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RETIREMENT AND LIFE SATISFACTION

Billur Uğursal

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Retirement and Life Satisfaction

Billur Uğursal

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ABSTRACT

Through their work people not only earn their living, but also gain a status within society and fulfill society's expectations from them. Through retirement, a point at which they are terminated from work, people lose, among other things, the job role that they have been accustomed to playing for many years.

The objective of this thesis is to find out whether loss of job role influences one's life satisfaction and whether there are sex differences in this matter.

For this purpose, a life satisfaction scale was devised and tested. Working and non-working retirees were interviewed and their life satisfaction scores were obtained on this scale. Answers given to the items in the questionnaire were analyzed to test the following hypothesis:

1- When female non-working retirees are compared with male retirees in general (working and non-working) a higher mean score of life satisfaction is expected for females.

1a) Non-working female retirees will have a higher average life satisfaction score than working male retirees.

1b) Non-working female retirees will have a higher mean life satisfaction score than their male counterparts.

2- Male retirees who regain the worker role through re-employment will score higher in overall life satisfaction than non-working male retirees.

The first hypothesis was found to receive some support for those younger than 58 years of age, whereas sub-hypotheses 1a and 1b, as well as the second hypothesis were rejected.

As a result, the hypotheses were rejected, except that data relevant to the first hypothesis showed a tendency to be in the expected direction. Female retirees compared to male retirees in general scored relatively higher in average life satisfaction. This may be a result of traditional sex-role expectations that assign husbands as the responsible person to provide material support for the family while the duty of the wife is to manage the household. Thus, after retirement, females may feel free of the double burden of work and home duties that cause stress throughout the working years, whereas males take up work life after retirement mainly involuntarily. Rejection of the second hypothesis throws doubt on the meaning attached to jobs and working by retirees in the current sample. It is assumed that an insignificant meaning is attached to working so that retirement does not cause severe problems for men as it has been found to be the case in western societies.

INTRODUCTION

One of the most neglected topics in social and developmental psychology is the phase of life following retirement.

Generally, it is believed that those who are still working after a certain age look forward to retirement so that they will have the freedom to do things that they really want to do, like travelling, hobbies, or simply doing nothing. But in reality, when retirement time comes, the freedom of spending days as one wishes -as far as circumstances permit- may not always compensate for the loss of one's job activities; and more important, for the loss of a job role.

A person who retires abruptly loses, a part of his income, his friends at work and his status, and may find himself left with unlimited free time to fill.

In fact, investigations on retirement did not begin until after the Second World War in the USA, and then it was in response to economic crises that required a retirement policy to avoid unemployment on the one hand and to provide an "economically balanced" life for those in the late adult years on the other hand (Kreps, 1963).

Research which aimed to analyze psychological factors related to retirement began to appear after the sixties, because the number of men and women resisting premature retirement was increasing with time. Most of the studies that followed investigated the morale of the retirees and it was revealed that people having adequate pensions were in general satisfied with their lives after retirement. However, these investigations are representative of the American population

where a retirement policy different from the one prevalent in Turkey and where creative activities for leisure, like those in recreation centers or clubs, are provided. In the following sections, the conditions applicable to the Turkish population will be presented.

Retirement, being a new field of investigation, lacks comparative cross-cultural studies; and above all, operational definitions of retirement and related concepts are far from adequate. Retirement, defined in the simplest form, covers those persons who performed no gainful employment during a year after a certain years of service or employment, does not distinguish between persons who receive social security or other retirement benefits and those who do not. Therefore, let us consider this fact and define a retired person as "anyone receiving a retirement pension or social security benefit after having worked for the legally determined years of service".

Many people pursue part or fulltime jobs after retirement. This has caused a problem in drawing a line between working and non-working retirees. Therefore, Palmore (1971) used a certain number of weeks not employed during a year as the operational definition of the retired subjects in his study. In the present study the general definition, of retirement is adopted and subjects' self reports are taken as the criterion to distinguish between working and non-working retirees.

Phases of Retirement

The retirement process includes various phases and in many developmental studies social scientists (Field, 1972; Rapaport, 1975; Atchley, 1976; Rogers, 1979 and Szinovacz, 1980) have divided retirement into roughly three stages. This

division is designed to ease examination and analysis, but it should be kept in mind that in reality the stages are physically inseparable and affect one another.

The characteristics of these phases can be introduced as follows:

a) Pre-retirement

This period may start early or late, whenever one recognize the inevitability of the coming retirement. Attitudes, thoughts and plans for the phase after retirement may start to develop at this stage. If the plans are unrealistic, the individual may suffer maladjustment later (Atchley, 1976; Rogers, 1979). Papaport (1975), believes that anxiety about the future may start in this phase. Anxiety about future may cover many aspects of life: Will I be able to accomplish my personal goals in the job before retirement? What will my health conditions be? and how will I spend my days without boredom? are only few of the questions one tries to answer besides the awareness of the aging process. If the wife re-enters job, the husband may experience anxiety arising from the unexpected role reversal (he being domestic and his wife working outside) that is for the most part rejected by the more or less traditional generation.

b) Retirement

After a given number of years of working, the individual leaves his job and is defined by himself, his employer and others as having retired. Every society or organization has its own ceremonies to mark this transition from having a position at work or job life to withdrawal. According to Atchley (1976), the style of these ceremonies may influence the retirees or those approaching retirement in adopting a positive or negative view of life after retirement.

c) Post-retirement

Depending on individual differences, one will undergo a period of euphoria, i.e., a psychological state of elation—usually deceptive—also called the "honeymoon phase". "The person in the honeymoon period of retirement is often like a child in a room full of new toys. He flits from this to that, trying to experience everything at once." (Atchley, 1976, p.68). This period may last months or years depending upon on the resources available to the individual and his imaginativeness in using them.

In the normal course of development, the person may reach the stability phase were he or she settles into some sort of routine and masters the retirement role. But a negative attitude adopted in early phases may create a so called "retirement syndrome" accompanied by nervousness and psychosomatic disease (Rogers, 1979), or a fixation at a disenchantment phase where the individual adopts a sick role to avoid the roleless role. It should be noted that role is used here to refer to both a position and its associated expectations. Society has no clear cut expectations from retirees, hence the concept of roleless role. Individuals who are entitled to the position of retirement find themselves in a situation analogous so that of an actor without any playscript. The psychological state of disenchantment or depression may last from a couple of months to a year, depending on individual and situational factors. Most people eventually work their way through the disenchantment phase although some remain in this phase (Atchley, 1976).

Literature dealing with retirement points to a difference between male and female retirees, since the two sexes may experience the process of retirement quite differently. It is believed that women tend not to go through the disenchantment phase, a phase in which negativism and withdrawal

from all kinds of activities are observed, and are more likely to live a stable and satisfying life after retirement. This happens because the worker role is valued more by men (Palmore, 1971; Cumming and Henry, 1961) than by women.

Because the present study rests heavily upon the concepts of role and rolelessness, it is of importance to define these concepts adequately. As the literature dealing with role theories points out, the concept of role has its roots in Greek and Roman theater, where actors on the stage played certain roles, i.e., acted according to the expected behaviors of characters they represented (Shaw and Costanzo, 1970; Bradburry, Heading and Hollis; 1972; Popitz, 1972). As in a dramatic presentation, every individual's behaviors are determined by the roles they take within society. This means that certain clusters of behavior-expectations are fixed and await individuals whose characteristics and positions appear to suit the allocation of these behavior-clusters. Social roles accordingly are clusters of role-norms, i.e., duties and rights related to the role. Roles may be seen as having informational value, in that individuals in their social interactions behave in accordance with normative expectations associated with certain roles and also anticipate certain reactions from their role partners (Secord and Backman, 1974; Kimmel, 1974). In this way, chaos is prevented in social interactions. But those who are entitled as a retiree do not know what their obligations are in relation with their new position within society. Due to lack of expectations or norms, we speak of a roleless role.

The occupation role forms the most important bond between a person and society's institutional structure. Through the job one finds his/her place in the social system and gains roles that are associated with work, i.e., colleague, chief, union member, etc. Not only are diverse roles

gained through entering work life, but prestige and social acceptance also are linked with the job. For example the social status of the Turkish family is dependent on men's position in the work (Timur, 1972). This trend is also valid for western societies (Cumming and Henry, 1961; Kimmel, 1974). Thus, role loss through retirement should be regarded as loss of a set of roles that are associated with the job role. Gordon (1972) believes that through retirement, men not only are cut off from social activities and socially structured expectations, but that the self-concept tends to become disorganized as well because there is no viable role of 'retired person' per se, nor are there many important sub-roles to enact. As mentioned earlier, the problem of the roleless role is therefore associated with the retirement role.

The worker role provides men with a social status which is for them the primary source of social acceptance; and the loss of this dominant role creates undesirable psychological strain, especially in work-oriented societies. In contrast, the roles of wife, mother and housewife remain the primary and most acceptable roles for most women. This view has been questioned recently by a sociologist (Szinovacz, 1980) in that it rests on traditional conceptualization of male and female roles. She argues that retirement represents a critical phase also for women. Interviews made with 25 recent female retirees showed that a third of the women felt bored with household duties. In addition, it was revealed that one-fifth of the husbands of these interviewees welcomed participation in household activities after their retirement. Increased participation of women in the labor force, and the women's liberation movement have led to a reduction in the traditional female image. But this finding does not appear to fit to Turkish society since a survey conducted by Kuyaş (1980) revealed that satisfaction due to taking care of home and children was the reason most frequently mentioned by

lower and middle-class women for leaving work before retirement.

