

SELF-CONCEPT OF RETIRED WOMEN

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ABSTRACT

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The problem of this descriptive-comparative study was to investigate and compare the self-concept of retired career women and retired women homemakers. The accidental sample consisted of 22 white, retired women who were participants at 2 senior citizen centers located in the suburbs of a large metropolitan area in the Southwest. The subjects ranged in age from 62 to 74 years. Primary role of career woman or homemaker, and retirement from that role was by self-report.

The Tennessee Self Concept Scale, developed by Fitts (1965), was used to ascertain the self-concept of individual subjects. The four scores chosen to test the hypothesis of no difference between the self-concept of retired career women and retired women homemakers were: (a) self-criticism, (b) total positive, (c) net conflict, and (d) total conflict.

The difference between means of the two groups for these four scores, when subjected to a t-test, showed

no statistically significant ($p < .05$) difference. The sample was slightly lower than the norm on the self-criticism score. Sample scores on the total positive score were somewhat higher than the norm, with the career woman group showing the highest score. For the net conflict score the sample scored much higher than the norm, with the career woman group showing the highest score. The total conflict scores for the sample were slightly higher than the norm.

DEDICATION

To my father, Dr. Jacob William Giesler, who instilled in me the faith that I could accomplish whatever I desired.

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CHAPTER 1

INTRODUCTION

Retirement is a critical changing point in the aging process. The separation from the work role has great impact on the individual because of the significance placed on work in American society. From work one derives achievement, financial reward, social interactions, and role identification. Retirement represents a loss or at least a decrease in money, social interactions, and work-related roles.

Self-concept is comprised of self-observations based on the social activity and experience of one's environment. The work role is important in the development of the self-concept because of the attendant social activities and experiences this role provides (Birren & Schaie, 1977; Carp, 1972). Studies have explored the notion of self-concept with regard to the work role and the retirement process, yet few of these studies have included women.

Since World War II there has been a continued sharp climb in the number of women in the work force. Today, their work profiles show a firm commitment to work, with

participation in the work force through childbearing and child-rearing years rapidly becoming the norm, especially for educated women (Kreps & Clark, 1975). Consequently, the work role has become a major factor affecting the lives of women. As such, it plays an important part in the development of their self-concept. Retirement from this work role, with the resultant discontinued participation in the activities and experiences surrounding the work environment, can create a change in the self-concept (Atchley, 1976; Kopelke, 1975).

Problem of Study

The problem of this study was to compare the self-concept of retired career women to the self-concept of retired women homemakers.

Justification of Problem

Retirement is viewed by many gerontologists as the most crucial life change for the older adult (Diekelmann, 1977). Retirement as a complex issue with physical, mental, and social implications for the retiree requires planning and preparation. Yet, people are not prepared for successful retirement as they are prepared for other phases of life. The family socializes the child for the school years and both school and family assist the child

in preparing for adolescence. Higher education and family prepare the adolescent for a career in the labor force. Employers assist in the further preparation of the worker through inservice programs for more specific job skills. However, neither family, school, or employer have fully assumed the role of preparing the worker for successful retirement.

Self-concept has been identified as a variable closely associated with adaptation to retirement (Kopelke, 1975; Robb, 1978). Barrett (1972) stated that a change in status, such as that imposed by retirement, tends to depreciate the self-concept. According to Carp (1972),

Sometimes self concept cannot be perceived as existing outside an occupational role: the image of the working self is vital; the unemployed self has a moribund quality. (p. 134).

Atchley (1972) stated that retirement and loss of work had various effects on the person, the most important being on the self-concept of the person. For many, the work role is the major force in life, and thus plays an important part in the development of the self-concept.

During the last half century there have been notable changes in the composition of the labor force (Kreps & Clark, 1975). The most dramatic of these changes has been with women. Beginning with women taking on wartime

jobs in the early 1940s, their numbers in the labor force have continued to increase. The increased interest in the pursuit of lifetime careers, the expanded educational opportunities available to women who are single and divorced, and the decline in birth rates are factors that have interacted to produce this change. The result is more women entering the work force and remaining there until age mandated retirement. Occupational retirement, once an almost totally male institution, is thus becoming increasingly relevant to women.

Except for the work of a few, retirement studies over the years have been characterized by an exclusion of women. According to Maddox (1968), the extent to which labor force participation or retirement may be associated with psychosocial well-being among older women has largely been a matter of speculation. The few reported studies dealing with women's retirement suggest that this event is not necessarily one free of trouble or change. Atchley (1976), in a study comparing men and women retired from teaching or telephone company work, found that women report taking a longer period of time to get used to retirement than do men. Women retirees were also found to be lonelier and more depressed than men. Atchley's (1976) work suggested that the demands of a professional

career, coupled with a presumably stronger commitment to work, leave the professional woman without meaningful alternatives in retirement. Jaslow (1976) reported that gainful employment had a significant effect on the morale of older women after controlling for the effects of age, income, and health. Fox (1977), in a study of primarily middle-class women, found that the losses incurred by retirement were related to what work provided in terms of social contact and income, as well as to the intrinsic aspects of work itself. All of these studies suggest that changes imposed by retirement have effects on older women.

There is a paucity of information in the literature addressing the issue of what constitutes retirement for the homemaker. According to some (Heyman, 1970; Heyman & Jeffers, 1968), a woman may retire several times in her life. For example, a woman may work early in her lifetime, then retire in order to take on the responsibilities of marriage, family, and home. She may retire again after the children have either married or moved away from the home, this time from many of the household responsibilities. Finally, she may retire when faced with her husband's retirement. It is apparent that retirement for the homemaker does not occur in a vacuum, but is actually part of

life's continuum and involves husband, children, neighbors, and friends.

These retirements of the homemaker in many respects differ from the retirement of a career woman. For the woman homemaker, the various roles of worker, homemaker, and mother occupy different times in the life cycle. Although the career woman also has a number of roles in her life cycle, the role of worker is usually the one which occupies the greatest area of role space (Kline, 1975).

Because of the major identification with the role of homemaker, the development of the self-concept for the homemaker is closely linked to the homemaking role. This relationship is different from that of the career woman, whose self-concept is closely linked to her work role with its attendant social activities and experiences. The development of the self-concept of the aged female population, based on a chosen role, is an important consideration. The comparison of the self-concept of women retired from careers to that of the retired homemaker who has found her work role and identity in homemaking activities can provide the basis for determining appropriate nursing interventions in the area of planning and preparation for retirement.

The community health nurse has the opportunity to assume a leadership position in assisting women to deal with the problem of an altered self-concept as a consequence of retirement. Through community involvement, the nurse has established contacts with persons in social, educational, and industrial settings. With the assistance of these persons, the community health nurse could promote the development of retirement preparation programs that would include the biopsychosocial aspects of preparation. If one accepts that health is a state of optimal biopsychosocial functioning, then direction toward psychosocial goals must be a part of nursing care. The nurse in the industrial setting could institute case-finding for women approaching retirement who may be at risk for emotional or social trauma. Through preretirement counseling the nurse could promote a positive self-concept in an effort to aid adjustment to retirement and to make retirement more satisfying. Encouraging women to develop in a manner in which their worth can be realized through means other than a work role is crucial to successful retirement. As a result of such interventions there exists the possibility for a significant improvement in the quality of life for retired women.

