

Southern Illinois University Edwardsville

SPARK

Theses, Dissertations, and Culminating Projects

Graduate School

1969

Congruent self-spouse-concepts in the retired couple as related to retirement satisfaction

Mae Alene Biggs

Southern Illinois University Edwardsville

Follow this and additional works at: <https://spark.siu.edu/etd>

Recommended Citation

Biggs, Mae Alene, "Congruent self-spouse-concepts in the retired couple as relatedl to retirement satisfaction" (1969). *Theses, Dissertations, and Culminating Projects*. 51.

<https://spark.siu.edu/etd/51>

This Thesis is brought to you for free and open access by the Graduate School at SPARK. It has been accepted for inclusion in Theses, Dissertations, and Culminating Projects by an authorized administrator of SPARK. For more information, please contact magraser@siue.edu, tdvorak@siue.edu.

CONGRUENT SELF-SPOUSE-CONCEPTS IN THE RETIRED
COUPLE AS RELATED TO RETIREMENT SATISFACTION,

by

Mae Alene Biggs

Bachelor of Science

A Thesis Submitted in Partial
Fulfillment of the Requirement for
the Master of Science

(The Faculties of Behavioral Science and Psychology)
in the Graduate School
(Southern Illinois University)
Edwardsville (Campus)
(August) 1969,

SOUTHERN ILLINOIS UNIVERSITY

The Graduate School

August 11, . 19 69

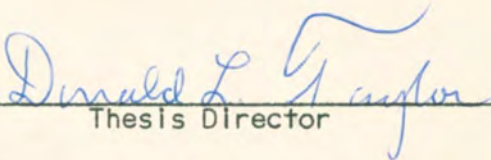
I HEREBY RECOMMEND THAT THE THESIS PREPARED UNDER MY SUPERVISION

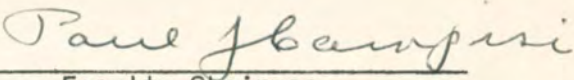
BY Mae Alene Biggs

ENTITLED CONGRUENT-SELF-SPOUSE-CONCEPTS IN THE RETIRED COUPLE
AS RELATED TO RETIREMENT SATISFACTION

BE ACCEPTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE

DEGREE OF M. S. in Behavioral Science


Thesis Director


Faculty Chairman

FEB 17 2015

ACKNOWLEDGMENTS

The author would like to acknowledge her gratitude to Dr. Donald Taylor, Dr. Fred Voget, Dr. John McCall, and Dr. Robert Blain for their suggestions which contributed greatly to the clarity and coherence of the paper; to Dr. Betty Crowther, who so willingly gave guidance in the area of methodology, to Mrs. Helen Buford for preparing the figures and manuscript, and to Dr. Paul Campisi, Chairman of Behavioral Science Faculty.

TABLE OF CONTENTS

	Page
ACKNOWLEDGMENTS	ii
LIST OF TABLES.	iv
LIST OF FIGURES	vi
Chapter	
I. INTRODUCTION.	1
Purpose of This Study	
Concepts	
Conception of Self, Conception	
of Spouse, and Congruency	
Retirement Satisfaction	
Marital Satisfaction	
Justification for Present Research	
II. RESEARCH PROCEDURE USED IN COLLECTION	
OF DATA	15
Sample	
Instruments	
The Interpersonal Check List	
III. THE FINDINGS.	30
Retirement Satisfaction	
Marital Satisfaction	
Marital Satisfaction and	
Retirement Satisfaction	
Observations of Means for Each Sex	
IV. CONCLUSION.	49
BIBLIOGRAPHY.	55
APPENDIX.	59

LIST OF TABLES

Table	Page
1. Comparison of Means for Wife by Self: Wife by Husband, and for Husband by Self: Husband by Wife, on Each of Four Scales for Highly Satisfactorily Retired and Less Satisfactorily Retired Groups of Retired Couples	31
2. Comparison of Means for Wife by Self: Wife by Husband, and for Husband by Self: Husband by Wife, on Each of Four Scales for Highly Satisfactorily Married and Less Satisfactorily Married Couples of Retired Couples	34
3. Distribution of Couples by Couple Scores for the Highly Satisfactorily Married, Less Satisfactorily Married, Highly Satisfactorily Retired and Less Satisfactorily Retired Groups, Where $X^2 = 2.5$	37
4. Comparison of Husbands' Scores on the "Dissatisfaction with Retirement" Measure with the Mean Discrepancy Scores on the ICL for the Husbands' Concept of Self and the Wives' Conception of Husband, on Each of Four Scales.	39
5. Comparison of Wives' Scores on the "Dissatisfaction with Retirement" Measure with the Mean Discrepancy Scores on the ICL for the Wives' Concept of Self and the Husbands' Conception of Wife, on Each of Four Scales.	41
6. Comparison of Husbands' Scores on the "Short Marital Adjustment Test" with the Mean Discrepancy Scores on the ICL for the Husbands' Conception of Self and the Wives' Conception of Husband on Each of Four Scales	42
7. Comparison of Wives' Scores on the "Short Marital Adjustment Test" with the Mean Discrepancy Scores on the ICL for the Husbands' Conception of Self and the Wives' Conception of Husband on Each of Four Scales	43

LIST OF TABLES.--Continued

Table	Page
8. Comparison of the Means on Each of Four Scales for Ratings of the Self by Wife: Wife by Husband; Self by Husband: Husband by Wife, in the Highly Satisfactorily Married, Less Satisfactorily Married, Highly Satisfactorily Retired, and Less Satisfactorily Retired Groups.	45

LIST OF FIGURES

Figure	Page
1. Diagram of the Interpersonal Check List Showing Relation of its Octants and Scales . .	27

CHAPTER I

INTRODUCTION

The purpose of this study is to investigate the self-spouse concepts of retired couples to determine if congruent self-spouse concepts are related to retirement satisfaction. Since retirement in our work-centered society is viewed as a period that produces a new way of life for the retired male, favorable or unfavorable, much of the literature pertaining to retirement is generally focused on the male in retirement, i.e., his preparation for retirement, his adjustment to retirement, and his self-rating of retirement. Although it is the male who suffers the loss of his work role, retirement also presents a different way of life for his spouse due to new patterns of interspousal interaction which must be established during the post-retirement period. Since the husband is at home more and has extra free time, this inevitably results in his interacting more frequently with his spouse in her routine of the home.