Factors Influencing Adjustment to Retirement

It is pointed out (Atchley, 1976; Kimmel, 1974), that retirement can be thought of being a phenomenon with three distinct aspects: retirement as an event, as a social role or status, and as a process. By stating that retirement is an event, ceremonies that are held on the last day on the job are considered. This aspect of retirement has drawn little attention although it may reveal valuable information regarding its effect on attitude towards retirement. Retirement as a social role stresses expectations and responsibilities which are unique to the retiring individual. Decreased role demands and increased leisure are emphasized and the phases of gradual relinquishment of the role are examined. Retirement as a social process has gained great interest among investigators, since social, cultural and psychological factors related with retirement contribute to the understanding of the retirement phenomenon. The most frequently asked question considered in this regard is "What kind of factors facilitate adjustment to retirement?".

Many investigators agree that whether retirement is voluntary or involuntary is crucial to adjustment (Rogers, 1979; Kimmel, 1974; Atchley, 1976). Workers who have voluntarily retired, i.e., selected retirement by their own choice, tend to be more satisfied with retirement than those who are forced to retire due to mandatory retirement age, illness or company policy. Palmore (1975) indicates that poor health, one of the reasons cited most frequently by men in American society for voluntary retirement, may be a rationalization or justification for retirement rather than a cause. Therefore, illness can be viewed not only as a reason for involuntary retirement but as a reaction against retirement, particularly

among men in these societies.

It is believed that situational factors also contribute to adjustment to retirement (Hochschild, 1973; Rogers, 1979); that is, family life, neighborhood or change in residence are of relevance for good adjustment. The elderly living in retirement communities have been found to have a higher morale than those who live in age-integrated communities (Hochschild, 1973; Rogers, 1979). A rich and fulfilling family life also promises good adjustment to retirement. This view is supported in many studies. Szinovacz (1980), for example, believes that the marital relationship represents one of the most important support systems on which the retiree can rely in order to adapt successfully to retirement. Not only marital relationships, but also relations with relatives provide for a good adjustment to retirement. Cumming and Henry (1961) note that the morale of retirees in all age groups was found to be higher if they had siblings. Hochschild (1973), in this respect agrees with the two authors and remarks that in life stages where one faces problematic situations, such as in the retirement phase, siblings are sought and needed. The reverse of this interaction, i.e., whether maladjustment to retirement influences marital relationships, has been mostly neglected. Szinovacz (1980) in her pilot study reports that the wife's retirement may cause marital problems, mostly in cases where the wife retires involuntarily and cannot adjust to loss of job. It is observed that those who have no family bonds, i.e., widows or divorcees, retire less willingly (Kimmel, 1974; Bromley, 1966).

Individual differences are said to affect adjustment to retirement (Rogers, 1979; Atchley, 1976; Gould, 1975), in that the individual's total personality affects his or her perception of retirement as an event. Atchley proposes that people who can deal with change in life, i.e., who tolerate

any change in life pattern, are those who possess flexibility. Thus, among those who have difficulty adjusting to retirement, we may find people who are rather rigid and inflexible and for whom even a small change would be perceived as serious. Rogers shares this view with Atchley; she states that farsighted and flexible persons often enjoy the challenge posed by their new role. By contrast, people who interpret novel situations as a burden will make a bad adjustment. Satisfaction in prior work life and the personal meaning of work may have a bearing upon retirement adjustment (Atchley, 1976; Kimmel, 1974; Rogers, 1979).

Atchley found that among semi-skilled workers where the jobs are not rewarding, quick adjustment to retirement was seen. Kimmel (1974) also states that if one is leaving an unsatisfying job and can find more satisfying pursuits in retirement, the transition may be positive. Others, for whom work was the main interest and who feel lost and useless without it, may find a difficult time awaiting them after retirement (Field, 1962).

Bromley (1966), in a parallel view, compares professional men with non-professionals and concludes that the professional man is advantaged regarding post-retirement life.

"He can often pursue some aspects of his earlier work life and maintain his professional contacts....he also has the opportunity to cultivate interests and activities which carry over into his later years. This continuity of activities....provides a stable pattern of adjustment which carries him smoothly from his busy adult working life to a more leisurely but satisfying retirement.....People in less favorable circumstances may spend a large part of their adult years in passable but fairly routine jobs which earn them a living and a retirement pension but have little or no personal significance in the sense of providing activities and opportunities which extend beyond the job itself..." (Bromley, 1966, p.70).

Theories Regarding Adjustment To Retirement

As can be seen, the problem of adjusting to the loss of one's job, or in general terms, adjustment to retirement, has attracted great attention among investigators and contradictory views or theories have been developed. In general, one of two types of approaches may be found in most studies regarding retirement adjustment:

a) Theories that emphasize and examine the activity patterns that are followed in substitution for earlier activities. They are peripheral in nature, because what is focused on are behaviors. One of the theories is called the activity theory. Activity theory claims that a high level of activity and involvement should continue throughout life. Better incentives, more persuasion, more support and encouragement, planned involvement and interaction are suggested to broaden the framework of behavior of retirees or older persons (Bromley, 1966). Friedmann and Havighurst (1954, referred to by Atchley, 1976) have a similar approach regarding adjustment. They suggest that the activities should substitute for former job activities and therefore, the individual will seek and find a work substitute.

The engagement theory, developed by Cavan, et al. (1949, referred to by Rapaport, 1971) follows the same line of thought, i.e., it proposes that the most satisfying life integrations would be found where there is continuity between middle and old age, but this theory differs from the activity theory proposed by Friedmann and Havighurst by adding that a decrease in overall activity level is expected.

b) There are two general approaches which emphasize change in role structure after retirement, and they proceed from opposite assumptions. The first theory regarding role

change was proposed by Cumming and Henry (1961). In their theory of disengagement, disengagement is defined as a gradually diminishing interaction between person and society which causes a decrease in the amount of activities as well as of roles played. They studied a sample of residents in Kansas City in 1955 between the ages of fifty and seventy, and found that people fully disengaged reached higher morale scores compared to partially disengaged people. According to them the negative effect of retirement (loss of status identity and peer group) is not permanent and the retired man needs new roles to replace the lost ones, but only temporarily. Recreational groups that provide substitutes for instrumental activity serve for this purpose, namely to fill the gap in this transitional state. This theory received attention and criticism. According to Hochschild (1973) the theory tries to make the rejection of older people by society seem "natural", and therefore, right; however, he states, retirees living among their peers are much less likely to disengage and to isolate themselves. The acceptance of this disengagement from society may be inescapable for people living within age-integrated and working society, but it is not necessarily a normal process for people living within a certain age group. Therefore, he proposes residence areas for retirees so that they have their own society. Kastenbaum (referred to by Field, 1972) remarks that the disengagement theory makes an unnecessary generalization, because not all the elderly wish to disengage themselves, nor do they actually do so.

Streib and Schneider (referred to by Atchley, 1976) have extended the disengagement theory to formulate the differential disengagement theory. They claim that disengagement may occur at different rates for different roles. They reject the idea that disengagement is irreversible. Thus, individuals with declining energy may disengage from their jobs, but this does not mean that other roles or engagement in

other spheres of life are given up; on the contrary, the individual may increase his involvement with social and family relations. A similar view supports Streib and Schneider's theory. Continuity theory, proposed by Atchley (1976), assumes that the individual will cope with retirement by increasing the time spent in roles previously held, because older people prefer tried and true ways rather than experimentation.

Impact of Retirement on Life Satisfaction:

It is widely held that retirement, representing a turning point in activity and interaction levels, as well as the shrinkage in the number of roles played, may have an impact on morale. Since the concept of morale, or life satisfaction presents the bulk of this study, it needs to be examined more closely.

Life satisfaction has been defined variously in accordance with different topics of interest. Life satisfaction has been defined as the satisfaction derived from certain aspects of life. For example, Gallup (1976) conceptualized life satisfaction in terms of job, leisure, education, health, family life, personal safety and standard of living, i.e., those aspects of life which seemed the key elements of his concept of life satisfaction. Medley (1980) conceptualized life satisfaction in terms of financial situation, health, standard of living and family life. Or, life satisfaction has been defined in relation to quality of life, as in the study of Crandall (1977); the variables included in the definition were leisure, job, demographic characteristics.

As the conceptual side of life satisfaction is subject to change from study to study, so is its operationalization, i.e., the scales, indexes and questionnaires, etc. which are used as

tools in measuring life satisfaction are quite different. Gallup (1976) for example, used a "striving scale" with eleven points that corresponded to degrees of satisfaction. Another investigator (Medley, 1980) interested in life satisfaction of adults of different ages operationalized life satisfaction by means of an index based on two measures. One measure was based on eight rating scales and the other measure was taken from responses to the question: - how satisfied are you with your life as a whole these days? Atchley (1976) used again the scale technique in his research on life dissatisfaction among retirees. In general, the most frequently used technique is a Likert Scale where respondents are provided with a number of statements that are to be checked on a five point continuum.

In the present study, life satisfaction is defined as the total satisfaction derived from seven aspects of life, namely, personal happiness, family relationships, social relationships, income, leisure, health and day-to-day goal. Job life, although an important element of life, is excluded from the present conceptualization of life satisfaction because the subject of study is retired persons who, whether they are currently working or not, have completed a full career in their previous jobs. Besides, life satisfaction and job satisfaction are found to be independent of each other (Near, Rice and Hunt, 1978).

Aim of the Study

In this survey, one of the main interests is to find out whether women and men show a difference in life satisfaction after retirement, since retirement is viewed as affecting men more than women (Palmore, 1971; Cumming and Henry, 1961; Rogers, 1979). As mentioned earlier, the retirement process covers broadly three phases, i.e., pre-retire-

ment, retirement and post-retirement. To prevent confounding by the temporary phase of disenchantment which may follow retirement, retirees having reached the stabilized phase, in which they have adjusted to retirement through satisfying daily activities were chosen in this study.