Theoretical Framework

Raimy's self-concept theory was originally developed in 1943 in an effort to describe a central, controlling factor in personality organization. Originally, the theory was proposed for the author's doctoral dissertation. Not until many years later was Raimy's definition of self-concept and investigation of the dynamics of its operation recognized as a significant contribution to psychology. Raimy (1971) did not claim the theory to explain behavior in the sense of describing the dynamics or determinants of behavior. Rather, it provides a framework through which to examine personality from a theoretical point of view. The following are the major principles of the theory as stated by Raimy (1971):

1. The Self-Concept is a learned perceptual system which functions as an object in the perceptual field.
2. The Self-Concept not only influences behavior but is itself altered and restructured by behavior and unsatisfied needs.
3. It may have little or no relation to external reality. (p. 99)

The self-concept as a regulator of behavior, and the self-concept as a perceptual object are both postulates under the more general principle that organization of personality is the main function of the self-concept. The following discussion of the origin, structure, and

functions of the self-concept will provide the support for viewing the self-concept as a regulator of behavior.

According to Raimy (1971), the self-concept originates early in infancy, as one begins to make self-observations. As this process is carried out, values are attached to the self-observations. The self-observations with their attendant values are arranged into a perceptual system, the self-concept, under the conditions of "dominance and subordination" (Raimy, 1971, p. 100). In other words, certain parts of the self-concept secure greater prominence than others. The basis for this dominance and subordination is considered to be derived from a social context.

Social interactions play a major role in the development of the self-concept because one learns to define oneself on the basis of such interactions (Raimy, 1971). The person accepts the notion that others view one just as one views oneself.

The Self-Concept, which defines for the person his status and functions in society, is also the psychological vehicle whereby familial or other social patterns of thinking and behaving, with their attendant values, enter into the behavior of the individual. (Raimy, 1971, p. 100)

Raimy (1971) indicated that the structure of the self-concept is based to a great extent on speculation, but added: "One of the most crucial questions of fact in

the Self-Concept hypothesis is concerned with the overall structuring of the Self-Concept" (p. 103). Raimy first identified integration as an essential component in the structure of the self-concept. He maintained that how the structural relationships within the self-concept are integrated is important in the development of adjustment or maladjustment. Raimy (1971) admitted knowing little, however, about the significance of what he termed "loose vs. firm integration" for adjustment.

The possibility of abbreviation and symbolization of aspects of the self-concept was another area of conjecture for Raimy (1971) about the structure of the self-concept. He believed that one does not retain all the particulars of actual experiences, but instead devises symbols to abbreviate one's individual conclusions of these experiences.

Other notable features of the self-concept structure identified by Raimy (1971) were the ability of the self-concept to: (a) quickly restructure if the conditions are adequate, and (b) remain stable under obviously stressful situations or conditions. He attributed these phenomena to the perceptual reorganization capabilities of the self-concept. Behavior or action based on either of these features is an attempt by the person to insure

individuality. Depending on the situation, the behavior or action may imply to the outside observer the presence of an illogical self-concept. The self-concept structure is a subjective representation, so the individual behaves or acts based on a distorted view. Consequently, what may appear illogical to the observer is not necessarily so to the individual.

Based on the assumption that a structure of the self-concept does exist, Raimy (1971) stated:

The Self-Concept assumes more behavioral significance than if only a multitude of relatively independent "Self-Observations" are present in the perceptual field. Without such a structuring or unifying process, the self-observations take on the appearance of scattered objects which have little effect on more than isolated segments of behavior. With structuring, the Self-Concept has importance for behavior as a differentiated but organized system with qualities of dominance and subordination. (p. 103)

When speaking of functions of the self-concept, Raimy (1971) interpreted functions as implying that there is a difference in behavior due to the presence of the self-concept in one's perceptual field. The following discussion focuses on the meaning of the self-concept with regard to function.

The self-concept as a system of self-observations in an abbreviated or whole form serves as a framework for behavior that has particular social meaning for the

individual. Thus, the self-concept defines one's status and functions in society, as well as aids in regulating behavior. Raimy (1971) felt that although certain aspects of the self-concept may change depending on the situation, others remain constant and presumably make up the core of personality.

Whether the self-concept is an integrated or unintegrated perceptual system, it provides the basis for choosing the direction and kind of behavior. For instance, a negatively valued aspect of the self-concept may cause the person to behave in such a manner as to hide that aspect. Positively valued aspects may cause the person to engage in behavior that would strengthen that aspect. According to Raimy (1971), the following is a general statement of self-concept function.

Insofar as the person has control over his actions, any act is determined by the relationships existing between the strength of the need or drive which is motivating, the content and structure of the Self-Concept, and the goal of the individual. There may be barriers or facilitation factors in the external situation or conflicts in the Self-Concept itself which enter into the determination of behavior.
(p. 105)

In summary, by structuring self-observations, which are based on social interactions, into an organized perceptual system (the self-concept) which functions as a

frame of reference for behavior, the self-concept becomes a regulator of behavior.

The self-concept is a perceptual object in the second postulate of self-concept theory. Raimy (1971) defined the perception process as an organizing one in which the person organizes his sensory data in terms of the present situation, as well as in terms of those past experiences which are relevant to the sensory data. As with the structure of the self-concept, Raimy (1971) stated that the notion of the self-concept as a perceptual object was also speculative. He further speculated that if the self-concept is a perceptual object capable of influencing behavior, then the essential structural relationships within the self-concept could be examined in terms of known principles of perception. A discussion of perceptual principles as they affect personality organization follows.

As noted earlier, two features of the self-concept are its ability to: (a) quickly restructure if the conditions are adequate, and (b) remain stable under obviously stressful situations or conditions. The terms applied to these features are fluidity and rigidity, respectively. For Raimy (1971), the study of perception and the principles under which perceptual organization occurs showed a

significant similarity to the fluidity and rigidity characteristics of personality. The following two perceptual principles identified by Vernon (cited in Raimy, 1971) were accepted by Raimy as the major principles applicable to the self-concept and, therefore, of personality organization:

1. If any essential structural relation in the configuration is altered, the configuration will change, despite the constancy of all other conditions. (p. 113)

2. The physical qualities of the stimulus constellation giving rise to a configuration may be varied within wide limits; but as long as the essential structural relationships are maintained, the configuration will be unchanged, and will still be recognizable as being the same configuration. (p. 114)

In summary, the self-concept as a perceptual object is regulated by the same principles of organization that regulate other perceptual objects. Based on those principles, changes in the self-concept are brought about by changes in the essential structural relationships of the self-concept.

The self-observations a woman makes based on the social interactions occurring within her chosen work role are arranged into a perceptual system--the self-concept. Behavior is influenced and regulated by the presence of this self-concept in her perceptual field. The work role

a woman chooses plays an important part in the development of her self-concept. The crisis of retirement from the work role has the potential for altering the self-concept. The potential for alteration exists because retirement creates a discontinued participation in the activities and experiences surrounding the work role, and these activities and experiences are the basis for the self-observations which comprise the self-concept.

Assumptions

For the purposes of this study, it was assumed that:

1. The work role is important in the development of the self-concept.
2. Retirement constitutes a crucial life change for any individual.
3. Retirement as a crucial life change has potential for altering the self-concept.

Hypothesis

For purposes of this study, the null hypothesis was stated:

There is no significant difference between the self-concept of retired career women and the self-concept of retired women homemakers.

Definition of Terms

For purposes of this study, the following terms were defined:

1. Self-concept--a learned perceptual system that influences behavior, is itself altered and restructured by behavior and unsatisfied needs, and may have little or no relationship to external reality (Raimy, 1971). It was measured by the Tennessee Self-Concept Scale.