Since retirement, therefore, actually presents a different way of life for both spouses, retirement satisfaction as well as marital satisfaction may depend, in part,

upon accommodations of new self-concept orientations by both spouses. It was noted by Zena Blau,¹ in her study of retired people, that retirement has a greater effect upon the self-concept than does the death of a spouse. That the self-concepts of both spouses may be threatened in the retirement situation was suggested by Ruth Cavan,² especially if the husband attempts to retain his pre-retirement self-concept. The husband's pre-retirement self-concept may become, post-retirement, incongruent with his spouse's self-concept, for the wife may also attempt to retain her self-concept of homemaker and housewife which she held prior to her husband's retirement. Thus the husband's pre-retirement self-concept may impinge on the wife's self-concept and conflict between spouses may ensue. However, if, as Eleanor Luckey³ proposed, those individuals who perceive similarly will also share frames of references, communications will be easier for them since their expectations of the other are more accurate. Thus interaction will be smoother and more satisfying because of the ability to predict the other's feelings. There will, therefore, be a tendency for the

¹Z. Blau, "Changes in Status and Age Identification," American Sociological Review, 21: 198-203 (April, 1956).

²R. Cavan, "Self and Role in Adjustment During Old Age," in Arnold M. Rose (ed.), Human Behavior and Social Processes, An Interactionist Approach (New York: Houghton, Mifflin Co., 1962), pp. 526-536.

³E. Luckey, "Marital Satisfaction and Congruent Self-Spouse Concepts," Social Forces. 39: 153 (1950).

spouses to alter their expectations of one another so that they are more congruent.

In her study dealing with marital satisfaction and self-images, Luckey found that satisfaction in marriage was related significantly to the congruency of the husband's self-concept and that held by his wife, but was found unrelated to the agreement of the concepts the wife holds of herself and that which her husband holds of her.⁴ Since the sample for Luckey's investigation consisted only of former college students, the question is raised regarding the significance of Luckey's findings in our older population--the retired couple--especially when it is assumed that the retired male has experienced conflict with his self-concept at the time of retirement.⁵

Other questions that might be raised in relation to Luckey's study are as follows: what role does congruency of self-spouse-concepts play in retirement satisfaction? If the male, at retirement, views himself as worthless, useless, and alienated, and if the wife agrees with this concept, could one expect more marital satisfaction but less retirement satisfaction? Does congruency of self-spouse-concepts contribute to retirement satisfaction in the

⁴ Ibid., 156-157.

⁵ Cavan, loc. cit.

retired couple? There are obviously other related questions one could raise.

Purpose of This Study

It will be hypothesized in this study that (1) a higher rate of congruent self-spouse-concepts will be found among retired couples with a high degree of retirement satisfaction than among those retired couples in which there is a lower degree of retirement satisfaction; (2) a higher rate of congruent self-spouse-concepts will be found among retired couples with a higher degree of marital satisfaction than among those retired couples in which there is a lower degree of marital satisfaction. Thus, if the marital satisfaction of the retired couple is high, there will be a higher degree of retirement satisfaction. If there is a higher rate of congruency between self-spouse-concepts, then there will be a higher degree of marital satisfaction and a higher degree of retirement satisfaction.

The null hypothesis to be investigated is as follows.
There will be no difference in population means between the two groups defined as highly satisfactorily and less satisfactorily retired with regard to the degree of congruence between the concepts each spouse holds of himself and the

concept held by his marital partner.⁶

Since it was found in another population⁷ that marital satisfaction and congruent self-concepts are positively related; and since it has been noted that retirement brings about a change in the self-concept of the male,⁸ it would then follow that the change in the self-concept of the male would produce an incongruency with the self-concept of the wife, if there was marital satisfaction prior to retirement. This incongruency, in turn, should lead to less marital satisfaction after retirement. Therefore, since a status change from outside the family life brings a change in the self-concept for the husband, this status change may lead to a change in other conceptions within the family life. However, it may be noted that the husband's and significant other's (spouse) self concept may change in the same direction or in opposite directions. Taking what was known regarding marital satisfaction, that it was

⁶Luckey, op. cit., p. 153. This is essentially the same null hypothesis used by Luckey in her study with the exception that this current study designated the groups as "highly satisfactorily and less satisfactorily retired," whereas Luckey designates her groups as "satisfactorily and less satisfactorily married."

⁷Luckey, op. cit., 156-157.; Eleanor Luckey, "Perceptual Congruence of Self and Family Concepts as Related to Marital Interaction," Sociometry, 24: 234-250 (September, 1961).

⁸Blau, loc. cit.

positively related to congruent self concepts,⁹ the purpose of this research was to find out if retirement satisfaction was related to congruent self concepts of both spouses.

In this study three variables were used. These were (1) congruent self concepts; (2) marital satisfaction; and (3) retirement satisfaction. Independent variables and dependent variables were not designated since this study did not attempt to establish cause and effect relationships.

An attempt was made to find out if the three variables were related by: (1) determining the relationships between congruent self-spouse-concepts and retirement satisfaction; (2) determining the relationships between congruent self-spouse-concepts and marital satisfaction; and (3) determining the relationship between retirement satisfaction and marital satisfaction.

Concepts

Conception of Self, Conception of Spouse, and Congruency

Self conception as formulated by Mead and Cooley is a function of the social process. It involves the individual's sense of personal worth, adequacy, and his evaluations of attitudes of others toward him.¹⁰ Mead and Cooley

⁹E. Luckey and A. Sweney, "Personality Correlates of Marital Satisfaction," The Bulletin on Family Development, 4 (Spring, 1964).

¹⁰H. Mead, Mind, Self and Society (Chicago: University of Chicago Press, 1934); H. Cooley, Social Organization (New York: Charles Scribner's Sons, 1920).

both proposed that the self is social (socially acquired) in that the development of a self-image or self-concept is a regularized way of defining social situations with reference to itself. Mead proposed that the source of identities by which the individual can view himself as an object is that of "the attitudes of others."¹¹ Thus, an individual can perceive himself only through the ability to take as his own the attitudes which others express toward him. Cooley's phrase, the "looking-glass-self," is a way of stating that the individual's concept of self depends upon the manner in which those around him treat him. He sees himself as others see him.¹² For Cooley, then, the conception of self and its associative evaluations were derived from the individual's imaginative construction of the judgment that significance others hold regarding his actions and attributes.

