0.71429	$p > .05$			
Marital status, divorced	All	$\frac{0}{0}$	$\frac{1}{0}$	$\frac{1}{0}$
High informal soc. part.		$\frac{0}{0}$	$\frac{1}{0}$	$\frac{1}{0}$
Low informal soc. part.		0	1	1

not affect the overall nonsignificant relationship between life satisfaction and social participation types. Thus consistently nonsignificant relationship between life satisfaction and formal and informal social participation prevailed and hypothesis 3 was not supported.

CONCLUSIONS AND RECOMMENDATIONS

The following conclusions can be drawn from the present study:

Social participation (formal and informal) did not decline with advancing age. Hypothesis 1 was not supported.

Better health and income level were not significantly related to formal social participation. Hypothesis 2a was not supported.

Higher life satisfaction was significantly associated with better health status, but not with income level. Hypothesis 2b was partly supported with respect to health, but not income.

Informal and formal activities were equally related to life satisfaction. Hypothesis 3 was not supported.

Formal social participation was equally prevalent in single, separated, divorced, married, or widowed women. Hypothesis 4 was not supported.

Life satisfaction did not bear any significant relationship with different degrees of work commitment. Hypothesis 5 was not supported.

Finally, with reference to survey methodology, there was no significant difference in responses obtained by personal interview and mailed questionnaire methods. Hypothesis 6 was supported.

Although the data did not support the five hypotheses, it cannot be concluded from this study that the hypothesized relationship did or did not exist. The numbers involved were inadequate, particularly for the contingency tables. Many of the cells were empty and others were not sufficiently filled to justify use of statistical measures. They are presented for information purposes only and not as defensible measure of the significance of the data. They do confirm that these data do not support the hypotheses. They fail to enable the researcher to determine whether instruments used were adequate.

This particular sample of women was typical in that they are well educated, had made plans for retirement, and were economically better off compared to other groups of people. Also they continue to live in their work environment.

Finally, there may have been some effect on the results in that the study was performed under the sponsorship of the university with which they had close association.

For future research the following recommendations are suggested:

1. A similar study involving all retired men and women faculty of Kansas State University be conducted.
2. The mailed questionnaire method be used.

3. The form letters be pretested for acceptance by respondents, and a comfortable amount of time for answering and returning the questionnaire be provided.

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APPENDIX A

SAMPLE LETTER
(on Department of Family Economics letterhead)

April 23, 1976

Dear

I am a student at Kansas State University. I am contacting retired women faculty from K.S.U. to learn about their social activity patterns and life satisfaction. This will be for my M.S. thesis.

Your personal response to my questions is the best way I have of knowing about the social activities and life satisfaction of retired women faculty. I anticipate no reluctance on the part of participants to answer the questions, although I must ask your consent.

Your name was selected from a listing of all retirees from Kansas State University. Your answer will be kept strictly confidential and your name will not be connected in any way with the statistical results we obtain. Your privacy is fully assured.

There are no right or wrong answers to the questions. I want you to answer the questions in the way you, yourself, feel about them. You are free not to reply to any question if you feel your privacy is invaded in any way.

Because I am on a tight schedule, I hope to hear from you by April 30, 1976. Please sign the approval form at the bottom of this letter and return it along with the completed questionnaire. I will detach it from the questionnaire, to protect your anonymity, immediately upon receipt.

Yours very truly,

Nandita Sarkar

Approval Form

_____ I have read the above and voluntarily participate in this study.

_____ I prefer not to participate in this study.

Signature

Date

SAMPLE FORM USED FOR INTERVIEWS
(on Department of Family Economics letterhead)

April 23, 1976

Dear

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Please sign the approval form at the bottom of this letter. I will detach it from the questionnaire, to protect your anonymity.

Yours very truly,

Nandita Sarkar

Approval Form

_____ I have read the above and voluntarily participate in this study.

_____ I prefer not to participate in this study.

Signature

Date

QUESTIONNAIRE

A. I would like to ask a few questions about your retirement.

1. Our records show that you are not working full time at the University. Which of the following applies most directly to you now?

		Mail	Inter.
<u>31</u>	Not working.	15	16
<u>0</u>	Working full time.	0	0
<u>1</u>	Working part time.	0	1

Chi square = 1.426

2. At what age did you retire from the University?

Age.	63-71	Age 72-76	77 or over
M	4	4	7
I	7	6	4

Why did you retire? Was it because?