2. Retired--no longer active in the work role or work activity which identified one's active occupational career.

3. Career women--females who have retired from a salaried position and for whom homemaking was a secondary role.

4. Women homemakers--females who have retired from full homemaking tasks and for whom homemaking was the primary role.

Limitations

1. The small sample size limited generalizability of the findings.

2. The findings were specific only to the sample population studied.

Summary

The work role with its attendant social activities is important in the development of the self-concept. Since World War II there has been a sharp rise in the number of women in the work force. Consequently, the work role has become a major factor affecting women. As such, it plays a significant role in the development of self-concept. The self-concept theory formulated by Raimy (1971) served as the theoretical framework for this study, which was to compare the self-concept of retired career women to the self-concept of retired women homemakers.

CHAPTER 2

REVIEW OF LITERATURE

The literature reviewed encompassed retirement and self-concept. Emphasis was placed on these two areas as they affect career women. The third section of the literature review studied homemaking and retirement.

Retirement

During this century the subject of the status of the aged in our society has acquired increasing prominence. From 1900 to 1970 the population of the United States almost tripled, while the number of persons age 65 years and over increased from 3,000,000 to 20,000,000. By 1978, there were nearly 24,000,000 older persons, and the United States Department of Commerce (1979) projected by the year 2000, that number will increase to 32,000,000.

According to Gallaway (1965), research and investigation has increased knowledge of the health, sociological, psychological, and economic problems associated with advancing age. Gallaway added that all of these factors are important to understanding the aged in our society, for these factors impact on one aspect which itself summarizes the various problems of aging--retirement.

A number of authors have asserted that retirement constitutes a significant life change for the older person (Birren & Schaie, 1977; Carp, 1972; Maddox, 1968; Robb, 1978). This significance is due in part to the importance assigned to the work role itself. Kopelke (1975) stated that because American society values the work role and perceives it as an essential function of adults, the individual faces a complicated and stressful situation upon retirement. Friedman and Havighurst (1954) in their study of the meaning of work and retirement in different occupations, pointed out that work can have several functions and meanings for people. Among the possibilities cited were recognition, autonomy, self-expression, and income. These functions and meanings evolve over the course of one's work career and, thus, can affect the outcome of retirement in a positive or negative way.

Maddox (1968) asserted that in this country the "world of work" is a central factor in the lives of men who work, and is assuming increasing importance for women as well. Consequently, retirement as a separation is an event of considerable significance.

Atchley (1976) suggested that retirement causes a certain amount of disruption in the lives of almost

everyone who retires. Atchley felt the degree of disruption in the industrial society depends on several factors, one being the value a person places on a job.

Back and Guptill (1966) stated that for the adult male in today's Western society the principle means of self-identification is derived from his work activity. Additionally, his organization of time, his lifestyle, and many of his social associations depend on his work situation. The authors concluded that the loss of the work role due to retirement is a major crisis in the process of aging.

Streib and Schneider (1971), in the Cornell Study of Occupational Retirement, proposed that retirement is difficult to accept,

for it represents a sharp cleavage in life continuity inasmuch as a gainfully employed person in the course of time usually comes to identify himself with his occupation.
(p. 6)

The decision then to terminate one's major work role in life is a significant life experience that can affect adaptation to retirement, and self-concept is one of the variables that impacts on this adaptation. Following is an examination of the notion of self-concept and its relation to retirement.

Self-Concept

The notion of self and self-concept has concerned sociologists, psychologists, and philosophers for many years. A wide variety of literature exists on the subject, ranging from Cooley (1902) and Mead (1934) to Jourard (1971) and Wylie (1979). Wylie's comprehensive survey of substantive studies of self-concept indicated that the construct of self-concept is not very precisely defined; the term is often used interchangeably with self-esteem, self-identity, ideal self, and ego. Despite this semantics issue, however, there is general agreement that part of being human is the ability to become an object to oneself, and the cognitions and feelings we develop about ourselves are often referred to as "self" or "self-concept" (Fielding, 1979).

It should be noted that although there is considerable agreement with regard to the existence of self-concept, there is a divergence of opinion about the constancy of self-concept. Some researchers (James, 1950; Monge, 1975) have considered the self-concept to remain constant throughout life in spite of altering circumstances. Others (Clark, 1967; Raimy, 1971) have suggested that the self-concept is formed as a result of continuing life-long

interactions between the individual and his environment.

Mead (1934), the philosopher-psychologist, who explored self-concept in depth, suggested that the self emerges in the process of social experience and activity as one interacts with one's social environment. Atchley (1976) subdivided the self into three parts: the self-concept, self-esteem, and self-ideal. Atchley defined self-concept as the cognitive elements of the self, representing what the individual knows about himself. The individual obtains this knowledge from sensory observations and feedback from others.

Raimy (1971) also supported this notion of change with regard to self-concept. A major principle of his theory was that self-concept is organized into a perceptual system by structuring self-observations which are based on social interactions. Raimy defined self-concept as a perceptual object regulated by the same principles of organization that regulate other perceptual objects. Based on these principles, specifically fluidity and rigidity, changes in self-concept are brought about by changes in the essential structural relationships of the self-concept.

The work role itself plays an important part in the development of the self-concept because of the

attendant social activities and experiences this role provides the individual (Birren & Schaie, 1977; Carp, 1972). A change in the self-concept can occur as a result of retirement because retirement brings about an end to those activities and experiences surrounding the work role. Retirement as an event occurring at some point during one's life cycle and its effect on the self-concept has been researched, but few of the studies have included women.

When examining the overall history of women and work in America, a number of commentators have considered World War II as the point at which the greatest impact was felt (Angrist & Almquist, 1975; Boxandall, Gordon, & Reverby, 1976; Kreps & Clark, 1975). The war created an unprecedented demand for more workers in a variety of fields. Women, who had been forced to stay at home so as not to interfere with men's ability to earn a living, were suddenly accepted into the job market. The following statistics on female participation in the work force serve to indicate the degree of change which occurred.

In 1940, 25.6% of all women were employed, compared to 36% by the end of the war. The increase continued

throughout the next 2 decades, so that by 1975, 45% of all women over 16 years of age were in the work force (Kreps & Clark, 1975). So the work role has become a major factor affecting the lives of a steadily increasing number of women, and thus plays a part in the development of their self-concept.

Self-Concept and Retired Career Women

Retirement literature abounds with statements suggesting the ease of retirement for women. According to Jackson (1971), this thinking reflects "an implicit tendency to assume that the working roles of women are relatively unimportant and that retirement is not a significant stage for women" (p. 54). Atchley (1976), in his book examining retirement as an evolving social phenomena, identified the subject of women's attitudes toward their jobs or toward retirement as an area greatly in need of further research. Only a few studies have shown the effects of retirement on women who work, and even fewer have examined the notion of retirement with regard to self-concept. Taeuber and Sweet (1976) stated, that despite the increasing social and political importance of the topic, there has been little study of women's patterns of retirement from the labor force.

Fox (1977) suggested that occupational retirement, once affecting almost totally the male, is becoming a steadily increasing concern to women also. Fox cited three arguments to account for the lack of study on women's retirement and suggested that each argument necessitates the re-examination of the relationship between women and work. Following is a summary of Fox's arguments.

First, the work role for men is considered a principle source of self-identity, so termination of that role is thought to weaken men's self-identities. But for women the work role is considered a secondary role to the home and family role. Thus, termination of work would not affect women's primary source of self-identity.

Second, in addition to providing a source of self-identity, the work role for men also links them to society at large. Retirement, thus, creates a loss of status for men in the eyes of society. Since women supposedly obtain their social status from their husbands, women's retirement does not diminish their own social status; women still have that primary home and family role to carry out.

The problem of operationalizing retirement for women constitutes the third and final reason for the lack of

study in this area. Some questions that arise with regard to operationally defining retirement are how many hours, how long, and how continuously has one worked, and is pension and/or Social Security involved? The question of defining retirement for women is compounded due to the number of jobs many women hold in the course of their working lives.