Tagiuri and Petrullo used the term "person perception" to refer to a social process similar to Mead's. Person perception occurs "whenever the perceiver regards the object as having the potential of representation and intentionality."¹³ In person perception, reference is made

¹¹Mead, loc. cit.

¹²Cooley, loc. cit.

¹³R. Tagiuri and L. Petrullo, Personal Perception and Interpersonal Behavior (Stanford, California: Stanford University Press, 1958), p. x.

by the perceiver to intentions, ideas, abilities, purposes, and traits held internally by the perceived. The perceptions of spouses of one another can be viewed as one type of person perception.

Congruency involves the degree of similarity or correspondence between person perceptions. In this study the particular type of congruency investigated was the degree of correspondence between one spouse's perception of the other and that other's perception of himself. Thus, the investigation dealt with the congruence between the conception of self by the husband and the conception of the husband held by the wife, as well as the wife's conception of herself and the conception of the wife held by the husband. This type of congruency differs from the type investigated by Tagiuri which was the "tendency, correctly based on experience, to perceive a person's feelings for us as congruent with our feelings for him."¹⁴

In this study the degree of congruency in self-spouse-concepts was measured in terms of a score obtained from the subjects' answers to 128 items on the Interpersonal

¹⁴R. Tagiuri, "Social Preference and Its Perception," in Tagiuri and Petrullo (eds.), Personal Perception and Interpersonal Behavior (Stanford, California: Stanford University Press, 1958), p. 321.

Check List as used by LaForge and Suczek.¹⁵

Retirement Satisfaction

According to Kirkpatrick, retirement may be thought of in terms of roles and images. Since "role implies a concept of one's place and an image of oneself in a matrix of activities and expectations,"¹⁶ then retirement may be defined as a change in role and related aspects of one's self-image. Thompson states that "satisfaction with retirement reflects success in meeting a whole range of specific adjustment problems," but the well-satisfied retiree is distinguished as a person who becomes "disaccustomed to gainful employment" and therefore makes a good adjustment in the status of retiree.¹⁷

For the purpose of this study retirement satisfaction will be operationally defined as score placement on Thompson's measure of "Dissatisfaction with Retirement."¹⁸

¹⁵R. La Forge, "Research Use of the ICL," Oregon Research Institute, 3 (October, 1963); R. La Forge and R. Suczek, "The Interpersonal Dimension of Personality III: An Interpersonal Check List," Journal of Personality, 25: 94-112 (1955).

¹⁶C. Kirkpatrick, "Sociological Implications of Retirement," Journal of Geriatrics, 14: 313 (May, 1959).

¹⁷W. Thompson, "Pre-retirement Anticipation and Adjustment in Retirement," Journal of Social Issues, 14 (2): 38 (1958).

¹⁸Ibid., p. 37.

Marital Satisfaction

The concept marital satisfaction has been used synonymously with the terms marital success and marital adjustment throughout the bulk of literature pertaining to marriage and the family. Since marriage assumes an arrangement of various roles between the husband and wife, the wife or husband must reach some basic agreement between marital role expectations and his or her own personality needs, as well as be able to make accommodations between role perceptions of the person filling the role and the spouse's beliefs about the role.

Marital satisfaction has been defined in various ways by different authors. For Burgess, a distinguished pioneer in the measurement of marital success, marital satisfaction relied on agreement on the chief issues of marriage, consensus to objectives, harmony in emotional intimacy, lack of complaints and absence of emotional isolation.¹⁹

While Burgess focused on those factors that were positive and contributed to adjustment in marriage, Locke focused on the non-causative factors obtained by testing groups of married and divorced persons. Locke defines marital satisfaction in broader terms than Burgess; his definition is "the accommodation of a husband and wife to

¹⁹ E. Burgess and H. Locke, The Family: From Institution to Companionship (New York: American Book Company, 1945), p. 435.

each other at a given time."²⁰

Marital satisfaction, then, may be termed as a dynamic process involving interaction between husband and wife over a period of time, with accommodations being made by either or both the mates to each other to reach consensus on the major issues involved in a marital relationship.

Many attempts have been made to measure marital success by a numerical score. These measures have ranged in the number of items from thirteen²¹ to two hundred forty six.²² Since the more recent tests have been composed of a very large number of items, Locke and Wallace constructed the "Short Marital Adjustment Test" on the basis that a limited number of items could measure marital success without the loss of reliability and validity.²³

For the purpose of this study, marital satisfaction will be operationally defined as score placement on the Locke-Wallace items of the "Short Marital Adjustment Test."²⁴

²⁰H. Locke and K. Wallace, "Short Marital Adjustment and Prediction Test: Their Reliability and Validity," Marriage and Family Living, 21: 251 (August, 1959).

²¹G. Hamilton, A Research in Marriage (New York: Albert and Charles Boni, 1929), pp. 60-76.

²²E. Burgess and P. Wallin, Engagement and Marriage (Philadelphia: J. B. Lippincott Company, 1953), pp. 485-502.

²³Locke and Wallace, op. cit., p. 251.

²⁴Ibid., p. 252.

Justification for Present Research

The literature concerning retirement is increasingly becoming prolific, however, few studies have been made in the area of marital satisfaction, or retirement satisfaction of the retired couple. Areas that have been investigated in regards to the retired couple have been: morale,²⁵ roles,²⁶ norms,²⁷ and expectations of retirement.²⁸ No investigations have been made dealing with the self-spouse-concepts of the retired couple in the area of marital satisfaction and retirement satisfaction.

In our country today, the total number of retired persons is increasing rapidly, the average life expectancy is also increasing markedly. Thus the average span of retirement is also increasing. The United States Department

²⁵A. Lipman, "Role Conceptions and Morale of Couples in Retirement," Journal of Gerontology, 16: 267-271 (July, 1961); A. Kerckhoff, "Family Patterns and Morale in Retirement," in I. Simpson and J. McKinney (eds.), Social Aspects of Aging (USA: Duke University Press, 1966), pp.173-192; G. Streib, "Morale of the Retired," Social Problems, 3: 270-276 (April, 1956).

²⁶B. Phillips, "A Role Theory Approach to Adjustment in Old Age," American Sociological Review, 22: 212-217 (April, 1957); G. Streib, "Family Patterns in Retirement," Journal of Social Issues, 14 (2): 46-60 (1958).