	Mail	Inter.
<u>13</u> Retirement required at a certain age.	7	6
<u>1</u> Your health was not good.	0	1
<u>13</u> You just wanted to retire.	5	8
<u>0</u> Difficulty in doing your regular work.	0	0
<u>4</u> Wanting more leisure or free time.	2	2
<u>1</u> Some other reason: What? _____	1	0

Chi square = 3.168 $p > .05$

3. It takes some people a little while to get used to not working full time. About how long would you say it took you to become used to not working full time?

	Mail	Inter.
<u>4</u> A semester.	2	2
<u>3</u> More than a semester.	1	2
<u>4</u> Never.	4	0
<u>15</u> Did not take any time.	4	11
<u>6</u> Don't know.	4	2

Why was that?

Chi square = 8.062 $p > .05$

4. Before you retired, did you make plans for retirement?

		Mail	Inter.
<u>10</u>	Made full plans.	6	4
<u>20</u>	Made some plans.	7	13
<u>2</u>	Did not plan at all.	2	0

What were they exactly?

Chi square = 7.649 $p > .05$

5. How do you feel about being retired?

		Mail	Inter.
<u>26</u>	Like it a great deal.	10	16
<u>4</u>	Like it some what.	3	1
<u>1</u>	Neither like nor dislike it.	1	0
<u>0</u>	Dislike it.	0	0
<u>1</u>	Dislike it greatly.	1	0

Chi square = 4.27632 $p > .05$

- B. Now, I would like to ask you some questions about your life at present.

6. In general, how would you say you feel most of the time?

		Mail	Inter.
<u>28</u>	I am usually in good spirit.	12	16
<u>3</u>	I am in good spirits some of the time and in low spirit some of the time.	2	1
<u>1</u>	I am usually low in spirit.	1	0

Chi square = 1.78674 $p > .05$

7. Thinking back over your life, how easy would you say it has been for you to get used to changes that have happened in your life? (Check only one).

		Mail	Inter.
<u>16</u>	It has always been very easy for me to get used to changes.	9	7
<u>16</u>	It has always been fairly easy for me to get used to changes.	6	10
<u>0</u>	It has always been fairly difficult.	0	0
<u>0</u>	It has always been very difficult.	0	0
<u>0</u>	It was neither easy nor difficult.	0	0

Chi square = 0.50196 $p > .05$

8. In general, do you find life

		Mail	Inter.
<u>16</u>	exciting	7	9
<u>7</u>	interesting	2	5
<u>8</u>	pretty routine	5	3
<u>1</u>	dull	1	0

Chi square = 2.92213

9. Do you belong to any hobby, card, old age or friendship clubs?

		Mail	Inter.
<u>15</u>	Yes	6	9
<u>17</u>	No	9	8

If yes, give names.

Chi square = 0.5557 $p > .05$

10. Do you belong to any church?

		Mail	Inter.
<u>26</u>	Yes	10	16
<u>6</u>	No	5	1

Chi square = 3.9384 $p > .05$

11. How about any other clubs and professional organizations?

Name of organization.

Did you belong before retirement?

	Mail	Inter.	Total
0- 2	4	2	6
3- 5	6	5	11
6-10	8	5	13
15-20	2	0	2

Chi square = 1.5474 $p > .05$

12. How frequently do you participate in?

	At least once a week			Once or twice a mo.			Once or few times a yr.			Almost never			No answer		
	M	I	T	M	I	T	M	I	T	M	I	T	M	I	T
Church activities	5	6	11	1	6	7	4	3	7	4	0	4	1	2	3
Clubs	1	1	2	4	12	16	1	1	2	2	3	5	7	2	9
Professional org.	1	1	2	6	8	14	4	5	9	2	1	3	2	2	4
Hobby groups	2	3	5	1	2	3	0	0	0	3	1	4	9	11	20

ILLEGIBLE

**THE FOLLOWING
DOCUMENT (S) IS
ILLEGIBLE DUE
TO THE
PRINTING ON
THE ORIGINAL
BEING CUT OFF**

ILLEGIBLE

13. Do you hold office in any of the organizations? What? _____

		Mail	Inter.
<u>13</u>	Yes	5	8
<u>19</u>	No	10	9

C. As people grow older they some times see less of their relatives, although this is not always the case. I am interested in knowing how often you are in touch with your relatives.

14. What is your present marital status?

		Mail	Inter.
<u>20</u>	Single	9	11
<u>3</u>	Married	1	2
<u>8</u>	Widowed	4	4
<u>1</u>	Divorced	1	0

15. On this question, check how often you see some of the following relatives. Put a check in front of the one which suits you best.