Utilizing a sample of 212 white, primarily middle-class women, who were participants in the second Duke Longitudinal Study of Aging, Fox (1977) studied women's adaptation to retirement in terms of social and personal resources at their disposal and their reported sense of psychological well-being. The Affect Balance Scale was used to measure psychological well-being. Participants were classified as "still working," "retired," or "housewives most of their lives," according to self-report. Results indicated that while women may reduce their social involvement during the time they are working, with retirement they make up for this shortage by using their social resources more. The retirees also had a less positive balance of affect relative to workers and housewives, attributed to reduced income level, subjective health state, and perceived level of social contacts. Fox

(1977) hypothesized from this data that retirees may be more dependent on non home-centered social contact than housewives, and that failure to maintain sufficient interaction accounts for the less positive affect balance. Fox added that the losses resulting from retirement are related to what work provided as well as the intrinsic aspects of work. Fox's data supported Atchley's (1976) general finding that women are likely to have difficulty adjusting to retirement.

Atchley (1976) reported male-female comparisons in selected social and psychological characteristics, controlling for age, marital status, education, and income adequacy. Data were collected by questionnaires mailed to a randomly selected sample of retired teachers and telephone company retirees. Atchley compared their attitudes toward work and retirement, self-concept, psychological well-being, self-reported health, perceived income adequacy, and perceived social participation.

The findings concerning work and retirement showed that older men in general are more apt to become accustomed to retirement in 3 months or less than older women. Additionally, women were less likely than men to quickly adjust to giving up their work. Regarding psychological

characteristics, specifically self-concept, both retired female teachers and female telephone company retirees had a higher prevalence of uncertain self-concept. The older women overall had a greater prevalence of negative psychological characteristics compared to older men. The women were more often lonely, anxious, unstable in self-concept, highly sensitive to criticism, and highly depressed. Based on his findings, Atchley (1976) hypothesized that women can be highly committed to work, "and that retirement can present problems for women, perhaps even more so than for men" (p. 209).

A study conducted by Jaslow (1976) to apply to elderly women the theoretical orientation to work and retirement which has been applied to men tested the hypothesis that older working women have better morale than those who do not work. The probability sample of females 65 years of age and over was subdivided into three groups: employed (6.3%), retired (54.1%), and never worked (39.6%). The findings revealed that employed women had higher morale than retired women. Women who had never worked had the lowest morale as a group. Further analysis of the findings, however, revealed that retired women with annual incomes of \$5,000 or more had

better morale than the workers. Similar small yet statistically significant differences were found when the intervening variables of age, income, and health were controlled as a group.

Jaslow (1976) also compared these findings with those of a similar study conducted on men from the same parent sample he used. The findings for men revealed no employment status effect on morale. As a result, Jaslow postulated that work may be a more significant factor in the lives of older women than men, a contraindication to what much of the existing retirement adjustment literature posits. Jaslow (1976) stated that:

Nonworking women with virtually no employment history seem to be the most demoralized in their later years suggests that participation in the labor force may even provide psychosocial benefits which carry over beyond retirement and into old age, thus tending to leave women better off for having had the experience. (p. 217)

Homemaking and Retirement

Literature dealing with the retirement of women homemakers includes women only in relation to their reactions as wives toward the retirement of their husbands, and there is a paucity of even this literature. This is largely due to the notion that retirement relates to the process of withdrawing from a job performed for pay rather

than withdrawing from work. Atchley (1980) noted that in general terms, people never stop working. A job though is an employed position from which an individual retires. This concept of retirement is what has guided retirement studies to date. Atchley (1980) added that there is increasing recognition of the tremendous contribution housewives make to society, but that it will be a long time before this contribution is transformed into a monetary retirement pension, as with other jobs.

According to Lopata (1971), a sociologist who has researched the housewife role in depth, becoming a housewife in American society is quite different from becoming any other occupational role. Characteristic of the housewife role is that one need not apply. A women centers the role as an extension to the wife role. Lopata (1971) stated:

the role is not easily located in the occupational social structure. Most Americans are not even sure whether it belongs there: it lacks the basic criteria of most jobs. It has no organized social circle which judges performance and has the right to fire for incompetence, no specific payscale, and no measurement against other performers of the same role or against circle members. It is vague, open to any woman who gets married, regardless of ability; it has no union and belongs to no organizational structure. (p. 139)

Lopata (1971) determined that the difficulty identifying what kind of role the housewife role could be if not an

occupational one has resulted, "in the role's devaluation, conflict with other roles, and psychological strain for performers" (p. 139). Yet, Lopata maintained that the unique social role of housewife with its six distinct stages can lead to improved adjustment of women to the later stages of life.

The "becoming" stage involves learning to perform the duties of the role and the placing of oneself in the role. The "expanding circle" stage includes pregnancy and birth. The "peak" stage is that point in time in which the woman has several small children. The "full-house plateau" is the stage when the youngest child enters school, and ends when the children start leaving home to live somewhere else. The "shrinking circle" stage starts when the first child leaves home or is married and ends when all have left home. The "minimal plateau" is the final stage, identified as the one in which the woman is the only person left for whom the house is maintained.

Lopata (1971) maintained that each of the stages requires a major shift of the entire role-cluster as well as modifications in all roles, and many of these changes are undertaken by housewives with outside support. Thus, a woman is constantly experiencing changes in her identification with each of the assigned roles as she enters the

different stages of the life cycle. In a study based on interviews with 1,000 Chicago housewives, Lopata (1966) reported on the "shrinking circle" stage of the aging housewife:

A surprising finding was the level of satisfaction expressed by many women in their 50's and 60's who have remained healthy, have husbands still living, and no serious problems. Fewer decision-making problems, a lack of pressure from demanding and often conflicting roles, satisfaction with past performance of the role of housewife and with the products of the role of mother . . . have all contributed to a relatively high degree of satisfaction. (pp. 16-17)

Lopata added that retirement automatically places the hub of life inside the home. The oftentimes focal role of housewife held by so many women, with its inside location, is thus a more comfortable one for the woman than for the man. The inside focus is a foreign one to him because of his working away from, or outside, the home.

It is quite possible that the man, lacking this feeling of rightfully belonging in the home, has a much more difficult time adjusting to the substitution of this location of the "self" for one in the "world of work." (Lopata, 1966, p. 15)

Kline (1975) also asserted that women adjust to later life in a more gradual manner than men, and that women are more satisfied at retirement than men. Kline (1975) argued that the socialization of women in America,

creates impermanence in the form of role loss and repeated adjustment to change in the life situation--and that this socialization process facilitates adjustment of women to old age.
(p. 149)

Homemakers with their numerous experiences in adjusting to age-related changes, such as bearing children, launching children into society, menopause, and widowhood, have become accustomed to change and impermanence. Therefore, they are more accepting than men of retirement, which is another age related change or impermanence.

Heyman (1970) identified that a wife may retire several times during the course of her lifetime. A woman may retire from her career to marry and become a wife and mother. After the children are raised, she may again retire, this time from homemaking duties and tasks, to take on work outside the home. Twenty years later, she is faced with her own retirement, possibly complicated by the retirement of her husband as well. Heyman (1970) claimed however that a wife's retirement is different from the retirement of her husband, who at an advanced age is facing the final separation from his major life role as the wage-earner and chief provider for his family. Now the husband is forced to deal with the loss of his previously permanent work role, reduced financial resources,

and the necessity for role changes. The husband, unlike the wife, is facing such life changes for the first time. Heyman (1970) stated that because the wife may have had retirement begin early in her lifetime, and because of its periodic recurrence, her understanding and support may be crucial to a satisfactory adjustment for her husband. Finally, Heyman (1970) felt there is no answer to the question: "Does a wife retire?" Rather, Heyman saw retirement not in a vacuum, but as part of the life cycle continuum involving wife, husband, children, friends, and relatives.