²⁷A. Kerckhoff, "Norm-Value Clusters and the 'Strain Toward Consistency' Among Older Married Couples," in I. Simpson and J. McKinney (eds.), Social Aspects of Aging (USA: Duke University Press, 1966), pp. 138-159.

²⁸A. Kerckhoff, "Husband--Wife Expectations and Reactions to Retirement," in I. Simpson and J. McKinney (eds.), Social Aspects of Aging (USA: Duke University Press, 1966), pp. 160-172.

of Labor has estimated that a man of twenty years in 1955 could anticipate 6.5 years of retirement, in the 1920's it was only 2.8 years.²⁹ Unlike other social changes throughout the life span which are marked by a series of role gradations from one clearly defined role to another, the retirement role lacks socially defined appropriate behavior because it lacks a clearly defined position in the social structure. Retirement, in one sense, may be seen as a negation of the traditional values that surround work in our society. Retirement may also be seen in such negative terms as economic deprivation, loss of status and function, which have nothing to do with leisure or free time.

The sociological importance of this study is that it has dealt with relationships between the partners as a retired couple, using the couple as a dyadic unit, as well as with the dimension of the self-concept of these relationships which have not been studied in this perspective before. Another importance of this type of study is in its relationship to society and the ever increasing "problem" with the older population in our society.

It has been suggested by Ansel Simpson that studies of the aged have ignored the fact that self-concepts,

²⁹ S. Garfinkle, "Changes in Working Life of Men, 1900-2000," Monthly Labor Review, 78: 297-300 (1955).

identity, self-validation and role performances are products of the social situation and the dynamics of group interaction by relying completely on the responses of only one aged person alone rather than being defined and developed by reciprocal responses of the group.³⁰ This study attempts to account for the attitudes and responses of both spouses rather than just those of the male, and therefore to contribute information not only to the study of the family but also to that of gerontology. This approach may give a new perspective to satisfaction in retirement of both members of the retired couple.

³⁰A. Simpson, "Social Class Correlates of Old Age," in C. Vedder (ed.), Gerontology: A Book of Readings (Illinois: Charles C. Thomas, 1963), p. 95.

CHAPTER II

RESEARCH PROCEDURE USED IN COLLECTION OF DATA

Names of retired couples were obtained from the following sources: a chemical company, a telephone company, a physician's office, a Civil Service Retired Employee's Club, a Senior Citizen's Activity Club, and from referrals made by respondents. The operational definition for "retired couple" as used in this study was that neither spouse was gainfully employed in any occupational pursuit at the present time.

After the names had been secured, these couples were contacted initially by the investigator by telephone to explain to the couple that this study of retirement was being conducted and to try to gain consent from both husband and wife to interview the couple in their home.

The interview consisted of a questionnaire administered by the investigator independently to both husband and wife in order to prevent collaboration. The questionnaires were anonymous, but the different sets of questionnaires were matched up by reference to the respondents' length of marriage and the number of years lived in a particular neighborhood which were recorded on each of the questionnaires filled out.

Forty-two couples were interviewed by the investigator, but only forty pairs of usable questionnaires were obtained from the subjects. Two pairs were lost because the couples refused to be interviewed independently; they preferred to collaborate to substantiate their responses.

The questionnaire included the following items:

(1) sixty descriptive items pertaining to occupation, education, religion, marriage, health, financial position, and retirement; (2) four items of the "Dissatisfaction with Retirement" measure;¹ (3) five items from the "General Morale Measure";² (4) fifteen items of the "Short Marital Adjustment Test";³ and (5) the Interpersonal Check List.⁴ Each of these instruments will be discussed in length in a later portion of this paper. (See Appendix for the whole list).

The questionnaires that the husbands and wives responded to were identical with the exception of the four

¹W. Thompson, "Pre-retirement Anticipation and Adjustment in Retirement," Journal of Social Issues, 14 (2): 37 (1958).

²I. Simpson, K. Back, and J. McKinney, "Work and Retirement," in I. Simpson and J. McKinney (eds.), Social Aspects of Aging (USA: Duke University Press, 1966), p. 52; B. Kutner, D. Fanshel, A. Togo, and T. Langer, Five Hundred Over Sixty: A Community Survey on Aging (New York: Russell Sage Foundation, 1956), pp. 48-49.

³H. Locke and K. Wallace, "Short Marital Adjustment and Prediction Tests: Their Reliability and Validity," Marriage and Family Living, 21: 252 (August, 1959).

⁴R. La Forge, "Research Use of the ICL," Oregon Research Institute, 3 (October, 1963).

items of the "Dissatisfaction with Retirement" measure. Items in this measure for the husbands read, "I often" For the wives, these items were changed to read "My husband often" The rewording was to obtain a measure of the wife's perception of her husband's retirement satisfaction and the wife's degree of satisfaction in retirement. It was assumed that if the wife enjoyed her husband's being retired she would favorably mark these items; if she disliked her husband's being at home more or if there was any conflict produced by the husband's being retired, the wife would then mark these items unfavorably.

The Sample

The subjects of this study were forty white retired married couples living with their mates in the Metropolitan-East St. Louis area of Illinois in the spring of 1969.

In terms of social characteristics, the average age to the nearest birthday was 70.5 for male subjects and 67.9 years for female subjects. Thirty-nine per cent of the respondents indicated they were in average health. The average number of years married for the retired couples at the time the questionnaires were filled out was 41.28. Eighty per cent of the subjects had been married only one time. Three out of five of the couples owned their home; ninety-seven per cent of the couples were living only with their spouse; and seventy per cent of the women were taking care of their home by themselves.

Three-fourths of the male subjects indicated that their occupations prior to retirement were in the categories of proprietors, managers, officials, clericals, sales or foremen. Seventy per cent had retired before the age of 65, and sixty-two per cent were company retired. The average length of retirement was 6.7 years.

Two-thirds of the total respondents indicated that they thought retirement was "good" for the male; three out of five of the subjects reported that they had had an idea of what retirement would be like before retirement. As far as the subjects' satisfaction with what they had accomplished in life up to the present time was concerned, sixty-four percent of the subjects reported that they were reasonably satisfied with what they had accomplished.

The range of education for the subjects was from the second grade to completion of college. Forty per cent of the male subjects had an eighth grade education; thirty per cent had completed high school; and only three males had completed college. For the female subjects, thirty-five per cent had completed the eighth grade, thirty per cent had completed high school while three wives had a college education.