	Once a week			Once or twice a mo.			Once or few times a yr.			Almost never			No answer	
	M	I	T	M	I	T	M	I	T	M	I	T	M	I
Some of your children	1	1	2	1	3	4	0	1	1	0	0	0	13	12
Some of your sisters	2	1	3	1	4	5	4	0	4	1	5	6	7	8
Some of your brothers	0	2	2	1	3	4	2	2	4	1	0	1	11	10
Some of your grandchildren	1	1	2	0	2	2	1	1	2	0	1	1	13	12
Some of your nieces and nephews	1	0	1	3	2	5	4	6	10	2	1	3	5	8
Some of your cousins	0	2	2	0	4	4	8	3	11	6	6	12	1	2

D. Friends and neighbors.

16. About how many really close friends do you have here in town? (By close friend, I mean, people you feel you know well enough to talk with them your problems, or know well enough to call upon if you need help). (Give numbers).

		Mail	Inter.
<u>13</u>	Many close friends.	4	9
<u>13</u>	Some close friends.	6	7
<u>5</u>	Few close friends.	5	0
<u>1</u>	No close friends.	0	1

Chi square = 7.488 $p > .05$

17. Is the number of friends you have now:

	Mail	Inter.
<u>4</u> Greater than before retirement.	0	4
<u>21</u> About the same before retirement.	11	10
<u>7</u> Fewer than before retirement.	4	3

Chi square = 4.04 $p > .05$

18. How often do you get together with friends?

	Mail	Inter.
<u>17</u> At least once a week.	7	10
<u>11</u> Once or twice a month.	5	6
<u>2</u> Once or few times a year.	1	1
<u>0</u> Almost never.	0	0
<u>2</u> No answer	2	0

Chi square = 2.63 $p > .05$

Now a few questions about your neighbors.

19. How would you characterize your neighbors?

	Mail	Inter.
<u>6</u> Most of them are of my age.	3	3
<u>14</u> Few of them are of my age.	6	8
<u>10</u> None of them are of my age.	4	6
<u>2</u> No answer.	2	0

Chi square = 2.506 $p > .05$

20. How often do you get together with your neighbors?

	Mail	Inter.
<u>11</u> At least once a week.	4	7
<u>5</u> Once or twice a month.	4	1
<u>7</u> Once or few times a year.	3	4
<u>7</u> Almost never.	2	5
<u>2</u> No answer.	2	0

Why is this?

Chi square = 6.274 $p > .05$

21. Do you spend most of your time with other people or are you usually alone?

	Mail	Inter.
<u>4</u> I spend most of my free time with my husband only.	2	2
<u>2</u> I spend most of my free time with my relatives.	1	1
<u>8</u> I spend most of my free time with friends.	3	5
<u>18</u> I spend most of my free time alone.	9	9

Chi square = 0.36 $p > .05$

22. I am interested in how people are getting along these days with their money. So far as you and your family are concerned, would you say that you are:

		Mail	Inter.
<u>26</u>	Pretty well satisfied with your present financial situation.	11	15
<u>5</u>	More or less satisfied.	3	2
<u>1</u>	Not satisfied at all.	1	0

Chi square = 1.852 $p > .05$

23. Which bracket describes your present yearly income?

		Mail	Inter.
<u>0</u>	under \$1,000	0	0
<u>0</u>	\$1,000 - \$1,999	0	0
<u>0</u>	\$2,000 - \$2,999	0	0
<u>0</u>	\$3,000 - \$4,999	0	0
<u>9</u>	\$5,000 - \$6,999	5	4
<u>9</u>	\$7,000 - \$9,999	3	6
<u>8</u>	\$10,000 - \$14,999	4	4
<u>6</u>	\$15,000 and over	3	3
<u>0</u>	don't know	0	0
<u>0</u>	refused to answer	0	0

24. How would you rate your health at the present time?

		Mail	Inter.
<u>8</u>	Excellent	3	5
<u>18</u>	Good	9	9
<u>6</u>	{ Fair		
	{ Poor	3	3
	{ Very poor		

Chi square = 0.352 $p > .05$

25. On the whole how satisfied would you say you are with your way of life today? (Check only one).

		Mail	Inter.
<u>20</u>	Very satisfied	10	10
<u>10</u>	Fairly satisfied	4	6
<u>2</u>	{ Not very satisfied	1	1
	{ Not satisfied at all		

Chi square = 1.802 $p > .05$

26. What degree did you complete last?

		Mail	Inter.
<u>8</u>	Bachelors Degree	4	4
<u>23</u>	Masters Degree	11	12
<u>1</u>	Doctor of Philosophy	0	1
<u>0</u>	Post doctoral study	0	0

Chi square = 0.91 $p > .05$

Questions on work and work commitment.