Summary

Retirement as a significant life experience can create changes in one's self-concept. Studies showing the effect of retirement on the self-concept of retired career women and homemakers are few. The literature reported generally supports the notion that working women have difficulty adjusting to retirement. The homemaker role, with the many changes and impermanence it provides throughout one's life cycle, tends to promote positive adjustment to retirement.

CHAPTER 3

PROCEDURE FOR COLLECTION AND TREATMENT OF DATA

In order to investigate and compare the self-concept of retired career women and retired women homemakers, a descriptive-comparative research design was used for this study. The setting for this study and a description of the population and sample are presented. In addition, the measures taken for protection of the subjects, the research tool used, and the procedure for collection and treatment of data are discussed.

Setting

The study was conducted at two senior citizen centers. One center was located in a suburb of 71,600 people in a large metropolitan area in the Southwestern United States. This suburb has experienced an influx of older persons as parents move to this suburb to be closer to their adult children. The senior citizen center in this suburb is located in a church building, and is open to persons 55 years of age or older. The participants meet twice a week for social activities and lunch.

The other center was located in a suburb of 74,000 people in a large metropolitan area in the Southwestern United States. This suburb has also experienced an influx of older persons for purposes of being closer to adult children. However, the majority of persons in this suburb are life-long residents. The senior citizen center is physically attached to a community recreation facility, yet the center is used solely for senior citizen activities. The participants meet 5 days a week for social activities and lunch. The questionnaire was administered in a comfortable, well-lighted area of both centers.

Population and Sample

The population for this study included all women at two senior citizen centers who were retired from a career or homemaking, and who were between the ages of 62 and 75 years. The sample consisted of those women from the two centers who chose to complete the questionnaire. The sample for this study was selected by accidental sampling. Polit and Hungler (1978) defined this type of sampling as consisting of use of the most readily available persons for use as study subjects.

Protection of Human Subjects

Permission to conduct this study was obtained from the Texas Woman's University Human Subjects Review Committee (Appendix A) and from the graduate school (Appendix B) prior to its initiation. Approval to conduct the study was obtained from both senior citizen centers and from the church administration of one of the centers (Appendix C). Subjects were informed of the purpose and methodology of the study by means of an oral explanation (Appendix D) provided by the researcher. Each subject who consented to participate in the study signed a consent form (Appendix E) stating she understood her involvement and agreed to participate. In order to insure anonymity, no names were requested on the answer sheet. The subjects were protected from any possible embarrassment by maintaining the confidentiality of the test scores.

Instrument

For this study, the Tennessee Self Concept Scale, developed by Fitts (1965) (Appendix F) was used to ascertain the self-concept of individual subjects. The Tennessee Self Concept Scale was developed in 1965 as a counseling and research tool for the examination of

the self-concept. It is suitable for subjects 12 years of age and older and having at least a sixth grade reading level.

The Tennessee Self Concept Scale is a paper and pencil test consisting of 100 self-descriptive statements of which 90 assess the self-concept and 10 assess self-criticism. Subjects rate each statement as it applies to self by choosing one of five response items labeled "completely false," "mostly false," "partly false and partly true," "mostly true," or "completely true." Responses to the statements generate 20 scores which provide a multidimensional picture of the self-concept. For purposes of this study, only the following four scores are reported: (a) self-criticism, (b) total positive, (c) net conflict, and (d) total conflict. A description of these scores and their meaning follows.

The Self Criticism Score (SC)

This score reflects defensiveness and distortion in the self-report. Additionally, the score reflects an individual's ability or inability to be open and self-critical.

The Total P Score (total P)

This score is the most significant one as it reflects the individual's overall level of self-esteem.

The Net Conflict Score

This score measures the extent to which an individual's responses to positive items differ from, or conflict with, responses to negative items in the same area of self-perception. The score measures directional trends of conflict in the self-concept.

The Total Conflict Score

This score measures the total amount of conflict in a person's self-concept, disregarding the directional trends of conflict.

The Tennessee Self Concept Scale is an instrument of proven reliability and validity. The reliability coefficients of most of the major profile scores fall within the range of .80 to .90. The self-criticism score is reliable at .75. The total positive score is reliable at .92. The net conflict and the total conflict scores are both reliable at .74. These reliability data are based on a test-retest procedure with a sample of 60 college students over a 2-week interval

(Fitts, 1965). The level of significance for the coefficients was not provided.

Content validity was determined by seven clinical psychologists (Burros, 1972). These judges allowed an item to remain in the scale only if it was judged to be correctly classified according to defined constructs. Further evidence of the validity of this instrument is established by its ability to discriminate between groups and correlate with other personality measures. Fitts (1965) reported studies demonstrating significant differences between almost every score on the scale. A study by McGee (cited in Fitts, 1965) showed that most of the scores of the scale correlated with MMPI scores in ways expected, due to the nature of the scores. According to Fitts (1965),

there is considerable evidence that people's concepts of self do change as a result of significant experiences. The Tennessee Self Concept Scale reflects these changes in predicted ways, thus constituting additional evidence for the validity of the instrument. (pp. 29-30)

Demographic data which related to the subject's race, age, marital status, level of education, major role during lifetime, number of years worked, number of children, and retirement decision were also collected

(Appendix G). The purposes for collecting this additional data were to further describe the sample and to ease replication of the study.

Data Collection

The data were collected by means of the Tennessee Self Concept Scale. The senior citizen center managers introduced the researcher. The researcher verbally explained the study. Potential subject volunteers were informed that they had the right to refuse to participate; if they agreed to participate, they were told that they may withdraw at any time during completion of the questionnaire. Written consent to participate was obtained from willing subjects. Participants were moved to a quiet, well-lighted room and were seated at tables. A copy of the questionnaire with answer sheet was distributed to each subject. Verbal and written instructions were given to explain how to complete the questionnaire. The researcher was available during the administration of the questionnaire to provide assistance to subjects as needed. The questionnaire took approximately 30 minutes to complete.

Treatment of Data

The statistical technique used for data analysis was the student's t-test. This type of statistical test is appropriate for comparing means of small samples (Elzey, 1974). Additionally, Polit and Hungler (1978) identified the t-test as the basic parametric procedure for testing differences in group means. The t-test was used in this study to compare the mean scores of the Self-Criticism, Total P, Net Conflict, and Total Conflict profiles of the two samples of retired women. Use of this procedure enabled the researcher to test the null hypothesis of no difference between the self-concept of retired career women and retired women homemakers. For purposes of this study, the level of significance was .05.

CHAPTER 4

ANALYSIS OF DATA

The problem of this descriptive-comparative study was to investigate and compare the self-concept of retired career women and retired women homemakers. The sample consisted of 22 retired women who were participants at 2 senior citizen centers. The subjects ranged in age from 62 to 74 years. The Tennessee Self-Concept Scale and a demographic questionnaire were completed by each of the 22 subjects.

Description of Sample

The total sample consisted of 22 white women. There were 10 women (45%) in the career woman group. The homemaker group consisted of 12 women (55%).

The marital status of the career woman group consisted of 1 person (10%) married, 1 person (10%) divorced, 8 persons (80%) widowed. The homemaker group consisted of 6 persons (50%) married, 1 person (8%) separated, 5 persons (42%) widowed.

The educational level of the career women and homemakers is presented in Table 1. The career woman group

consisted of 1 person (10%) with a grade school education, 3 persons (30%) with a high school education, 1 person (10%) who attended vocational school, and 5 persons (50%) who attended college. One subject (8%) in the homemaker group had a grade school education, 6 (50%) had a high school education, 1 (8%) attended vocational school, and 4 (33%) attended college.