One half of the couples reported that their financial position was about the same as it had been at the age of 55. Over two-thirds of the couples felt that their present income gave them permanent security and seventy-two

per cent of the couples described their financial position as "comfortable." Social Security was listed as the chief source of income for eighty per cent of the couples, however fifty-nine per cent of these couples indicated that they were also receiving a pension from an earlier occupation, while one-third of the couples reported that they had accrued enough finances in the form of investments or savings, which could be used as a source of income if necessary.

Instruments

To designate two groups of retired married couples into reliable descriptive categories of "high satisfactorily" and "low satisfactorily" retired, the test instrument that was chosen was the "Dissatisfaction with Retirement" measure developed by Thompson through the use of the Guttman scaling technique.⁵ It has a reproducibility coefficient of .97. This measure is composed of four attitude statements which were modified in this study so that the items could be dichotomously scored. The following items were included in this measure:

I often miss being with other people at work.
(Agree, Disagree)

I often miss the feeling of doing a good job.
(Agree, Disagree)

⁵Thompson, loc. cit.

I often wish I could go back to work.
(Agree, Disagree)

I often worry about not having a job.
(Agree, Disagree)

Thompson's index of satisfaction in retirement separated those retirees who become "disaccustomed to gainful employment" which indicates satisfaction in the new status of retirement from those retirees who were not satisfied with retirement.

High retirement satisfaction for the purpose of this study was operationally defined by score placement on the "Dissatisfaction with Retirement" measure. The scoring was also modified in this study so that high scores indicated a greater degree of retirement satisfaction.

Scale scores for the Thompson items ranged from zero through four. Scores zero through two, which fell below or at the median, were grouped together as low retirement satisfaction; scores three and four, which were above the median, were grouped together as high retirement satisfaction. The median for each sex was 2.5, while the median of the couple scores was 2.75. Couple scores were obtained by taking an average of each husband's and wife's scores. Couples were then grouped into Highly Satisfactorily Retired (HSR) and Less Satisfactorily Retired (LSR) groups by an arbitrary decision to consider those couples whose scores were above the median couple score as being HSR and those couples whose scores fell at or below the

median couple score as being LSR.

The husbands and wives scores on the "Dissatisfaction with Retirement" measure were correlated. The Pearson product moment correlation between the husbands' scores on this measure with the wives' scores was found to be .70. This finding was significant at the .05 level. It is high enough to constitute a reasonable criterion of using couple scores to arrive at the degree of retirement satisfaction in retired couples.

The test instrument chosen to designate two groups of retired married couples into reliable descriptive categories of "high satisfactorily" and "less satisfactorily" married was the "Short Marital Adjustment Test" suggested by Locke and Wallace.⁶ They found fifteen items that discriminated at a reliable level of confidence between those subjects in their study who were separated or divorced and those who were satisfactorily married.

Components of marriage which this instrument evaluates include: demonstration of affection, companionship, ways of settling disagreements, recreation, finances, sense of consensus, choice of friends, sex, and a subjective estimate of one's degree of marital happiness. The responses were scored on the basis of individual item weightings and according to the sex of the subject as suggested by Locke and Wallace on the basis of their findings of their study. High scores indicate a greater degree of marital satisfaction.

⁶Locke and Wallace, loc. cit.

Examples of the questions asked are:

1. Do you confide in your mate? Almost never ____;
rarely____; occasionally____; rarely____;
never_____.
2. Do you ever wish you had not married?
Frequently____; occasionally____; rarely____;
never_____.
3. When disagreements arise, they usually result
in: Husband giving in____; wife giving in____;
agreement by mutual give and take_____.
4. State the approximate extent of agreement or
disagreement between you and your mate on the
following items: (Always agree, Almost always
agree, Occasionally disagree, Frequently dis-
agree, Almost always disagree, Always disagree)
(1) handling family finances; (2) matters of
recreation; (3) demonstration of affection; (4)
friends; (5) sex relations; (6) conventionality;
(7) philosophy of life; (8) ways of dealing
with in-laws.

Marital satisfaction for the purpose of this study was operationally defined as score placement on the Locke and Wallace items.

The Locke and Wallace items to which the forty couples responded were scored and distributions were made. Individual scores ranged from 86 to 158 with a median of

134.5. Scores for the female subjects ranged from 106 to 158 with a median of 132.2 while the scores for the male subjects ranged from 86 to 158 with a median of 133.5. Couple scores for the Locke-Wallace items were obtained by taking the average of the husbands' and wives' scores. Couple scores ranged from 100 to 153.5 with a median of 133.75. Those couples whose scores fell above the median couple score were designated as "High Satisfactorily Married" (HSM); those couples whose scores fell at or below the median couple score were designated as "Less Satisfactorily Married" (LSM).

M. Sat

Scores for the husbands and wives on the "Short Marital Adjustment Test" were correlated and it was found that $r = .584$. This was significant at the .05 level. Although this was a significant finding, the relationship between the husbands' marital satisfaction scores and the wives' scores on this measure was not as strong as might have been predicted. Thus, the validity of the scale itself might be questioned.

The Interpersonal Check List

The Interpersonal Check List (ICL), Form 4,⁷ was the instrument chosen to obtain concepts of self and concepts of spouse by self. It was chosen primarily on the

⁷LaForge, loc. cit.

basis that it had been used in other studies dealing with self-spouse concepts.⁸ It had been found by the use of the ICL that "self perceptions were demonstrated as being reliably associated with marital satisfaction."⁹ The ICL is composed of 128 self-referent items.

The subjects were instructed to reply in the affirmative to each personality characteristic (check-list item) they considered to be generally descriptive of themselves at the present time, and to indicate which items they believed were descriptive of their spouse. Specific instructions to the subjects in regard to the ICL were:

Here is a list of words and phrases which describe the way people behave in relation to one another, From this list of words I want you to describe yourself and your mate. First, I will read through the list and you are to select all those words and phrases which describe you, in your opinion, at the present time. When an item describes you, reply with a "Yes;" I will mark the item in the first column on the answer sheet blank beneath where I have written "self." For those items which do not, in your opinion, describe you, reply with a "No," and I will leave that space on the answer sheet blank. Your first impression is best; so we will go through the list as quickly as we can, making a mark when the word or phrase describes you, leaving the space blank when the item does not describe you.