Since one of the impacts of retirement is loss of the job role, e.g. one of the major roles one occupies in the society, this study also aims to reveal whether re-entrance into the job role after retirement influences the life satisfaction level of male retirees. Female retirees are advantaged compared to male retirees, because they have feminine roles, e.g. those of housewife or mother, to compensate for loss of the job role. Therefore, male retirees who have regained the worker role through post-retirement employment are compared with those not working after retirement.

The hypotheses put forth in the current study rest heavily on Streib and Schneider's differential disengagement theory, in that differences in adjustment to retirement are expected for the two sexes, since Streib and Schneider predict differences in rate of disengagement for different roles.

Since the basic concepts underlying the hypotheses in the present study have been reviewed, the independent and dependent variables may be introduced. The independent variables of the present study are sex and the regaining of the job role through post-retirement employment; the dependent variable is life satisfaction measured by scores on the Life Satisfaction Scale, which will be explained in the method section.

Social and economic conditions in Turkey

Before proceeding with the hypotheses that are tested in the present study, some characteristics of Turkish society also need to be considered.

a) Job Selection

Generally, most working people did not (and still do not) have a chance to select the job they want. The main reasons for this are lack of sufficient educational institutions and financial shortages. Many occupations require specialized training and one of the variables that determine entrance into various possible occupations is adequate education. Statistical measurements made in 1975 indicate a rather low level of formal education in Turkey (SIS, Statistical Yearbook of Turkey, 1977). Only 35 percent of the population six years of age and over were found to be primary school graduates. Junior high school graduates reached 5 percent and high school graduates only 2.2 percent of the total population. A nationwide survey conducted by Kâğıtçıbaşı (1981) in Turkey revealed that only 6% of women and 13% of men are high school or university graduates. These percentages are higher than figures derived from the 1975 national census. Educational opportunities are unequally distributed in Turkey. Those who live in metropolitan centers (Istanbul, Ankara and İzmir) have a higher chance of entering universities. Nearly 70 percent of those who enter higher education are of urban origin (Özgedik, 1980).

When the economic policy of the 1930's and 1940's (approximately, when today's retirees started educational life), is considered it becomes understandable that the majority of the sample are vocational-technical school graduates rather than general education institution graduates. In those days, industrialization was emphasized in Turkey and due to manpower

requirements, enrollment in vocational-technical schools increased by 500 percent as compared to 150 percent for general secondary education (Özgediz, 1980).

Looking at the occupational distribution figures in Turkey, it is seen that 61.2 percent of the labor force was employed in agriculture, 12.8 percent in industry and 26 percent in services in 1978 (SIS, Statistical Yearbook of Turkey, 1977). Since the basic economic activity of Turkey is agriculture, people have limited choice in occupation selection. For females, occupation is limited further by means of traditional expectations that women work in "feminine" occupations, like teacher, nurse or office services. Statistical figures reflect this tradition. 46.3 percent of women employees work as teachers (75.6% of all female teachers are elementary school teachers) employed by the Ministry of Education (Millî Eğitim Bakanlığı) or as nurse (16.3 percent of all female employees) employed by the Ministry of Health and Social Assistance (Sağlık ve Sosyal Yardım Bakanlığı) (SIS, Statistical Yearbook of Turkey, 1977; Briefing Paper, 1979).

Employment Conditions:

The rate of unemployment has always been high in Turkey. The recent unemployment rate is estimated as 20 percent of the total labor force (SIS, Statistical Yearbook of Turkey, 1977). Therefore when economic necessity forces a person to work, he has no choice but to accept the first or the highest paying job he finds, which may not be job best suited for him. Thus, a person who is not satisfied with his job cannot quit easily and however unsatisfied he may be, he will have to continue. In short, external circumstances (high unemployment rate and sex-role segregation in occupations) and individual circumstance (low educational level) combined, force people in general to take up work that does not suit

their personal goals or their personal interests, factors which are thought to be important in producing a satisfying job life (Herzberg, 1959; Ford, 1969).

Economic and Social Problems:

Throughout the working years and afterwards, economic, social and family-based problems, which are especially severe in Turkey, influence and stress the person.

The Social Insurance Law, which entitles all persons who are employed by a contract of service to benefit from social insurance, was put into effect in 1965. This means that until sixteen years ago, most people faced the problem of working without social security, because before this law the social insurance only covered employees in establishments with 10 or more persons employed. Since 1965, the requirement for a minimum number of employed persons has been abolished. Although the scope of insurance has been extended, many workers remain outside Social Insurance coverage. These are agricultural workers which constitute 25 percent of the total population according to 1975 statistics (Statistical Year Book of Turkey, 1979). It has been found that only 9% (in 1970) of female blue-collar workers are socially insured (Kazgan, 1979).

Expectations associated with sex role create many disadvantages for the working women. Women who receive high school education (about 6 percent of the female population according to Kâğıtçıbaşı 1981) are predominantly employed in "feminine" work areas, such as teaching, nursing or office work. This occupation group is paid relatively low salaries when educational level is considered (Kazgan, 1979). Payment in the public sector has always been lower compared to the private sector; and these occupations are predominantly linked

to Ministry of Education and Ministry of Health and Social Assistance, i.e. they are in the public sector, for the most part.

Working women, generally, live a stressful life, because home duties and child rearing are not shared in the family (Kâğıtçıbaşı and Kansu, 1977). A handful of women, mainly upper class people, can afford to hire household help, whereas others either give their children to nursery schools (if they can afford it) or share child rearing with their mothers or mothers-in-law, which may cause other serious problems. Women who work for financial reasons, i.e., involuntarily, often feel guilty towards their child, which means further stress.

Leisure Activities:

Since many people must perform jobs which they have not chosen by their free will, fulfillment and happiness must be sought outside work, that is through leisure activities. Leisure is defined in terms of activities that one engages in during free time and the way in which we determine how to use free time may be called leisure style (Rogers, 1979). Leisure is considered as a compensation for the strains of pressure and discipline in work.

Chances to develop a special interest are rather limited in Turkish society, and opportunities like recreational centers, courses, or social clubs are most often available only for the upper income class. But it would be misleading to blame lack of leisure activities entirely on financial shortages. Taking walks, reading or visiting friends may be nearly costless. Also there are some recreational courses which require minimum expense (although mostly available for women). But people in Turkey are not encouraged in childhood

to pursuit hobbies and to cultivate interests.

Rogers (1979) states that participation in leisure activities is modified by many social, demographic, and personality variables. Social or cultural values may be intertwined with the meaning and nature of free time. In a society where work is important (work-oriented society), "...leisure tends to be seen in the negative context of 'time not working' rather than as a potentially positive experience in its own right" (Kimmel, 1974, p.268).

It is observed that family background and socialization may influence choice of leisure activities (Rogers, 1979; Kimmel, 1974). In terms of socialization, members of Turkish society have been taught and are accustomed to spending most of their free time with relatives or the family. Knitting, sewing or other handicrafts, which may be called the traditional hobby for women, are acquired within the family, i.e. grandmothers or mothers provide a model for young girls.

Although there is no research evidence regarding leisure styles in Turkish society, family structure and related traditional expectancies may provide an indirect evidence. Investigations conducted in recent years (Timur, 1972; Kâğıtçıbaşı, 1981), show that approximately 60 percent of all household groups in Turkey are nuclear families, i.e., parents and unmarried children. But the family relationships do still reflect traditional patriarchal families, where the father has influence over his married sons' family matters. In short, a general norm of family help, cooperation and solidarity prevent married couples from spending their spare time as they wish. This may be one of the factors that contribute to lack of leisure pursuits and hobbies.

Retirement Policy in Turkey

The social security system in Turkey is based on three different major organizations, namely, the Social Insurance Institution (Sosyal Sigortalar Kurumu), the Government Employees Fund (T.C. Emekli Sandığı) and the Social Security Organization for the Self-Employed, called the General Directorate of Bağ-Kur (Bağ-Kur Genel Müdürlüğü). The Social Insurance Institution entitles all persons who are employed by a contract of service to benefit from social insurance, except agricultural workers and the self-employed. The Government Employees Retirement Fund aims to provide social benefits within a retirement system for government employees (Statistical Yearbook of Turkey, 1979).

The mandatory retirement age for government employees is 55 for women and 65 for men. There are some exceptions to this rule, such as for types of work demanding high physical effort, for which the mandatory age is lowered accordingly. The mandatory age for mailmen, for example, is 55. Those who have worked for 20 or 25 years (women and men, respectively), may retire before reaching the mandatory retirement age, regardless of type of work.

The minimum retirement age for social Insurance Institution employees is 50 for women and 55 for men according to Article 60 (Ernam, 1978), except that those who have completed the work year limits of 20 years for women and 25 for men may retire before the age limits. For those who have started working at rather late ages and who may fail to fulfill the number of years of required service, paying the social security fee for at least 5000 working days provides them with a retirement pension which is slightly less than the normal pension. Work past the age of 65 is accepted by the Social Insurance Institution, i.e., there is no mandatory retirement age as is the case for employees belonging to Government

Employees Retirement Fund.

Besides the rules concerning age limits for retirement, other differences exist between the two systems. The sum of money employees receive at the time of retirement is higher for Social Insurance Institution beneficiaries. There is no possibility for government employees to pay for the years not employed in order to retire, thus for the most part, government employees retire at older ages than social security employees.

Government employees' pensions are calculated on a different basis than those of social security employees. While Social Security beneficiaries receive approximately 70 percent of their earlier monthly income, Government employees' pensions are calculated from an index table that is constructed according to rank and degree of the employee. As a result, although the salary is roughly equal to the person's pension, the net monthly income does show a decrease after retirement, since bonuses and payments which the person receives while working, are cut after retirement.