Table 1
Subjects' Educational Level

	Career Woman Group	Homemaker Group
Grade School	1 (10%)	1 (8%)
High School	3 (30%)	6 (50%)
Vocational School	1 (10%)	1 (8%)
College studies	5 (50%)	4 (33%)

n = 22.

Table 2 depicts the number of years worked and the number of years as a homemaker reported by each of the career women. Retirement from the primary role of career woman by self-report for 6 of the women (60%) was age related, for 1 women (10%) due to husband's death, and for 1 woman (10%) at husband's request.

Table 2
 Number of Years Worked and Number of
 Years as Homemaker for Career
 Woman Group

Subject's Number	Number of Years Worked	Number of Years as Homemaker
1	9	41
4	35	49
8	24	56
11	16	30
17	15	50
18	50	41
19	45	36
23	35	35
24	18	39
27	30	30
Mean	27.7 (28)	40.7 (41)

n = 10.

The number of years worked and the number of years as a homemaker for the homemaker group is presented in Table 3. Retirement from the primary role of homemaker by self-report for 2 of the women (17%) was health related, and for 1 woman (8%) due to the sale of her home.

Nine women (75%) in this group reported they were not yet retired from the homemaker role.

Table 3
Number of Years Worked and Number of
Years as Homemaker for
Homemaker Group

Subject's Number	Number of Years Worked	Number of Years as Homemaker
3	0	40
5	35	50
6	0	44
7	2	43
9	30	40
10	10	50
11	14	37
13	18	50
14	20	40
16	15	35
22	7	28
25	14	30
Mean	13.75 (14)	40.5 (41)

$\underline{n} = 12.$

Findings

The Tennessee Self Concept Scale, consisting of 100 self-descriptive statements, was used to ascertain the self-concept of individual subjects. Subjects rated each statement as it applied to themselves by choosing 1 of 5 response items on a Likert-type scale. A total of 20 scores was generated for each subject, giving a multidimensional view of the self-concept. The 4 scores chosen to test the hypothesis of no difference between the self-concept of retired career women and the self-concept of retired women homemakers were: (a) self-criticism, (b) total positive, (c) net conflict, and (d) total conflict.

The data obtained from the self-descriptive statements relating to each of the above mentioned scores on the Tennessee Self Concept Scale were analyzed. Table 4 contains the computed means and standard deviations of the career woman and homemaker groups on self-criticism, as measured by the Scale. The difference between means was analyzed by use of a t-test also contained within Table 4. The t-test result of -.21 indicated there was no statistically significant ($p = .84$) difference between the two groups' scores on self-criticism.

Table 4
 Self-Criticism in Career Woman and
 Homemaker Groups

Group	<u>n</u>	Mean	Standard Deviation	<u>t</u>
Career woman	10	30.80	8.324	-.21
Homemaker	12	31.50	7.526	

p = .84.

Table 5 contains the computed means and standard deviations of both groups on net conflict, as measured by the Scale, and the calculated t value based upon a comparison of the two means. The t value of .74 indicated there was no statistically significant ($p = .47$) difference between the two groups' scores on net conflict.

Included in Table 6 are the computed means and standard deviations of the career woman and homemaker groups on total conflict, as measured by the Scale. The calculated t value of .77 indicated there was no statistically significant ($p = .45$) difference between the two groups' scores on total conflict.

Table 7 contains the computed means and standard deviations of both groups on total positive, as measured by the Scale, and the calculated t value based upon a comparison of the two means. The t value of 1.63 indicated there was no statistically significant ($p = .12$) difference between the two groups' scores on total positive.

The difference between means of the two groups for the four scores of (a) self-criticism, (b) net conflict, (c) total conflict, and (d) total positive,

Table 5
 Net Conflict in Career Woman and
 Homemaker Groups

Group	<u>n</u>	Mean	Standard Deviation	<u>t</u>
Career woman	10	9.30	15.741	.74
Homemaker	12	4.67	13.580	

p = .47.

Table 6
Total Conflict in Career Woman and
Homemaker Groups

Group	<u>n</u>	Mean	Standard Deviation	<u>t</u>
Career woman	10	36.70	12.065	.77
Homemaker	12	33.17	9.331	

p = .45.

Table 7
 Total Positive in Career Woman and
 Homemaker Groups

Group	<u>n</u>	Mean	Standard Deviation	<u>t</u>
Career woman	10	376.10	31.754	1.63
Homemaker	12	348.17	22.719	

p = .12.

when subjected to a t-test, showed no statistically significant ($p < .05$) difference. Therefore, the null hypothesis that there is no difference between the self-concept of retired career women and the self-concept of retired women homemakers in this sample was accepted.

Additional Findings

Comparison of the Scale scores of the sample with the norms developed by Fitts (1965) resulted in the following:

1. The sample was slightly lower than the norm on the self-criticism score.

2. The sample scores on the total positive score were somewhat higher than the norm, with the career woman group showing the highest score.

3. For the net conflict score the sample scored much higher than the norm, with the career woman group showing the highest score.

4. The total conflict scores for the sample were slightly higher than the norm.

Table 8 displays the mean scores of the norm, career woman, and homemaker groups.

Table 8
 Mean Scores of Norm, Career Woman, and
 Homemaker Groups

Score	Norm Group Means	Career Woman Group Mean	Homemaker Group Mean
Self-criticism	35.54	30.80	31.50
Net-conflict	-4.91	9.30	4.67
Total conflict	30.10	36.70	33.17
Total positive	345.57	367.10	348.17

Summary of Findings

The summary statements of the results are as follows:

1. No significant difference was found between the self-concept of the career woman group and the home-maker group.

2. The sample resembled a norm group when compared on self-criticism, total positive, and total conflict components of the self-concept.

CHAPTER 5

SUMMARY OF THE STUDY

The problem for this descriptive-comparative study was to investigate and compare the self-concept of retired career women and retired women homemakers. The null hypothesis of no difference between the self-concept of retired career women and the self-concept of retired women homemakers was accepted.

Summary

The accidental sample for this study consisted of 22 women who were participants in 2 senior citizen centers, ranging in age from 62 to 74 years. Primary role of career woman or homemaker, and retirement from that role was by self-report. A demographic questionnaire and the Tennessee Self-Concept Scale were computed by each of the 22 women in the sample. The demographic data obtained from the questionnaire were tabulated and summarized to describe the sample. The completed Scales were computer scored by the test publisher. The t-test statistical technique was used to analyze the: (a) self-criticism score, (b) net

conflict score, (c) total conflict score, and (d) total positive score of the Tennessee Self-Concept Scale for both career women and homemaker groups to test the hypothesis. There was no statistically significant ($p < .05$) difference between means from each of the four scores when subjected to the t-test.

Discussion of Findings

Examination of the demographic data for the homemaker group regarding number of years worked, number of years as homemaker, and retirement decision from primary role tend to agree with the proposal of Heyman (1970) pertaining to the numerous retirements of a homemaker during a lifetime, as well as to the question of retirement at anytime for the housewife. Ten of the 12 women in the homemaker group reported they had worked outside the home at some time, but the primary role of all women in the homemaker group was that of homemaker. Seventy-five percent considered themselves not yet retired from homemaking. Most women in this group had retired from a work role, and the majority did not consider themselves yet retired from homemaking. The lack of significant findings may be due to the fact that most of the homemakers worked outside the home at some time.

An additional noteworthy finding is that for the career woman group, the mean number of years worked was 28, compared to 14 years for the homemaker group. The self-reported career women worked twice as many years then, on the average, as the self-reported homemakers. These figures support the notion that the work role has become a major factor affecting a steadily growing number of women.