When we have gone through the entire list considering yourself, we will return to the beginning

⁸E. Luckey, "Marital Satisfaction and Congruent Self-Spouse Concepts," Social Forces, 39: 153-157 (1960); E. Luckey, "Perceptual Congruence of Self and Family Concepts as Related to Marital Interaction," Sociometry, 24 (3): 234-250 (September, 1961); A. Mangus, "Family Impacts on Mental Health," Marriage and Family Living, 19: 256-262 (August, 1957).

⁹E. Luckey and A. Sweney, "Personality Correlates of Marital Satisfaction," The Bulletin on Family Development, 4 (1) (Spring, 1964).

and you will describe your mate in the same way. This will be your opinion of your mate. I will mark the second column of the answer sheet for every item which describes him; and will leave the space blank for those which do not.

According to Luckey and Sweney, the responses made to the ICL "represent conscious verbalizations that the subject was willing to make about himself" and others. No claim, however, can be made in regards to "objective reality."¹⁰ The descriptions, then represent only a conscious verbal subjective report by the respondent, and the ICL provides an organized way in which to deal with responses.

Although Luckey proposes that one can not claim the responses made by the subjects on the ICL as "the" self concept, the self and spouse concepts were operationally defined in her study in "terms of all the statements an individual makes about himself or his spouse as they are represented by these check-list items."¹¹ For the purpose of this study, self and spouse concepts are operationally defined in an identical manner.

The 128 descriptive items of the ICL are constructed and grouped so as to form eight interpersonal variables, each measured by sixteen separate descriptive items.

¹⁰Ibid., p. 6.

¹¹E. Luckey, "Marital Satisfaction and Congruent Self-Spouse Concepts," Social Forces, 39: 155 (1960).

Luckey states that:

These variables are arranged in a circular profile and combined into descriptive octants in a way that the opposite octant represents an opposing variable, i.e., each intersecting line on the graph may be thought of as a continuum with the subject's score being located according to the number of items checked within that specific category.¹²

For the purpose of this study, four scales have been designated from the descriptive octants. Each scale measures a concept derived from the two octants making up the one continuum, i.e., Scale 1 is made up of the variables termed Managerial - Autocratic, Octant AP, at one end of the continuum, and Modest - Self-effacing, Octant HI, at the other. The other three scales are labeled as: Scale 2, Competitive - Exploitive vs. Docile - Dependent; Scale 3, Blunt - Aggressive vs. Cooperative - Over-Conventional; and Scale 4, Skeptical - Distrustful vs. Responsible - Over-generous. These octants are presented in Figure 1.

The scoring method of the ICL for this study relied on the scoring method devised by Luckey.¹³ The number of items checked in each specific octant determined the octant score. By subtracting the smaller octant score from the

¹² Ibid.

¹³ Ibid.; E. Luckey, "Perceptual Congruence of Self and Family Concepts as Related to Marital Interaction," Sociometry, 24 (3): 237 (September, 1961).

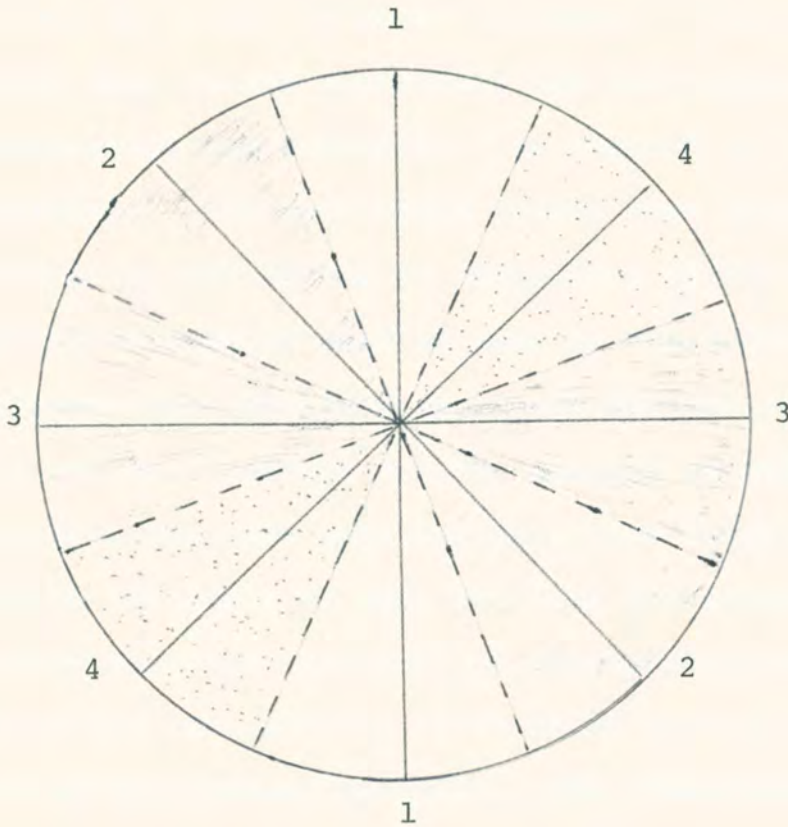


Fig. 1. Diagram of the Interpersonal Check List
Showing Relation of its Octants and Scales

- Scale 1: Managerial-Autocratic - Modest-Self-effacing;
 Scale 2: Competitive-Exploitive - Docile-Dependent;
 Scale 3: Blunt-Aggressive - Cooperative-Overconventional;
 Scale 4: Skeptical-Distrustful - Responsible-Overgenerous.

(Reproduced from E. B. Luckey's "Marital Satisfaction and Congruent Self-Spouse Concepts." Social Forces, 1960, 39, p. 155.)

larger, scale scores were obtained; thus, if a subject marked six items in Octant AP and three items in Octant HI, his scale score in Octant AP would be three. This score would indicate that he was describing his self or his spouse as being "managerial and autocratic" as opposed to "modest and self-effacing." The four scale scores were used as a basis for comparing the degree of congruency of the self concept and the concept of self as seen by the spouse.

Responses were obtained from each subject in regards to his own self concept and the concept he held of his spouse. When the data were analyzed, the check-lists were divided on the basis of sex, and four discrepancy scores for each sex were obtained. A discrepancy score was obtained by taking the absolute differences between the scale scores of the husband and wife. The discrepancy scores represented the differences between the wife as she reported her own self concept when compared with the concept of her as reported by her husband and the differences between the self concept reported by the husband compared with the concept of the husband as reported by his wife.