Considering the above mentioned conditions in Turkey, the current survey may reveal interesting findings regarding retirement specific to the Turkish society. In light of social and economic conditions as well as the cultural background of Turkey, it may be assumed that women actually profit from retirement, since they recover physically and psychologically from the stress of work life and have home duties that provide for a day-to-day goal as well as a dominant role (that of housewife) that compensates for loss of the job role. Men, on the other hand, due to lack of a day-to-day goal and inadequate leisure pursuits are disadvantaged, because they are forced to work mainly because of financial reasons, i.e., involuntarily.

Hypotheses

1- Whether working or not, male retirees are predicted to have a lower average score in life satisfaction than female retirees.

a) Working male retirees will have a lower mean life satisfaction score than female retirees.

b) Non-working female retirees will score higher than the non-working male retirees.

2- Non-working male retirees will score significantly lower in life satisfaction than working male retirees.

METHOD

Due to time limitations, a cross-sectional method was preferred to a longitudinal method for the present study, although the longitudinal method would be preferred to examine the effects of specific life phases. Since the aim of the study is to examine the effect of loss of job role through retirement on the life satisfaction level, one part of the sample consists of retirees who for some reason have regained the worker role through re-employment, and one group of retirees who have not become re-employed, labeled as the non-working group.

It was intended to sample both working and non-working subjects of both sexes. But through a pilot study it became obvious that women retirees do not work after retirement unless some unusual event, such as the death of their husband or divorce forces them to compensate for inadequate income or loss of role. The major study also provided evidence for this fact, as none of the 40 females in the sample were employed after retirement.

Sample:

As stated previously, the different social security systems in Turkey provide retirees with different conditions in regard to payment, retirement age and minimum number of years of work. The Social Insurance Institution has a more flexible age limit and work year requirements are less restricted than is the case for government employees who belong to the Government Employees Retirement Fund. Because of these advantages the Social Insurance Institution, many employees belonging to this system retire as early as the age of 40 and they may constitute a group of people who seek

employment after retirement. Thus, they can be considered as belonging to the ranks of the disguised unemployed rather than as normal retirees. In the present study subjects who had retired approximately one and a half years before the interviews, were chosen from the files of the, Government Employees Retirement Fund (T.C. Emekli Sandığı).

The strategy used for selection of the sample in this study was quota sampling. Since random sampling was not feasible, quota sampling was used in order to control for the following variables:

a) Age range

For women, age ranged from 42 to 55 (55 is the mandatory retirement age). The age range was 50 to 65 for men (65 is the mandatory retirement age for men).

b) Education

Subjects were either junior high or high school graduates. Thus, the sample consists of people with similar educational backgrounds in order to prevent the confounding that may result from some subjects' having an educational advantage that may lead to biased conditions in terms of leisure participation and/or occupation, because educated people have better chances of filling the gap of excess spare time and have better opportunities in finding work after retirement, if desired.

c) Marital status

Unmarried people, widows, divorcees childless couples were not included in the sample because they lack the roles of spouse and/or parent which could confound with the main loss of role we are interested in, namely loss of the job role. Divorced people and widows would have a double

disadvantage in this regard as having experienced a loss of role in addition to retirement that may blur the outcome. The sample consisted entirely of men and women who at the time of the interview were married and who had one or more children.

d) Occupation

High ranking employees who have vocations rather than jobs were also excluded from the sample, because they have higher educational background, higher income and higher living standards than non-professional employees. Besides, for some professionals, such as university professors the compulsory retirement age is extended to seventy years. Military officers were also excluded because reports on studies with retired officers (e.g., Göktaş, Şahin and Ülgener, 1977) show that most of them are incapable of adapting to civil life after a long period of keenly disciplined life with strict formalities. In addition, the minimum service years required for retirement as well as the mandatory retirement age are different for military officers. They may retire at rather young ages.

The sample consisting of 40 male and 40 female retirees were mainly service employees, elementary school teachers, nurses, mailmen, technicians and customs officers. They were selected according to the above criteria and were interviewed in person.

Interview and Questionnaire

First, a pilot study was conducted to test the internal consistency of the life satisfaction scale which constituted a part of the questionnaire items, and to check the wording of the questionnaire.

Ten women and ten men residing in the same area and

with characteristics similar to those of the sample in the major study were interviewed personally and the questionnaire was administered to them. After this, an item analysis was conducted and those items showing low correlations with total score and those with low discriminative power were discarded. Apart from this, questions that were misunderstood or not easily understood were reworded and some new questions were added. In this way the questionnaire was revised for the major study.

The revised questionnaire (see Appendix) was composed of three parts. The first part provided demographic data, i.e., age, education, occupation, personal and total family income, number of children, etc.

The next part consisted of close-ended factual descriptive questions, such as:

- Do you get bored in your leisure time?
 - a) no
 - b) yes
- How often do you meet with your relatives?
 - a) we don't meet
 - b) every other day
 - c) once a week
 - d) twice a week
 - e) once a month or less
- How do you perceive your social life?
 - a) active
 - b) fairly active
 - c) inactive

In the third section, seven direct evaluative questions concerned with the seven elements of the life satisfaction scale (personal happiness, social relationships, family relationships, income, health, day-to-day goal and leisure)

were asked, some of which are as follows:

- How happy do you feel yourself in general?
- How happy do you feel regarding your health in general?
- How happy do you feel when performing your daily duties?

Answers to these questions were checked on a continuum varying from very happy, happy, fair, to unhappy, very unhappy.

Eighteen indirect evaluative statements constituted the last part of the questionnaire i.e. the Life Satisfaction Scale. Each of the items pertained to one of the above mentioned seven aspects contributing to life satisfaction. A subscale consisting of two or more items was used to measure satisfaction with each of these aspects.

A Likert Scale where subjects could answer on a continuum from very true, true, uncertain, false, very false was used as the response format to these items. For example, the subscale on family relationships consists of the following two statements:

- 1- My family gives me happiness.
- 2- I don't share anything in common with my spouse.

Every subscale consisted of both negative and positive items.

Some open-ended questions related to previous occupation and present occupation as well as leisure time pursuits were also included in the questionnaire.

Procedure

The interviewer visited retirees in their homes. Some of the working retirees were interviewed at the workplace, while others were visited on weekends in their homes.

The interviewer introduced herself to the retirees as a student of Bosphorus University working on a project related with retirement and asked them to fill out the questionnaire. Three persons of those contacted refused to be interviewed.

The questionnaire was filled out personally by the retirees except for the open-ended questions. The answers to these were recorded on a separate interview sheet, which was filled out by the interviewer. Working retirees were asked three more questions than non-working retirees in order to find out why they had started work again and whether they were satisfied with their present jobs.

The average interview time was 20 minutes, except in some cases when rather talkative individuals were tested, in which case the interviews took almost an hour.

RESULTS

The answers to the 76 questions in the questionnaire were analyzed and the results indicate that the hypotheses were generally not supported. This was quite unexpected and therefore some additional analyses were done to check the correlations among related items.

In this section, the results regarding hypotheses as well as analyses and evaluation of the items that compose the questionnaire will be presented.

Analyses of the Questionnaire Items

a) Factor Analysis

It was thought to be of use to subject the items of the seven subscales to factor analysis, in order to classify the a priori constructed subscales into clusters with similar content, i.e., into factors. Principal component analysis and Oblique Rotation solutions show that empirically there are six factors composed of correlated items instead of the seven a priori subscales. These factors can be labeled as follows:

Family relationships, social relationships, health, income, and personal happiness. The items of the leisure subscale were found to be loosely related with other subscales. Thus, the subscale items were shuffled accordingly so that items going together made up the six subscales (factors), composed of the following items:

Personal Happiness:

- Life is meaningful and beautiful
- I often feel useless
- I feel bad in the mornings

Day-to-Day Goal

- Lately my daily activities are unsatisfying
- I often feel lonely
- The day passes swiftly with my daily duties

Health:

- My health is good for my age
- I feel bored with the duties that await me every day
- Generally I enjoy my daily duties.

Social Relationships:

- I am longing for a good friend
- My spouse and I don't share anything in common.

Income:

- I am financially in a bad position
- It is a miracle that I can make it to the end of the month.
- For the time being, my financial situation is adequate.
- Because of financial shortage I cannot make the best of my spare time.

Family Relationship:

- My family gives me happiness.
- I can spend my spare time with interesting activities
- My health is getting worse every day.

b) Reliability Coefficient

In order to measure the reliability of the Life Satisfaction Scale, the Pearson correlation coefficient was computed. Since the scale was composed of 18 items, the split-half technique was used to divide the items into odd and even numbered item groups. The reliability coefficient of the Life Satisfaction Scale was 0.68 ($p < .0001$); we may say that the scale is fairly reliable.

The following calculation also supports the reliability

of the Life Satisfaction scale. A t-test analysis was made to compare mean life satisfaction scores of those responding favorably and those responding unfavorably to related factual items. The factual item on personal happiness yields a significant difference on mean life satisfaction score ($t=1.94$, $p < .04$) i.e., those responding favorably to the question: do you consider yourself as a happy person? (yes) (no) scored, significantly higher on the Personal Happiness Subscale than those responding unfavorably to this question. Also the factual items concerning family relations, day-to-day goal and income show significant differences on the mean Life Satisfaction Scores put in $t = 2.75$ scores ($p < .02$, $p < .004$, and $p < .005$, respectively). Only the factual items on social relations and health were found to be nonsignificant.

c) Pearson Correlation Coefficient

As indicated in the Methods section, one part of the questionnaire consisted of seven direct evaluative questions related to the subscales of the Life Satisfaction Scale. To test the correlation of the answers given to direct evaluative and indirect evaluative questions with Life Satisfaction Scale items of the same content, Pearson correlation coefficients were computed. The results for the direct evaluative items and the six factor subscales are given in Table 1. The significantly correlated items are personal happiness ($r=.25$), family relationships ($r=-.31$), health ($r=-.54$), social relationships ($r=.32$) and income ($r=.46$). The remaining direct evaluative item of day-to-day goal shows an insignificant correlation ($r=-.003$) with the related Day_to_Day Goal subscale of the Life Satisfaction Scale.