Although there was no statistically significant ($p < .05$) difference between the self-concept of retired career women and the self-concept of retired women homemakers, the Scale results do present several additional findings. According to Fitts (1965), each of the scores generated by the Tennessee Self-Concept Scale has its own meaning and interpretation, based on norms developed from a broad sample of 626 people. Following is a discussion of the meaning of each of the four scores reported in this study for both the career woman and homemaker groups.

The self-criticism score reflects defensiveness and distortion in the self-report, as well as openness and capacity for self-criticism. According to Fitts (1965), a low score indicates defensiveness, and also suggests that total positive score may be falsely

elevated as a result of this defensiveness. The norm mean for this score is 35.54, as reported by Fitts (1965). The mean score for the career woman group was 30.80, and for the homemaker group, 31.50. Both of these mean scores are low, at approximately the 30th percentile, thus suggesting some mild defensiveness. This finding is similar to Atchley's (1976) finding that retired career women were more often sensitive to criticism, when compared to retired males.

The total positive score is the most important of all the scores, reflecting one's overall level of self-esteem. The norm mean for this score is 345.57 (Fitts, 1965). The career woman group had a mean score of 367.10, the homemaker group 348.17. Both groups' scores indicate positive views of self, but the career woman group score is suspect in light of the low self-criticism score previously reported. The high total positive score for the career woman group, when correlated with that group's low self-criticism score, is probably the result of defensive distortion according to Fitts' (1965) interpretation. Thus, the high total positive score for the career woman group reflects a possible altered self-esteem.

The net conflict score measures the extent to which an individual's responses to positive items conflict with responses to negative items in the same area of self-perception. A difference between positive and negative scores reflects contradiction or conflict (Fitts, 1965). Fitts identified two kinds of conflict: (a) acquiescence and (b) denial. Acquiescence conflict occurs when the positive scores are greater than the negative scores, meaning the person is overaffirming the positive attributes. Denial conflict is the direct opposite, meaning the person is overdenying the negative attributes. The norm mean for the net conflict score is -4.91 (Fitts, 1965). The career woman group had a mean score of 9.30, while the homemaker group had a mean score of 4.67. Both groups' scores reflect an acquiescence conflict, with the career woman score higher, at approximately the 90th percentile. This high score can be interpreted as representing a probable efficiently defended area of self-perception with regard to self-worth and adequacy.

The total conflict score measures the total amount of conflict in a person's self-concept, disregarding the directional trends of conflict that the net conflict

score measures (Fitts, 1965). The norm mean for this score is 30.10. The career woman group mean score was 36.70, and the homemaker group mean score was 33.17. According to Fitts (1965), high scores represent confusion, contradiction, and general conflict in self-perception. Both groups' scores are high, but with the career woman group scoring higher than the norm group, at approximately the 80th percentile. The high scores for both groups can be interpreted as indicating confusion, contradiction, and general conflict in self-perception, as Fitts (1965) stated. However, the career woman group score may reflect a greater amount of total conflict in self-concept.

Self-criticism, self-esteem, and conflict are the major dimensions of self-perception of the Tennessee Self Concept Scale, according to Fitts (1965). The meanings of the four scores of self-criticism, total positive, net conflict, and total conflict, as discussed previously, indicated an altered self-concept for the career woman group. This finding agrees with the view held by gerontologists and sociologists (Atchley, 1976; Carp, 1972; Fox, 1977) that for women, retirement from the work role can alter self-concept.

Additionally, the homemaker group scores on the same four scores indicated an alteration in self-concept, but to a lesser extent than for the career woman group. This finding supports the view of sociologists (Heyman, 1970; Kline, 1975; Lopata, 1971) that housewives/homemakers adjust to retirement with a lesser degree of difficulty due to the many role losses and adjustments of that role.

Conclusions and Implications

The following statements include conclusions drawn from the study as well as implications for nursing suggested by the results. The small sample comprised of a retired career group and a homemaker group of women can be viewed as being more alike than different in regard to their self-concepts with possible alterations in the self-concept of the career group.

According to Raimy (1971), the self-concept as a perceptual object and the self-concept as a regulator of behavior are both postulates under the more general principle that organization of personality is the main function of the self-concept. The perceptual system, or self-concept of a woman includes the self-observations she makes based on the social interactions occurring

within her chosen work role. Behavior is then influenced and regulated by the presence of this self-concept in her perceptual field. This study attempted to find support for the view that retirement from the work role has potential for altering the self-concept. This potential for alteration exists since retirement results in an end to participation in the experiences and activities surrounding the work role, and these experiences and activities are the basis for the self-observations comprising the self-concept. Though the statistical findings of the study as reported pose a question regarding this theoretical framework, the interpretation of the scores in light of the norms established by Fitts (1965) lends support to the view that retirement from the work role can alter self-concept.

Primary and secondary prevention are key concepts in community health nursing and the practical implications suggest that health education in the area of retirement preparation, and casefinding for women approaching retirement may aid adjustment to retirement and make retirement more satisfying. Retirement preparation programs currently cover, at most, only about 10% of the work force (Atchley, 1980). Programs

designed to (a) encourage the development of outside activities and interests, (b) promote positive physical and mental/emotional health, and (c) promote sufficient financial resources and adequate standard of living should ideally begin early in one's working life. The contemporary role of the community health nurse as a health promotion expert certainly includes involvement in this area of retirement preparation.

There are also implications as to how the potential emotional and/or social trauma linked to retirement can be prevented. Pre-retirement counseling by nurses in occupational health and community settings could be given to women approaching retirement, to include promotion of self-worth through a means other than the role of work or homemaking. Also, encouraging the formation of support and/or power groups for purposes of expanding retirement opportunities for women is within the realm of the community health nurse in an advocacy role.

Continuing research by nurses in the area of retirement can provide opportunities to discover new and significant methods of intervening with women retirees. Perhaps the most challenging implication for

further research is the possibility that methods of nursing intervention can be developed which would be effective in promoting a greater degree of biopsychosocial health among women retirees.

Recommendations for Further Study

The following recommendations were made:

1. The study could be replicated with a much larger sample.
2. A similar study should be conducted which would include in the sample homemakers who have never worked outside the home.
3. A longitudinal study could be conducted exploring also the variable of retirement preparation.
4. New norms should be developed for the Tennessee Self Concept Scale.

APPENDIX A

TEXAS WOMAN'S UNIVERSITY
 Box 23717, TWU Station
 Denton, Texas 76204

1810 Irwood Road
 Dallas Irwood Campus

HUMAN SUBJECTS REVIEW COMMITTEE

Name of Investigator: Annette G. Lueckenotte Center: Dallas
 Address: 4711D. No. Central Expwy. Date: 7/17/80
Dallas, Texas 75205

Dear Ms. Lueckenotte:

Your study entitled A Comparison of the Self-Concept of Retired

Women

has been reviewed by a committee of the Human Subjects Review Committee and it appears to meet our requirements in regard to protection of the individual's rights.

Please be reminded that both the University and the Department of Health, Education, and Welfare regulations typically require that signatures indicating informed consent be obtained from all human subjects in your studies. These are to be filed with the Human Subjects Review Committee. Any exception to this requirement is noted below. Furthermore, according to DHEW regulations, another review by the Committee is required if your project changes.

Any special provisions pertaining to your study are noted below:

Add to informed consent form: No medical service or compensation is provided to subjects by the University as a result of injury from participation in research.

Add to informed consent form: I UNDERSTAND THAT THE RETURN OF MY QUESTIONNAIRE CONSTITUTES MY INFORMED CONSENT TO ACT AS A SUBJECT IN THIS RESEARCH.