Tests were done to determine whether there were significant differences in degree of congruency between the Highly Satisfactorily Married and Less Satisfactorily Married, as well as between the Highly Satisfactorily Retired and Less Satisfactorily Retired, groups. These differences were then tested for statistical significance

by means of the t-test. The results are presented in Tables 1 and 2 in the next portion of this paper.

CHAPTER III

THE FINDINGS

The presentation of the findings of this study will be organized under the following headings: (1) Retirement Satisfaction; (2) Marital Satisfaction; and (3) Marital and Retirement Satisfaction.

Retirement Satisfaction

It was hypothesized that a higher rate of congruent self-spouse concepts would be found among retired couples with a high degree of retirement satisfaction than those retired couples in which there is a lower degree of retirement satisfaction.

By breaking the hypothesis down according to sex, i.e., the concept that the wife held of herself as compared with the concept of her held by her husband (Ws:Wh) and the concept that the husband held of himself as compared with the concept of him held by his wife (Hs:Hw), t-tests of significance on each of the four scales were obtained for both sexes. The results are presented in Table 1.

TABLE 1

COMPARISON OF MEANS FOR WIFE BY SELF: WIFE BY HUSBAND, AND FOR HUSBAND BY SELF: HUSBAND BY WIFE, ON EACH OF FOUR SCALES FOR HIGHLY SATISFACTORILY RETIRED AND LESS SATISFACTORILY RETIRED GROUPS OF RETIRED COUPLES

ICL Scale	Couples LSR	Couples HSR	Value of t	n
Wife by Self: Wife by Husband				
No. 1	2.60	2.20	0.684	40
No. 2	1.80	2.25	-0.784	40
No. 3	2.50	2.90	-0.645	40
No. 4	2.45	3.10	-1.040	40
Husband by Self: Husband by Wife				
No. 1	1.45	2.80	-2.480*	40
No. 2	1.10	1.55	-0.829	40
No. 3	1.90	2.85	-1.430	40
No. 4	2.80	3.60	0.953	40

*p < .05

When the mean differences of the discrepancy scores of the wives of the Highly Satisfactorily Retired Couples were compared on each of the four scales with those wives in the Less Satisfactorily Retired Couples, the hypothesis was rejected on all four scales. Thus, it may be concluded that there is no association between the congruence of the husband's concept of his wife with the wife's concept of herself and retirement satisfaction of retired couples.

When comparisons were made between the husband's concept of himself and the concept of the husband by his wife, the hypothesis was again rejected on all four scales. Even though Scale 1 indicates significance at the .05 level, the finding does not support the original hypothesized relationship. Therefore it may also be concluded that the congruence of the wife's concept of her husband and his concept of himself is not associated with retirement satisfaction of retired couples.

It will be observed in Table 1 that the mean discrepancy scores for the husband's concept of himself and the concept of him held by his wife are consistently greater on all four scales for those couples designated Highly Satisfactorily Retired than those couples who are Less Satisfactorily Retired. Mean discrepancy scores for the wife's concept of herself and the concept of her held by her husband follow the same pattern on Scales 2, 3, and 4 as the husband's concept of himself and the concept of

husband by his wife. There is only a ten per cent probability of this occurring by chance. Since the higher the discrepancy score, the less congruency between self-spouse images, it may be concluded that the original hypothesis may be rejected. However, these observations indicate the possibility that there might be a relationship between congruent self-spouse concepts and couples who are Less Satisfactorily Retired. It should be noted that this is only a speculative interpretation of observed results.

Marital Satisfaction

The hypothesis that a higher rate of congruent self-spouse concepts will be found among retired couples with a higher degree of marital satisfaction than among those in which there is a lower degree of marital satisfaction was also tested by breaking the hypothesis down on the basis of sex. The results of the t-tests of significance on each of the four scales which were obtained for both sexes are presented in Table 2 on the next page.

Comparing the mean difference of the discrepancy scores on each of the four scales for those wives of the retired couples who were designated as Highly Satisfactorily Married with those wives of the couples who were Less Satisfactorily Married, the hypothesis was rejected on all four scales. It may be concluded that the congruence of the wife's concept of herself with the husband's concept

TABLE 2

COMPARISON OF MEANS FOR WIFE BY SELF: WIFE BY HUSBAND, AND FOR HUSBAND BY SELF: HUSBAND BY WIFE, ON EACH OF FOUR SCALES FOR HIGHLY SATISFACTORILY MARRIED AND LESS SATISFACTORILY MARRIED GROUPS OF RETIRED COUPLES

ICL Scale	Couples LMS	Couples HMS	Value of t	n
Wife by Self: Wife by Husband				
No. 1	2.60	2.25	0.598	40
No. 2	2.10	1.95	0.259	40
No. 3	2.60	2.80	-0.295	40
No. 4	2.45	3.10	-1.040	40
Husband by Self: Husband by Wife				
No. 1	1.45	2.30	-1.460	40
No. 2	2.20	1.55	1.190	40
No. 3	2.20	2.55	-0.536	40
No. 4	3.10	3.30	-0.236	40

* $p < .05$

of his wife is not associated with marital satisfaction in retired couples.

When the mean difference of the discrepancy scores for the concept of the husband by his wife and the husband's concept of himself was compared between those husbands of the Highly Satisfactorily Married and those who are Less Satisfactorily Married, the hypothesis was also rejected since no significant differences were obtained on the four scales.

Since the lower discrepancy scores indicate more congruent self-spouse concepts, the observed mean discrepancy scores for the wife's concept of herself and that of the wife held by her husband are lower for those Highly Satisfactorily Married couples only on Scales 3 and 4 (see Table 2). These values for the husband's concept of himself and the concept of him held by his wife are lower for the Highly Satisfactorily Married couples on Scale 2 only. This may suggest that there is some evidence which supports a reversal in the findings of Luckey.¹ Whereas Luckey's findings indicated a significant relationship in congruence of the wives' perceptions of their husbands and their husbands' own self concept, the findings here, although not significant, suggest that there may be some

¹E. Luckey, "Marital Satisfaction and Congruent Self-Spouse Concepts," Social Forces, 39: 157 (1960).

relationship between congruency or self-spouse concepts and those retired couples who are Less Satisfactorily Married. Since each scale difference is not significant and the total overall view shows that there is only a 5-8 trend, this may be considered only a speculative interpretation of the results.