Table 1
Pearson Correlation Coefficients of Direct Evaluative
Items With The Subscales

Direct Evaluative Items	Subscales	r	p
1. How happy do you feel?	Personal Happiness	.2491	.013
2. How happy are you with your social life?	Social Relations	.3160	.002
3. How happy are you in your family life?	Family Relations	-.3066	.003
4. How happy do you feel yourself during your daily duties?	Day-to-Day Goals	-.0032	.489
5. How happy are you about your health?	Health	-.5360	.001
6. How happy are you with your income?	Income	.4582	.001

As can be seen from Table 1, two of the direct evaluative items are negatively related with the associated Health and Family Relations Subscales. The item corresponding to Day-to-Day Goal Subscale showed no correlation.

This interesting finding may reflect the habit to answer in a positive way to daily questions like personal and family well-being. While only 8 subjects out of the whole sample (N=80) report unhappiness regarding their health status, the mean of the Health Subscale for the whole sample is 2.94 which is relatively at a low level, if we consider that half the sample report happiness regarding their health condition. Therefore, it is assumed that interviewees checked these direct evaluative items of health and family relations without much consideration. The remaining questions may be taken more seriously because they are not asked as frequently in daily conversations, except the question regarding financial situation. But all subjects preferred to be honest in this respect.

T-test Analyses

Since the questionnaire also included factual items related to the six subscales, it is of interest to examine these more closely. Subjects who responded favorably vs. unfavorably to factual items similar in content to the six subscales were compared on mean scores for each subscale. For example, subjects giving affirmative response to the question: - do you have financial problems?, were compared with their counterparts on mean scores of the Income Subscale. This comparison was made for the remaining subscales too (Table 2).

Table 2

Mean Responses to Subscale Items by Respondents Giving Positive and Negative Responses to Factual Items

<u>Response Types</u>	<u>N</u>	<u>Subscales</u>	<u>Mean</u>	<u>t</u>	<u>p</u>
1. - Happy	69	Personal	3.15		
- Unhappy	11	Happiness	3.06	.52	.30
2. - Satisfied	39	Social	3.35		
- Unsatisfied	41	Relationships	3.21	.71	.23
3. - Does not enjoys	74	Family	2.66		
- Enjoys	6	Relations	2.36	3.17	.005
4. - Happy	45	Day-to-Day	3.03		
- Unhappy	5	Goal	2.80	.99	.19
5. - At age/older	48		2.63		
- Younger	32	Health	2.63	.04	.48
6. - Positive	39		3.48		
- Negative	41	Income	3.01	4.33	.000

It can be seen from this table that respondents who enjoy their family relations reach a significantly higher mean score on the family relations subscale than those reporting no joy regarding family relationships. A further significant difference in the mean scores was revealed for subjects reporting satisfaction with their income. Subjects reporting

satisfaction with their present financial situation obtained a significantly higher mean score on the income subscale than those who reported having financial problems.

For the remaining factual items, the t-test analysis showed no significant differences. Thus, it can be said that factual items are rather weakly related with the subscales.

The same test was applied to find the relation of the factual items with the direct evaluative items. Subjects again were divided into two groups, one responding in a positive way to the factual items and the other responding in a negative way, and their mean scores on the direct evaluative items were compared. Table 3 presents the mean responses of both groups to direct evaluative items.

Table 3

Mean Responses to Direct Evaluative Items by Respondents Giving Positive and Negative Responses to Factual Items

Response Types	N	Direct Eval. Items	Mean	t	p
1. - Happy	69	Personal	3.85		
- Unhappy	11	Happiness	2.91	4.13	.0005
2. - Satisfied	39	Social	3.72		
- Unsatisfied	41	Relations	3.27	2.63	.005
3. - Enjoys	74	Family	4.12		
- Does not	6	Relations	3.50	2.61	.030
4. - Happy	45	Day-to-Day	4.02		
- Unhappy	5	Goal	3.60	1.56	.09
5. - Younger	48	Health	3.66		
- At age/older	32		3.34	1.58	.05
6. - Negative	39	Income	2.56		
- Positive	41		3.75	-7.52	.00

It can be seen that in general, the factual items are congruent with the direct evaluative items. Only one of the factual items, namely, day-to-day goal shows no significant difference on the related direct evaluative item.

Testing of Hypotheses

The first hypothesis, which predicted a significant difference in overall Life Satisfaction scores between male and female retirees in general in favor of the latter group, was not verified. The mean life satisfaction score of the female group ($n = 40$) is 2.98 and the mean of the male group ($n = 40$) is 2.91. The difference, although in the predicted direction was not significant ($t = 1.18, p \leq .12$).

It was thought that perhaps age might be a confounding factor in this analysis. If the mandatory retirement age is received as a mark of the beginning of old age (Field, 1972) then the retired person at or near that age may be faced with a second stress or crisis in addition to that of loss of role. Therefore it was decided to test the hypothesis only with those subjects under the age of 58.

When the age limit of 58 was taken for both groups, the difference was still not significant, although there was a stronger trend in the expected direction. Mean Life satisfaction score for females ($n = 39$) was 2.98 and for males ($n = 31$) 2.88, ($t = 1.44, p \leq .08$).

In sub-hypothesis 1a, it was expected that female retirees would score higher than non-working male retirees in overall life satisfaction. When non-working males ($n = 21$) with non-working females ($n = 40$), mean life satisfaction scores were found to be 2.89 and 2.97, respectively, again a

non-significant difference ($t = .99, p \leq .16$). Although subjects above 58 years of age were discarded in the second t-test, the difference remained nonsignificant. Mean score of the females ($n = 39$) was 2.97 and for males ($n = 15$) was 2.85, a nonsignificant difference ($t = 1.13, p \leq .13$).

Sub-hypothesis 1b expected a higher average life satisfaction score for female (non-working) retirees compared to working male retirees. Mean Life Satisfaction score for the female sample ($n = 40$) was 2.97 and for working males ($n=19$) was 2.93. Again, this difference was statistically not significant ($t = .77, p \leq .22$).

When subjects above 58 years of age were discarded in the second t-test, the difference remained nonsignificant ($t = 1.00, p \leq .165$).

The second hypothesis predicts that working male retirees will score higher in Life Satisfaction than non-working retirees. This hypothesis was tested by comparing the mean Life Satisfaction scores of working and non-working male retirees using a two sample t-test. The overall mean life satisfaction score of the working male retirees ($n = 19$) is 2.93, and of non-working male retirees ($n = 21$) is 2.89, a difference which is not significant ($t = -.32, p \leq .37$). Thus, the results fail to support this hypothesis.

When those over 58 were discarded the mean overall Life Satisfaction scores were 2.90 for the working group ($n = 16$) and 2.85 for the non-working group ($n = 15$), the difference again being non significant ($t = -.37, p \leq .35$).

OTHER FINDINGS

Non-working male and female retirees were compared with regard to their answers to some open-ended questions. One of

these questions was designed to reveal attitudes towards job seeking after retirement. As can be seen from Table 4, 62.5 % of females have negative attitudes regarding re-employment, whereas only 28.6 % of males answered in this fashion. 42.9% of the non-working males but only 25% of the females indicated that they would like to continue working ($\chi^2 = 6.50, p \leq .04$). Of course, nearly half the male sample have already taken a job, whereas none of the females have done so.

Table 4

Attitudes toward Re-employment among Non-working Retirees

Are you considering Working again?	FEMALE		MALE		TOTAL	
	N	%	N	%	N	%
1. No	25	62.5	6	28.6	31	50.8
2. Under certain conditions	5	12.5	6	28.8	11	18.0
3. Yes	10	25.0	9	42.9	19	31.1
T O T A L	40	100.0	21	100.0	61	100.0
	$\chi^2 = 6.50 \quad p \leq .038$					

On closer examination of non-working males' attitudes regarding job seeking, it was found that males over 58 years of age are less eager to work after retirement (33.3 %). Those under 58 years of age had a positive attitude regarding re-employment; 46.7% of them considered working again, but the difference does not reach significance (See Table 5).

Table 5

Job Seeking Attitudes of Non-Working Males in Two Age Groups

Are you considering working again?	Less Than 58 years of age		58 and above years of age		Total	
	N	%	N	%	N	%
1. No/Under certain Conditions	8	53.3	4	66.7	12	57.1
2. Yes/definitely yes	7	46.7	2	33.3	9	42.9

Another open-ended question concerned reasons for retirement. As can be seen in Table 6, it is obvious that there is a difference between sexes concerning reasons for retirement. Females most frequently mentioned child care (25 %) and illness (27.5 %) as the major reasons affecting their retirement decision, whereas men retired most often for financial reasons, such as finding another job or collecting the retirement bonus (32.5%); and fatigue or boredom with job was frequently mentioned by both women (27.5 %) and men (32.5 %).

Table 6

Reasons Given for Retirement

	FEMALE		MALE		TOTAL	
	N	%	N	%	N	%
1. Child	10	25.0	0		10	12.5
2. Retirement Bonus/Other Job	2	5.0	13	32.5	15	18.8
3. Fatigue or boredom	11	27.5	13	32.5	24	30.0
4. Illness/dangerous job	11	27.5	1	2.5	12	13.0
5. Mandatory age/moving/marriage	5	12.5	4	10.0	9	11.2
6. Political	1	2.5	9	22.5	10	12.5

$$\chi^2 = 33.07 \quad p \leq .0001$$

Since reactions regarding retirement of close friends or relatives may influence one's own view and attitude against retirement; and since personal attitude towards retirement

may influence one's Life Satisfaction, it was thought to be of relevance to test the interaction between these two kind of reactions against retirement.