The filing of signatures of subjects with the Human Subjects
Review Committee is not required.

XX Other: Add - include in your information to participants that
anonymity will be protected by the fact that scores will
only be reported as group scores and individual scores will not
 No special provisions apply. be reported.

Sincerely,
Estelle D. Kurtz
Chairman, Human Subjects
Review Committee

at Dallas

PK/sml/3/7/80

APPENDIX B

TEXAS WOMAN'S UNIVERSITY

DENTON, TEXAS 76204

THE GRADUATE SCHOOL

April 15, 1981

Mrs. Annette M. Lueckenotte
4711D N. Central Expressway
Dallas, Texas 75205

Dear Mrs. Lueckenotte:

I have received and approved the Prospectus for your research project. Best wishes to you in the research and writing of your project.

Sincerely yours,


Robert S. Pawlowski
Provost

RP:d1

cc Dr. Helen A. Bush
Dr. Anne Gudmundsen
Graduate Office

APPENDIX C

TEXAS WOMAN'S UNIVERSITY
COLLEGE OF NURSING

AGENCY PERMISSION FOR CONDUCTING STUDY*

THE MESQUITE SENIOR CITIZENS

GRANTS TO ANNETTE LUECKENOTTE

a student enrolled in a program of nursing leading to a Master's Degree at Texas Woman's University, the privilege of its facilities in order to study the following problem.

Self-Concept of retired career

women and retired women homemakers

The conditions mutually agreed upon are as follows:

1. The agency (may) (~~may not~~) be identified in the final report.
2. The names of consultative or administrative personnel in the agency (may) (~~may not~~) be identified in the final report.
3. The agency (~~wants~~) (does not want) a conference with the student when the report is completed.
4. The agency is (willing) (~~unwilling~~) to allow the completed report to be circulated through interlibrary loan.
5. Other _____

Date: 7/23/80

Fran Westcott
Signature of Agency Personnel

Annette H. Lueckenotte
Signature of Student

Helen A. Burt Ph.D., R.N.
Signature of Faculty Advisor

*Fill out & sign three copies to be distributed as follows:
Original - Student; First copy - Agency; Second copy - TWU
College of Nursing.

TEXAS WOMAN'S UNIVERSITY
COLLEGE OF NURSING

AGENCY PERMISSION FOR CONDUCTING STUDY*

THE SPARETIMERS

GRANTS TO ANNETTE LUECKENOTTE

a student enrolled in a program of nursing leading to a Master's Degree at Texas Woman's University, the privilege of its facilities in order to study the following problem.

Self-Concept of retired career

women and retired women homemakers

The conditions mutually agreed upon are as follows:

1. The agency (may) (~~may not~~) be identified in the final report.
2. The names of consultative or administrative personnel in the agency (may) (~~may not~~) be identified in the final report.
3. The agency (~~wants~~) (does not want) a conference with the student when the report is completed.
4. The agency is (~~willing~~) (~~unwilling~~) to allow the completed report to be circulated through interlibrary loan.
5. Other _____

Date: 7-24-61

Annette H. Lueckenotte
Signature of Student

Helena A. Bush Ph.D. R.N.
Signature of Agency Personnel
Signature of Faculty Advisor

*Fill out & sign three copies to be distributed as follows:
Original - Student; First copy - Agency; Second copy - TWU College of Nursing.

APPENDIX D

Oral Presentation to Subjects

Hello, my name is Annette Lueckenotte and I am a graduate student in community health nursing at Texas Woman's University. To complete the requirements for my master's degree, I am studying the self-concept of retired career women and retired women homemakers who are between the ages of 62 and 75 years.

My study consists of a two-part questionnaire. The first part of the questionnaire asks for personal information including your race, age, level of education, marital status, major role during lifetime, number of years worked, number of years as a homemaker, number of children, and retirement decision. The second part of the questionnaire involves reviewing 100 self-descriptive statements and rating each statement as if you were describing yourself to yourself.

You have the choice of filling out the questionnaires or not. The questionnaires will take 20 to 30 minutes to complete. There are no right or wrong answers to the questions. Your individual results will not be identified because your name is not to be placed on the answer sheet. Your anonymity will be protected by the fact that scores will only be reported as group

scores and individual scores will not be reported. If you wish to obtain your scores on the questionnaire, make a note of the number located in the top left corner of your answer sheet. You may then present this number to me and I will furnish you with your scores. Your responses will remain confidential.

It is unlikely, but worth noting, that risks from this investigation might include inconvenience, fatigue, increased awareness of negatively valued aspects of self, increased awareness of past experiences, and discomfort or dissatisfaction as a result of reviewing self descriptive statements. If you feel uncomfortable at any time while completing the questionnaires, you have the freedom to terminate your participation. This investigation may be beneficial to you in that you may increase your self awareness as well as contribute to research related to nursing and older persons.

Does anyone have any questions? Thank you for your help.

APPENDIX E

Consent Form

TEXAS WOMAN'S UNIVERSITY
COLLEGE OF NURSING

1. I hereby authorize Annette Lueckenotte to perform the following procedures:
 - (a) Obtain demographic data regarding my race, level of education, marital status, career, age, number of children, number of years worked, number of years as a homemaker, and retirement decision..
 - (b) Obtain my responses to the self-descriptive statements in the Tennessee Self Concept Scale according to the instructions written on the scale.
 - (c) Obtain and compare my scores on the Tennessee Self Concept Scale.
2. The procedures listed in Paragraph 1 have been explained to my by Annette Lueckenotte.
3. I understand that the procedures described in Paragraph 1 involve the following possible risks or discomforts:
 - (a) Possible inconvenience
 - (b) Possible fatigue
 - (c) Possible increased awareness of negatively valued aspects of self
 - (d) Possible increased awareness of past experiences
 - (e) Possible discomfort or dissatisfaction as a result of reviewing self-descriptive statements

I understand that the procedures described in Paragraph 1 have the following potential benefits to myself and/or others:

 - (a) Increase my self awareness
 - (b) Contribute to research related to nursing and older persons

I understand that no medical service or compensation is provided to subjects by the university as a result of injury from participation in research.
4. An offer to answer all of my questions regarding the study has been made. If alternative procedures are more advantageous to me, they have been explained. I understand that I may terminate my participation in the study at any time.

 Subject's Signature

 Date

APPENDIX F

Tennessee Self-Concept Scale

A copy of this instrument may be obtained from the following company:

Counselor Recordings and Tests
Box 6184, Acklen Station
Nashville, Tennessee 37212

APPENDIX G

DEMOGRAPHIC QUESTIONNAIRE

Please complete the following by placing an "X" next to your choice.

RACE/ETHNICITY

<input type="checkbox"/> White/Caucasian	<input type="checkbox"/> Black/Negro
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Oriental
<input type="checkbox"/> American Indian	<input type="checkbox"/> Other

LEVEL OF EDUCATION

<input type="checkbox"/> No formal education	<input type="checkbox"/> Vocational school
<input type="checkbox"/> Grade school	<input type="checkbox"/> College studies
<input type="checkbox"/> High school	

MARITAL STATUS

<input type="checkbox"/> Single	<input type="checkbox"/> Separated
<input type="checkbox"/> Married	<input type="checkbox"/> Widow
<input type="checkbox"/> Divorced	

PRIMARY ROLE DURING LIFETIME

<input type="checkbox"/> Career Women	<input type="checkbox"/> Homemaker
---------------------------------------	------------------------------------

Please complete the following by filling in the blanks.

Age _____

Number of children _____

Number of years worked _____

Number of years as a homemaker _____

What made you decide you were retired from your primary role? _____

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