27. How many years did you teach?

		Mail	Inter.
<u>1</u>	5 to 10 years	0	1
<u>1</u>	11 to 15 years	0	1
<u>4</u>	16 to 20 years	4	0
<u>0</u>	21 to 25 years	0	0
<u>26</u>	More than 25 years	11	15

28. When you were still gainfully employed, how important was your job to you? (Check only one).

		Mail	Inter.
<u>6</u>	The most important thing in my life.	3	3
<u>25</u>	Very important, but no more important than certain other things.	11	14
<u>1</u>	Just so-so.	1	0
<u>0</u>	Less important than many other things.	0	0
<u>0</u>	Just a way to make a living.	0	0

29. (1) Even if I had an entirely different job, I would have liked to do the same kind of work I used to do sometimes, just for fun.

		Mail	Inter.
<u>13</u>	Strongly agree	7	6
<u>13</u>	Agree	4	9
<u>2</u>	Disagree	0	2
<u>0</u>	Strongly disagree	0	0
<u>4</u>	No answer	4	0

(2) If I had inherited a million dollars, I would still have wanted to keep on doing the work I did.

		Mail	Inter.
<u>10</u>	Strongly agree	4	6
<u>20</u>	Agree	10	10
<u>2</u>	Disagree	1	1
<u>0</u>	Strongly disagree	0	0

(3) I wouldn't have taken a better-paying job if it had meant I would have had to do work different from what I did.

		Mail	Inter.
<u>9</u>	Strongly agree	3	6
<u>14</u>	Agree	5	9
<u>7</u>	Disagree	5	2
<u>0</u>	Strongly disagree	0	0
<u>2</u>	No answer	2	0

- (4) Nobody would have done the kind of work I did, if he didn't have to.

		Mail	Inter.
<u>0</u>	Strongly agree	0	0
<u>2</u>	Agree	1	1
<u>12</u>	Disagree	4	8
<u>17</u>	Strongly disagree	9	8
<u>1</u>	No answer	1	0

- (5) Toward the end of the day, it often seemed as if quitting time would never come.

		Mail	Inter.
<u>1</u>	Strongly agree	1	0
<u>4</u>	Agree	0	4
<u>15</u>	Disagree	7	8
<u>10</u>	Strongly disagree	5	5
<u>2</u>	No answer	2	0

- (6) In which of the following areas of life would it have bothered you if you had failed? (Place a check mark by all those that apply).

		✓	✓✓	✓	✓✓
		Mail		Inter.	
<u>8</u>	Gaining skill at my hobbies.	2	1	5	0
<u>23</u>	Maintaining close ties in my family.	3	6	1	13
<u>23</u>	Gaining and maintaining friendships.	6	5	7	5
<u>30</u>	Being considered good at my work.	6	8	4	12
<u>13</u>	Maintaining close ties with God.	1	2	7	3
<u>6</u>	Being influential in my community.	2	1	3	0
<u>25</u>	Earning an adequate income.	7	5	8	5
<u>21</u>	Getting the needed schooling.	7	3	9	2
<u>3</u>	Joining the right clubs or organizations.	0	0	3	0
<u>3</u>	Becoming a leader.	0	0	2	1
<u>1</u>	Moving up the social ladder.	0	0	1	0
<u>0</u>	Something else. (Specify) _____	0	0	0	0

Now go back and place a second check by the three areas in which failure would have bothered you the most.

- (7) Here is a list of things some people consider important on the job. From among these things, which one was most important for you when you were working?

		Mail	Inter.
<u>1</u>	Friends on the job.	1	0
<u>1</u>	The pay.	0	1
<u>26</u>	Satisfaction of doing the work.	11	15
<u>0</u>	Keeping busy.	0	0
<u>1</u>	Working conditions.	1	0
<u>0</u>	Privileges (coffee break, etc.)	0	0
<u>0</u>	Steady work.	0	0
<u>0</u>	Seniority.	0	0
<u>2</u>	Something else. (Specify) _____	1	1
<u>1</u>	No answer		

30. Life satisfaction.

Here are some statements about life in general that people feel differently about. Would you read each statement on the list, and if you agree with it, put a check mark in the space under "AGREE". If you do not agree with a statement, put a check mark in the space under "DISAGREE". If you are not sure one way or the other, put a check mark in the space under "?". Please be sure to answer every question on the list.