Two open-ended questions revealed the subjective effects of retirement on the retirees themselves, and perceived reactions to their retirement by persons close to them. In Table 7, positive, negative and indifferent reactions of close persons are compared to the respondents' own subjective evaluations of retirement. Chi-square computation yields no significant relation between these two variables ($\chi^2 = 6.35$, $p \leq .17$).

Table 7

Relationship Between Others' and Personal Reactions
to Retirement

Own Reaction	Reaction of Others						TOTAL	
	Positive		Negative		Indifferent		N	%
	N	%	N	%	N	%	N	%
Positive	33	55.9	4	36.4	5	50.0	42	52.5
Negative	10	16.9	5	45.5	4	40.0	19	23.7
Indifferent	16	27.1	2	18.2	1	10.0	19	23.7
Total	59	73.7	11	13.7	10	12.5	80	100.0

$$\chi^2 = 6.35 \quad p \leq .17$$

However, a t-test analysis shows that those who believe that retirement has affected them positively ($n = 42$) and those who believe it has had negative consequences ($n=19$) differ significantly in overall Life Satisfaction mean scores ($t = -2.39$, $p \leq .01$). The former group's mean score was 3.0 whereas the latter group's only 2.81.

Whether the type of job would affect the degree to which the non-working retiree misses his/her previous job was

also investigated. Attitudes toward former jobs were analyzed for two global classes of jobs, namely those that require some special schooling after high school (e.g., teacher, nurse, police and technician) and those that require only some preliminary training (e.g., service employees, customs officer, mailman, busdriver, shipworker). As can be seen in Table 8 there was no significant difference between retirees from these categories for either sex.

TABLE 8

Distribution by Previous Occupation and Sex of Answers to The Question, "Do You Miss Your Former Job?"

Do you miss your Former job?	Occupations							
	Schooling				Training			
	Female		(non-working) Male		Female		(non-working) Male	
	N	%	N	%	N	%	N	%
1. very much/ sometimes	9	50.0	4	44.4	6	27.3	5	41.7
2. never	9	50.0	5	55.6	16	72.7	7	58.3

(1) Corrected chi square for females = 1.31, $p \leq .25$;

(2) Fisher's exact test for males = .62

A two-sample t-test was used to compare retirees who had reached a higher status than average employees, i.e., those who had worked as chief, section head, etc., and those who had not. It was expected that the higher status retirees would score higher on life satisfaction than the remaining group due to having experienced fulfillment in achievement. If the individual has the feeling of job goals still unmet, which may be the case for average employee retirees, this may influence his/her adjustment to retirement. However, no significant difference between these two groups was revealed ($p \leq .13$). The mean Life Satisfaction score of the former group ($n = 11$) was 3.02, and of the latter group ($n = 69$) was

2.93 ($t = 1.16$). Because only three of those having reached the status of chief were females, this comparison could not be made separately for each sex.

Finally, the subhypothesis 1a was re-tested by conducting t-tests for non-working male and female retirees on the seven a priori constructed subscale scores of the overall Life Satisfaction Scale to see whether differences would be meaningful when each subscale was considered separately. Although leisure items were shown to be loosely correlated with each other, as the factor analysis of subscale items indicates, it was found that on leisure and health items the mean scores are significantly different between male and females. Female retirees score significantly higher on health and leisure items (Health: $t = 1.69$, $p \leq .05$; Leisure: $t = 1.74$, $p \leq .05$).

DISCUSSION

The hypotheses were based on two assumptions, namely, that retirement means loss of the worker role, and that this loss has different effects on men and women. For men, loss of the worker role was thought to deprive them of prestige and status which they enjoy while working, because society perceives men as providing status for the family. As Cumming and Henry (1961) put it: "... he can no longer articulate himself and his family into society via the occupational structure and hence he loses a lifelong identity"(p.149). Besides, men have less chance than women to play compensatory role(s) after retirement. Only post-retirement employment, of course, changes the normal course of the retirement process.

For women, retirement is thought to allow for full engagement in feminine roles and relief from strain that stems from the dual work load of job and home duties. Usually women also have a traditional hobby, like knitting, sewing or other handicrafts that can occupy them after household duties. These assumptions, being supported by many researchers in this field (Cumming and Henry, 1961; Rogers, 1979; Kimmel, 1974) have led to the main two hypotheses.

The first hypothesis, expecting lower mean scores on Life Satisfaction for men (working or not) compared to women retirees, is based on literature dealing with different effects of retirement on the two sexes (Cumming and Henry, 1961; Jackson, 1972; Atchley, 1976; Rogers, 1979). As previously indicated, employment plays a major part in a man's life and defines his main social roles (Bromley, 1966; Palmore, 1971). For men work provides status and prestige. Lack of a compensatory instrumental activity after retirement may cause a problem that cannot be solved through leisure

pursuits. These people cannot be satisfied through devised ways to "kill time", as mentioned by Field (1972), but need activities resembling work. Cumming and Henry (1961) note in parallel, that men are traumatized by the loss of "general instrumentality" rather than the specific content of the occupational role. Many men substitute for lack of general instrumentality through fixing, mending, painting or doing whatever needs to be done at home. But these activities are exhaustible.

There are others who seek employment, because they reject too much free time and desire continued accomplishment. Owen and Belzung (1967) interviewed 454 men who voluntarily retired and who ranged in age from fifty to sixty-four years. They found that nearly one-third of the retirees sought reemployment. It should be noted that these men retired voluntarily, thus, it can be assumed that among people who are forced to retire, this rate would be higher. And if leisure activity opportunities are rather poor, as it is the case in Turkey, re-employment may be sought to compensate for this gap. Females in Turkey, on the other hand, even when they occupy full-time jobs, are expected to manage household duties and child care on their own. Only those in the upper class who can hire a woman for house and child care do not change this tradition; and in any case our sample does not include such women. Thus, working women's main roles continue to be those of mother and housewife (Öncü, 1979; Abadan-Unat, 1979).

Through retirement women can engage more fully with these feminine roles that they could not fulfill as expected and wished while employed outside the house. Besides, women work mainly because of financial reasons. Since the sample consists of individuals with high school education (non-professionals), the jobs that they hold provide little aspiration or motivation. One can say that working provides

them with status, but as it is revealed in various studies, it is the man who determines status for the family (Kağıtçıbaşı, 1981; Kağıtçıbaşı and Kansu, 1976-1977). Abadan-Unat (1979) supports this view by reporting that if conflict arises from the heavy burden of coping with the female roles and the work role, women tend to give up work more readily; even among professionals this trend has been observed.

In spite of this fact, it seems that men in this study also work basically for financial reasons, because reasons for retirement and re-employment are identical in nature, i.e., 37% of male respondents report that they retired either to receive the retirement payment or to switch to another job, so that they would receive both a salary and their retirement pension. In parallel, 74% of post-retirement employees said that they worked because of money. These figures indicate that the meaning of work rests more on concrete values, i.e., economic, than on psychological values, such as prestige, self-enhancement, etc.

Therefore, it was thought that women are advantaged regarding retirement, but that men, being forced to work mainly due to economic reasons, are disadvantaged. Even when they are not obliged to take post-retirement employment, they lack substitute roles to take up after retirement.

Results of the test of this hypothesis indicate a higher average score for women compared to men when the sample is restricted to those under 58, the significance level being close to the acceptable level of .05 ($p = .08$). That is, this hypothesis receives some support, at least for those retirees under 58 years of age; the difference between the sexes on the Life Satisfaction Scale is in expected direction.

One of the reasons that can explain this outcome may

be the age range of males ($\bar{X} = 57$), which is negatively related with health. A t-test analysis between non-working male and female groups for separate subscales shows that there exists a sex difference on perceived health status ($p < .05$). Males were less satisfied than females regarding their health. Male retirees also scored significantly lower on leisure items compared to female retirees ($p < .05$). These differences may contribute to reduce the overall life satisfaction level of males. Since both working and non-working males are included in this comparison, it may be concluded that working or not working does not influence men's life satisfaction after retirement. This outcome was also verified by the second hypothesis. Working male retirees were not distinguishable from non-working male retirees on Life Satisfaction level.

Thus, it can be said that after retirement women lead a more satisfied life than men. However this is not because of lack of worker role on part of males, but they lack leisure participations and have more health problems compared to females. The questionnaire revealed that 38% of males spend their free time with reading and 22% with taking walks; and this, when weather conditions are suitable. Since reading is tiring after a while, it seems that most of the time, they spend their time doing nothing. A majority of women, however, reported that they spend their leisure time by knitting or sewing (58%), while 20% chose reading as a leisure activity. At other times, they are busy with household duties or other responsibilities that will be discussed in the next pages.

Subhypothesis 1a predicted for non-working male retirees a lower mean score in Life Satisfaction than female retirees because of the above mentioned reasons, but women and men who are not working after retirement show no significant difference in mean Life Satisfaction scores. Actually, since the second hypothesis was rejected, i.e., working male retirees were not more satisfied with life than

non-working male retirees, this finding that there is no significant difference between non-working men and women in Life Satisfaction, should not be surprising. As continuity theory suggests, men may have fallen back on family relations if not on social relations more often than during their work lives. In some cases, men may have increased their participation in household activities, such as shopping, gardening, or small repairs in the house, i.e., tasks that are not purely feminine.

Although men and women are nearly equally happy with their lives after retirement, they differ on their attitudes toward re-employment. 43% of male retirees intend to work again, while only 25% of females are interested in returning to work. The difference is statistically significant ($p = .038$) (Table 4). Since there is a normative expectation that males are the bread winners, and government employee retirees in particular are faced with financial problems throughout their lives, post-retirement employment means extra earnings besides the pension for them. This may cause men to adopt a positive attitude towards work. Looking at Table 6, we see that 32.5% of men retire to get their retirement bonus or to find a suitable job (both reasons being financial in nature) and another 32.5% retire because of fatigue, i.e., being too tired or bored to work any longer. In the U.S.A., however, it is observed that most people retire either because of illness or because they reach a fixed retirement age (Bromley, 1966; Palmore, 1971). This difference in reasons given for retirement arouses suspicions about satisfaction in job during the working years. The high in employment rate may have prevented these persons from changing their work places, i.e., from quitting unsatisfactory jobs.

Females more frequently mentioned their children as a reason for choosing retirement (25%). But boredom or fatigue from working is mentioned as frequently among women (27.5%).

Thus, the same holds for women, that is, they may have worked despite inadequate salary and unsatisfactory conditions, because high unemployment rates restricted their mobility in the job arena. It is obvious that traditional sex-role expectancies are determining factors for retirement, because over fifty percent of the women with children under sixteen years of age claimed that they retired for their children, whereas women with children older than sixteen stated most frequently other reasons for retirement. Women more frequently justify their retirement through female roles and men mostly report reasons coupled with social expectations of providing adequate income, i.e., male roles.

Not only sex linked traditional expectations, but also socialization influences one's life after retirement. As Field (1972) notes, the average American man is described as a self-reliant and independent person. And because of this tradition, the retired worker cannot escape the conviction that his worth has been diminished. This feeling often leads to post-retirement employment among American men, even though it may be at low pay. Field believes that the need for independence is universally important. Therefore, independence is viewed as one of the most essential requirements in socialization. But in advanced years, the person becomes, even if not financially, then emotionally dependent on the younger generation. This is perceived as negative and conflict creating in the American culture. But this picture does not fit the Turkish culture. The traditional way of socialization is based on dependency (Kâğıtçıbaşı, 1981), and therefore, it may not hurt one's self-respect to be dependent on grown children after retirement. In contrast, most men and women rely on and strengthen inter-family relations, i.e., seek more interest and devotion from children to fill the gap of excess free time. Cumming and Henry (1961) emphasize the difference in the roles men and women play in society, namely, that women perform basically socio-emotional roles, whereas men mediate instrumental ones. Because of this, women do not

regret the passing of work life and welcome socio-emotional relations after retirement. According to these authors men cannot move to pure sociability after retirement because that is characteristic of women. This is seen as a problem raised by retirement for men in American society. But the average Turkish man shares family membership relations with his wife and is closely bound to relatives, therefore, he feels comfortable in turning his attention to close relatives that he may have neglected throughout his work life.

Subhypothesis 1b predicted for male working retirees a lower score in Life Satisfaction than female retirees. Since retirement means also a decrease in income man try to keep up the family budget through postretirement employment. Thus men generally take up a job after retirement mainly involuntarily. Although the common belief that general life satisfaction, morale and self-esteem are higher among those actively linked to others by important social roles is supported by many investigators (Gordon, 1972; Repaport, 1975), it is not specified what is meant by important social roles. Being a teacher or customs officer may be perceived differently by different people. Streib and Schneider (1972) quoted in Atchley, (1976), point out that different roles have different impacts on people disengaging from these roles. Therefore, it may be assumed that regaining these roles that are not integrated with one's self-concept has little bearing on self-esteem, morale and general life satisfaction.

Women, on the other hand, are allowed relief from the physical strain that exists throughout their working life because society regards men as the breadwinners. Although there was a slight difference between mean Life Satisfaction scores (.06), it was far from being significant ($p = .2$). This may mean that women did not experience the relief from their dual work and familial responsibilities which they expected from retirement. Women's average age in the sample was 48. Women who reach a certain age welcome relief from

responsibilities arising from these dual responsibilities. As Cumming and Henry (1961) note, loss of the mother role is perceived as an advantage rather than a disadvantage among American women who are over 50 years of age. 83% of the women interviewed in that study reported freedom from the emotional responsibilities of a family and possibilities for greater mobility as a relief, and most of them preferred having this freedom. But in Turkish society, women proceed to play the mother role even after children are grown up and establish their own families. Mothers are often obliged to care for grand-children when their daughters or daughters-in-law work. And most possibly, the young generation follows the same pattern as their parents, with both women and men working in order to make enough money. The traditional expectancy from parents that are too old to care for themselves is another burden for women who are not excused through illness. This fact is stressed in a recent study by Kâğıtçıbaşı (1981). The traditional expectancies of children in Turkish culture are defined as dependency on family and responsibility toward parents. Thus, the female retiree devotes most of her "leisure" time to these normative obligations, usually involuntarily. In short, a woman who expects a relaxed time after retirement may feel forced to do more work than prior to retirement, because society expect from her more devotion to family, or in this case, to families, since both the younger and older generation must be considered. As a conclusion, involuntarily carried out responsibilities prevent women from scoring higher on Life Satisfaction.

The second hypothesis expected higher Life Satisfaction scores for male retirees who continue to take part in work life through post-retirement employment, compared to non-

working male retirees who are completely withdrawn from work-related activities. This hypothesis was rejected in the present study. It is interesting that, even when subjects over 58 years of age were discarded, the hypotheses still received no support. This second test of the hypothesis was done because the realization of being old that begins around the age of 60 may confound with loss of the worker role. Field (1972) points to this problem, stating that mandatory retirement at a fixed age (around 60) implies that one's productivity is no longer worth the wages paid to him.

Why is there no difference between non-working and working men on overall Life Satisfaction? The reason may be that the worker role, particularly among government employees in Turkey, may not be as highly valued as in American and other societies which have been studied in most of the retirement-related literature. (All of the above researchers are American, studying retirement in American society). These societies are mainly work-oriented and the worker role may be correspondingly overemphasized. According to the National Council on the Aging (referred to by Owen and Belzung, 1967), the situation looks like this:

"In the U.S., when strangers are introduced, almost the first question they ask each other is, 'what do you do?' Whether the answer is 'I'm a steelworker', or 'I am a professor', is psychologically unimportant. The individual has established an Identity for himself that, in our work-oriented society, is essential for a sense of self-respect." (p.168).

Although little can be said about work orientation in Turkey, the rate of people considering working again (31%) in the present survey (Table 4), gives some idea regarding job attitudes. Most of those who start working after retirement report that re-entrance into a job was mainly due

to financial need (74%), and only a minority (26%) mentioned "to be active" as their reason for starting work again. Thus, most employees see their jobs as a source of income, which provides them with the basic needs of food and shelter, and may not attach much further meaning to them.

It should be kept in mind that the respondents in this study are all civil service employees (public sector employees), and that their salaries were generally rather low, especially in comparison to private sector employees. However salary is not the only factor leading to satisfaction with a job. Herzberg (1959) notes that the feeling of satisfaction from a job is associated with perceived achievement, perceived recognition, responsibility and and self-growth. According to his theory, in order to experience job satisfaction, man's basic need for self-actualization and personal growth should be satisfied. Ford (1969) provides experimental evidence for this theory. When their jobs were reshaped to upgrade work, people reported attraction and motivation to work. Other investigators (e.g., Monden, 1981) support this finding.

A concept related to job satisfaction is role identity. Role identification means the adaption of one's own social role which serves as a means of belonging to a society (Popitz, 1972). And men are mainly linked to society through their instrumental tasks, i.e., jobs. The concept of self becomes salient in this process. Sarbin (quoted in Shaw and Costanzo, 1970) points to varying degrees of role enactments and states that in the lowest level of role enactment, the self and the role are clearly differentiated. Only in the highest level of enactment are the self and the role integrated. If we consider the work roles of the present sample (51.7% of them are service employees), the problem of a self-role differentiation may be assumed to exist. Upward

mobility and chances of promotion, which are widely regarded as contributing to role identity, (Urry, 1972), are rather limited for civil service employees. Bureaucratic rules govern their work patterns, so that self-responsibility or decision making activities are handicapped. Therefore, they can be assumed as a disadvantaged population regarding role identity.

Role performance is generally classified in terms of its nature and its ends (Shaw and Costanze, 1970). Thus, the role of teacher can be either linked to the goal of "tutoring" or "earning of a living wage". If the individual stresses the former goal, he or she may be involved in higher levels of enactments, and hence the self will be integrated with the role. But if the latter goal has priority, the individual's involvement is more or less at a low level and self-role differentiation is expected. Although the questionnaire employed in the present study does not reveal the commitment or level of enactment of former job roles, responses to the question about missing former jobs give a cue about the nature of job role involvements. Only 30 percent of the sample admitted that they missed their former jobs (Table 8).

It is believed that role relinquishment leads to disorganization of the self-concept (Gordon, 1972, Field, 1972). Because the job role provides a set of other related roles, that of friendship or chief for example, it can be said that these are relinquished too. Two opposing theories regarding role relinquishment, as indicated earlier, try to explain how the person reorganizes his/her self-concept or identity after retirement. Cumming and Henry's (1961) 'disengagement' theory interprets this change as a relief from unwanted burdens of role-governed interactions in work life. This may be the governing process for the people in the present sample. The most frequently cited reason for retirement (30% of the total sample) is fatigue or boredom in the job (Table 6), a finding which may be considered congruent with disengagement theory.

On the other hand, the continuity theory (Atchley, 1976), presumes that retirees fall back on and strengthen their ties with other roles previously held. This theory also may be applied to the retirees in the present study. They may have compensated for the loss of the work role by means of other continuing social roles, for example, friendship or kinship roles, through engaging more intensely with them. To test this possibility, people with active social relations were compared with those with rather passive social relations on the degree to which they miss their former jobs but the difference was not significant ($\chi^2 = 1.49$, $p \leq .82$).