		AGREE		DISAGREE		?		TOTAL
		M	I	M	I	M	I	
(1)	As I grow older, things seem better than I thought they would be.	8	9	7	3	0	5	32
(2)	I have gotten more of the breaks in life than most of the people I know.	11	9	4	6	0	2	32
(3)	This is the dreariest time of my life.	1	2	11	14	3	1	32
(4)	I am just as happy as when I was younger.	8	14	4	3	3	0	32
(5)	My life could be happier than it is now.	6	6	4	8	5	3	32
(6)	These are the best years of my life.	2	2	5	9	8	6	32
(7)	Most of the things I do are boring or monotonous.	4	4	9	13	2	0	32
(8)	I expect some interesting and pleasant things to happen to me in the future.	4	14	5	0	6	3	32
(9)	The things I do are as interesting to me as they ever were.	8	14	6	2	1	1	32
(10)	I feel old and somewhat tired.	3	5	8	10	4	2	32
(11)	I feel my age, but it does not bother me.	12	14	2	1	1	2	32
(12)	As I look back on my life, I am fairly well satisfied.	13	13	1	1	1	3	32
(13)	I would not change my past life even if I could.	6	9	5	4	4	4	32
(14)	Compared to other people my age, I've made a lot of foolish decisions in my life.	1	3	10	12	4	2	32

		AGREE		DISAGREE		?		TOTAL
		M	I	M	I	M	I	
(15)	Compared to other people my age, I make a good appearance.	14	10	1	4	0	3	32
(16)	I have made plans for things I'll be doing a month or a year from now.	13	16	1	1	1	0	32
(17)	When I think back over my life, I didn't get most of the important things I wanted.	4	1	8	15	3	1	32
(18)	Compared to other people, I get down in the dumps too often.	2	1	11	15	2	1	32
(19)	I've gotten pretty much what I expected out of life.	11	14	2	0	2	3	32
(20)	In spite of what people say, the lot of the average person is getting worse, not better.	3	2	7	14	5	1	32

SOCIAL PARTICIPATION AND LIFE SATISFACTION
OF RETIRED WOMEN FACULTY OF KANSAS STATE
UNIVERSITY

by

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M. S., Jabalpur University, 1966

AN ABSTRACT OF A MASTER'S THESIS

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This study involves the social participation pattern and life satisfaction of all the retired women faculty of Kansas State University, living in Manhattan.

The hypotheses of the study were: 1) Social participation declines with advancing age, 2) Good perceived health status and better income status is positively related to (a) formal social activities and (b) life satisfaction, 3) Informal activity is highly related to life satisfaction than formal social activity, 4) Formal social activity is higher among single, separated and divorced women than married and widowed women, 5) Commitment to profession is negatively related to life satisfaction, 6) There is no significant difference in the responses obtained by personal interview and mailed questionnaire methods.

The 37 women subjects were divided into two groups by simple random sampling. Information was obtained from one group by personal interviews, and from the other by mail. A closed end questionnaire was used. Of the 37 subjects, 3 refused to participate, and 2 could not be contacted. The age of retirees ranged from 63-93 years, with approximately one-third in each of the following age ranges: 63-71, 72-76, and 77-93. Of the 32 retired female respondents, 20 were single, 3 married, 8 widowed and one was divorced. Few had interaction with relatives. Only one was working. All had a B.S. degree, 23 had a Master's and one the Ph.D. degree. All but 6 had over 25 years of teaching experience, and most reported having had a high professional work commitment. A majority of them had planned for and wanted to

retire. The other 14 reported that retirement was required. They were predominantly a satisfied group of women with regard to retirement adjustment. Most reported retirement life to be "exciting" and "interesting."

Chi-square and Fisher's exact tests were used for the testing of the hypotheses, the results of which are:

1. Social participation of retirees did not decline with advancing age.
2. (a) Better health and income level were not significantly related to formal social participation. (b) Higher life satisfaction was significantly associated with better health, but not with income level.
3. Informal and formal activity were equally related to life satisfaction.
4. Formal social participation was equally prevalent in single, separated, divorced, married or widowed women.
5. Life satisfaction did not bear any significant relationship with different degrees of work commitment.
6. No significant difference was seen in the responses obtained by personal interview and mailed questionnaire methods.

Recommendations of the study are continued use of mailed questionnaire method, and expansion to include all retired men and women faculty. More time for answering and returning of the questionnaire is suggested.