This outcome is not sufficient to reject the continuity theory, since family relations, which constitute the bulk of social roles retirees rely on in our society are very intense compared to those in American society, and other social relations may be correspondingly less important. Thus, either theory may be valid for explaining the rejection of the second hypothesis.

As a matter of fact, men, like women, are fairly satisfied with their lives after retirement, (the mean Life Satisfaction score of the sample is 2.94) and re-employment, when chosen by male retirees, seems not to have a remarkable influence on the life satisfaction levels of males in this sample. Of course, future research is needed to investigate whether this finding holds for people with higher education, i.e., professionals.

Throughout the discussion of the first hypothesis, the conclusion that loss of work role through retirement is not significantly related with overall life satisfaction, becomes stronger. Actually, investigators interested in life satisfaction have found that financial situation, health, standard of living and family life are variables which best predict life satisfaction (Medley, 1980; Gallup, 1976-1977).

The relative smallness of the sample in the present survey makes it impossible to generalize findings to all government employees, and most important, more highly educated professional government employees are outside the scope of this study. Another point that needs to be considered apart from educational level is the meaning attached to work by individuals, for as Rogers (1979) notes, this factor affects the pattern of the adjustment process in the years after retirement. For those, who view their work as the meaning of their existence, postretirement life without employment would cause maladjustment and a lowered self-esteem. Thus, the definition of work previously held would provide more understanding and explanation of this strange outcome. In a replication of this survey, this point should be considered and an appropriate question included in the questionnaire. It should be attempted to find out whether those who view work as the core of their identity, or who have integrated self with the work role are affected differently, i.e., experience adjustment problems, compared to those who view work as the burden of life.

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APPENDIX

- 1- Yaşınız:
- 2- Mesleğiniz:
- 3- Tahsil durumunuz:
- 4- Medeni haliniz:
- 5- Kaç çocuğunuz var?
- 6- Kaç yaşındalar?
- 7- Hane halkı bireylerini sayınız:

Aşağıdaki soruların cevap şıklarından size en uygun gelenin yanına çarpı (x) işareti koyunuz.

- 8- Şu anda çalışıyor musunuz? a) evet () b) hayır ()
- 9- Kişisel aylık geliriniz ne kadar?
- 10- Toplam olarak evinize giren aylık gelir miktarı nedir?
- 11- Emekliye ayrılma nedeniniz:
- 12- Geçim sıkıntınız var mı? a) evet () b) hayır ()
- 13- Cevabınız evet ise, geçinebilmek için hangi alanda kısıntı yaparsınız?
- 14- Ay sonu parasız kaldığınız için borç aldığınız oluyor mu?
a) her ay b) arada bir c) şimdiye kadar başıma gelmedi
- 15- Sürekli bir uğraşınız var mı? a) evet () b) hayır ()
- 16- Var ise, açıklayınız:
- 17- Bu uğraşından memnun musunuz? a) evet () b) hayır ()
- 18- Boş vakitlerinizde sıkılır mısınız? a) hayır () b) evet ()
- 19- Aile çevrenizle ne sıklıkta görüşürsünüz?
a) görüşmüyoruz
b) gün aşırı
c) haftada bir
d) iki haftada bir
e) ayda bir veya daha ender
- 20- Arkadaşlarınızla ne sıklıkta görüşürsünüz?
a) görüşmüyorum
b) gün aşırı
c) haftada bir
d) iki haftada bir
e) ayda bir veya daha ender

- 21- Komşularınızla ne sıklıkta görüşürsünüz?
- a) görüşmüyorum
 - b) gün aşırı
 - c) haftada bir
 - d) iki haftada bir
 - e) ayda bir veya daha ender
- 22- Aşağıda sıralanan kimselerden daha sık görüşmek istediğiniz birileri var mı?
- a) komşular
 - b) arkadaşlar
 - c) aile çevresi
 - d) yok
- 23- Sabahları uyandığınızda kendinizi genellikle nasıl hissedersiniz?
- a) iyi
 - b) kötü
 - c) bilmiyorum
- 24- Kendinizi genel olarak mutlu bir insan olarak tanımlayabilir misiniz?
- a) evet ()
 - b) hayır ()
- 25- Kendinize acıdığınız zaman olur mu?
- a) çok sık
 - b) sık
 - c) bazen
 - d) ender
 - e) hiçbir zaman
- 26- Günlük problemler yüzünden uykunuzun kaçtığı olur mu?
- a) çok sık
 - b) sık
 - c) bazen
 - d) ender
 - e) hiçbir zaman
- 27- Sosyal hayatınızı nasıl tanımlarsınız?
- a) hareketli
 - b) az hareketli
 - c) durgun

- 28- Sosyal hayatınızı deęiřtirmek ister miydiniz?
- a) hayır
 - b) evet, daha az hareketli olsun
 - c) evet, daha hareketli olsun
- 29- Ailenizle birlikte ne kadar sık gezmeye ıkarsınız?
- a) öyle bir alışkanlığım yok
 - b) en az haftada bir
 - c) iki haftada bir
 - d) ayda bir
- 30- Ailenizle beraber olmaktan zevk alır mısınız?
- a) çoęu zaman zevk alırım
 - b) bazen zevk alırım
 - c) çoęu zaman zevk almam
- 31- Dert veya sevincinizi eş veya çocuklarınızla paylaşır mısınız?
- a) çoęu zaman paylaşırım
 - b) bazen paylaşırım
 - c) çoęu zaman paylaşmam
- 32- Takvim yařınıza göre kendinizi nasıl hissedersiniz?
- a) takvim yařımdan genç
 - b) takvim yařımdan yařlı
 - c) takvim yařında

Aşağıdaki soruları dikkatle okuyup, soruların karşısında bulunan şıklardan size en çok uyan cevabı seçerek çizginin üzerine çarpı (x) koyunuz.

	<u>çok</u> <u>mutlu</u>	<u>mutlu</u>	<u>vasat</u>	<u>mutsuz</u>	<u>çok</u> <u>mutsuz</u>
33- Genel olarak kendinizi ne derece mutlu hissedersiniz?	_____	_____	_____	_____	_____
34- Sosyal yaşantınızda ne derece mutlusunuz?	_____	_____	_____	_____	_____
35- Aile hayatınızda ne derece mutlusunuz?	_____	_____	_____	_____	_____
36- Boş vakitlerinizde kendinizi ne derece mutlu hissedersiniz?	_____	_____	_____	_____	_____
37- Günlük işlerinizi yaparken kendinizi ne derece mutlu hissedersiniz?	_____	_____	_____	_____	_____
38- Sağlığınız açısından kendinizi ne derece mutlu hissedersiniz?	_____	_____	_____	_____	_____
39- Bugünkü geliriniz açısından kendinizi ne derece mutlu hissedersiniz?	_____	_____	_____	_____	_____

Aşağıdaki cümleleri dikkatle okuyup, cümlelerin karşısına o cümlenin size ne kadar uyup uymadığını belirtmek üzere, verilen şıklardan sadece birini seçerek çizginin üzerine çarpı işareti koymanızı rica ederiz.

	<u>çok</u> <u>doğru</u>	<u>doğru</u>	<u>karar-</u> <u>sız</u>	<u>yanlış</u>	<u>çok</u> <u>yanlış</u>
40- Genel olarak hayat anlamlı ve güzeldir.	_____	_____	_____	_____	_____
41- İyi bir arkadaşına hasretim.	_____	_____	_____	_____	_____
42- Maddî açıdan kötü durumdayım.	_____	_____	_____	_____	_____
43- Son zamanlarda günlük uğraşlarım beni tatmin etmiyor.	_____	_____	_____	_____	_____
44- Sağlığım yaşıma göre iyi sayılır.	_____	_____	_____	_____	_____
45- Sık sık kendimi faydasız hissedirim.	_____	_____	_____	_____	_____
46- Ailemin varlığı bana mutluluk verir.	_____	_____	_____	_____	_____
47- Ay sonunu getirebilmem bir mucize.	_____	_____	_____	_____	_____
48- Boş vaktimi sıkılmadan özel ilgi ve uğraşlarla geçirebiliyorum.	_____	_____	_____	_____	_____
49- Genel olarak sabahları uyardığımda sıkıntı veya hüznü duyarım.	_____	_____	_____	_____	_____
50- Eşimle paylaştığım ortak bir yanımız yoktur.	_____	_____	_____	_____	_____
51- Hergün beni bekleyen işlerden sıkıntı duyuyorum.	_____	_____	_____	_____	_____
52- Çoğu zaman kendimi yalnız hissedirim.	_____	_____	_____	_____	_____
53- Bugünkü şartlara göre maddî olanağım yeterli sayılır.	_____	_____	_____	_____	_____

	<u>çok doğru</u>	<u>doğru</u>	<u>karar- sız</u>	<u>yanlış</u>	<u>yanlış</u>
54- Sağlığım gün geçtikçe kötüye gidiyor.	_____	_____	_____	_____	_____
55- Günlük işlerim sayesinde günün nasıl geçtiğini anlamıyorum.	_____	_____	_____	_____	_____
56- Boş vaktimi maddî durumum yüzünden değerlendiremiyorum.	_____	_____	_____	_____	_____
57- Günlük işlerimi yaparken genellikle zevk duyarım.	_____	_____	_____	_____	_____
58- Emekli olmadan önceki işinizi arıyor musunuz?					
59- Emeklilik hayatınızı etkiledi mi?					
60- Emekliye ayrılmanızı yakın çevreniz nasıl karşıladı?					
61- Boş vakitlerinizde ne yaparsınız?					

ÇALIŞAN EMEKLİLERE

- 62- Neden çalışıyorsunuz?
- 63- İşinizden memnun musunuz?
- 64- Emekli olmanıza rağmen çalışmanızı yakınlarınız nasıl karşıladı?

ÇALIŞMAYAN EMEKLİLERE

- 65- Tekrar çalışmak ister miydiniz?