Marital Satisfaction and Retirement Satisfaction

To test the hypothesis that if the marital satisfaction of retired couples is high, than there will be found a higher degree of retirement satisfaction, the combined couple score of the "Short Marital Adjustment Test" and the combined couple score of the "Dissatisfaction with Retirement" measure were correlated. It was found that $r = .005$ and thus, was insignificant at the .05 level. Therefore it may be concluded that there is no significant relationship between marital satisfaction and retirement satisfaction in retired couples.

The two measures were also tested for independence by use of Chi-square. Although it appears in Table 3 that there is a relationship between those couples categorized Highly Satisfactorily Retired and Less Satisfactorily Retired with those couples designated Highly Satisfactorily Married and Less Satisfactorily Married, the relationships are insignificant with $\chi^2 = 2.5$. Therefore the hypothesis is rejected.

TABLE 3

DISTRIBUTION OF COUPLES BY COUPLE SCORES
 FOR THE HIGHLY SATISFACTORILY MARRIED,
 LESS SATISFACTORILY MARRIED, HIGHLY
 SATISFACTORILY RETIRED, AND LESS
 SATISFACTORILY RETIRED COUPLES
 WHERE $\chi^2 = 2.5$

		Marital Satisfaction	
		HSM	LSM
Retirement Satisfaction	HSR	12	6
	LSR	8	14

$$\chi^2_{.95} = 3.84$$

Husbands' scores on the "Dissatisfaction with Retirement" measure and the discrepancy scores on the ICL for husband's concept of self and the wife's concept of the husband on each of the four scales were correlated. The results are presented in Table 4. It was found on Scales 1 and 2 that there was a significant relationship between the differences in the husbands' self concept and the wives' concept of the husband with retirement satisfaction. For Scale 1, $r = .32$; Scale 2, $r = -.38$, both of which were significant at the .05 level.

When the wives' discrepancy scores on each of the four scales for the wives' self concept and the husbands' concept of the wife and the wives' scores on the "Dissatisfaction with Retirement" measure were correlated, it was found that only on Scale 2, where $r = .38$, significant at the .05 level, was there a significant relationship between retirement satisfaction and differences between the wives' self concept and the husbands' image of his wife. (See Table 5). It is interesting to note that for both sexes on Scale 2 the findings are in opposite directions. Thus, as retirement satisfaction decreases for the husbands, the differences between the husbands' self concept and that of him held by the wife increases, whereas for the wives, as retirement satisfaction increases, the difference between the wives' concept of themselves and that held by the husbands

TABLE 4

COMPARISON OF HUSBANDS' SCORES ON THE "DISSATISFACTION WITH RETIREMENT" MEASURE WITH THE MEAN DISCREPANCY SCORES ON THE ICL FOR HUSBANDS' CONCEPTION OF SELF AND WIVES' CONCEPTION OF HUSBAND, ON EACH OF THE FOUR SCALES

Scale	Self by Husband: Husband by Wife		r =
	Retirement Satisfaction	Mean Discrepancy Scores	
1	102	85	.32*
2	102	75	-.38*
3	102	95	.17
4	102	128	.08

*p < .05
n = 40

increases.

Discrepancy scores on each of the four scales for the husbands' concept of self and husbands' concept as held by the wives and the husbands' scores on the "Short Marital Adjustment Test" were correlated and the results are presented in Table 6. It was found that only on Scale 3, where $r = .46$, significant at the .05 level, was there a significant relationship between marital satisfaction and the differences between the husbands' self concept and the concept of him as held by the wife.

When a correlation was completed on the discrepancy scores on each scale for the wife's self concept and the concept of the wife held by the husband and the marital satisfaction scores, no correlation was found (see Tables 6 and 7).

It will be observed in Tables 6 and 7 that eighty-eight per cent of the total correlations are negative correlations. This suggests that as marital satisfaction increases, differences in self concepts and concepts held of the self by the spouse decreases.

Observations of Means for Each Sex

Scale 1:

When the means of the wives' self concepts are

TABLE 5

COMPARISON OF WIVES' SCORES ON THE "DISSATISFACTION WITH RETIREMENT" MEASURE WITH THE MEAN DISCREPANCY SCORES ON THE ICL FOR THE WIVES' CONCEPT OF SELF AND HUSBANDS' CONCEPTION OF WIFE, ON EACH OF THE FOUR SCALES

Self by Wife: Wife by Husband			
<u>Scale</u>	<u>Retirement Satisfaction</u>	<u>Mean Discrepancy Scores</u>	<u>r =</u>
1	105	97	.04
2	105	81	.38*
3	105	108	.04
4	105	111	.11

*p < .05
n = 40

TABLE 6

COMPARISON OF HUSBANDS' SCORES ON THE "SHORT MARITAL ADJUSTMENT TEST" WITH THE MEAN DISCREPANCY SCORES ON THE ICL FOR THE HUSBANDS' CONCEPTION OF SELF AND WIVES' CONCEPTION OF HUSBAND ON EACH OF FOUR SCALES

Scale	Self by Husband: Husband by Wife		r =
	Marital Satisfaction	Mean Discrepancy Scores	
1	5192	85	-.04
2	5192	75	-.26
3	5192	95	-.46*
4	5192	128	-.10

n = 40

* p < .05

TABLE 7

COMPARISON OF WIVES' SCORES ON THE "SHORT MARITAL
ADJUSTMENT TEST" WITH THE MEAN DISCREPANCY
SCORES ON THE ICL FOR THE WIVES' CONCEPT
OF SELF AND HUSBANDS' CONCEPTION
OF WIFE ON EACH OF THE
FOUR SCALES

Scale	Self by Wife: Wife by Husband		r =
	Marital Satisfaction	Mean Discrepancy Scores	
1	5410	97	.09
2	5410	81	-.15
3	5410	108	-.12
4	5410	111	-.24

n = 40
*p < .05

compared to the means of the husbands' self concepts, it will be noted in Table 8, for Scale 1, that the wives have tended to rate themselves higher than the husbands rate themselves. There is, however, less discrepancy in the ratings between the couples who are designated Less Satisfactorily Married and Less Satisfactorily Retired than among those couples who are Highly Satisfactorily Married and Highly Satisfactorily Retired. Husbands also tend to rate their wives higher than the husbands rate themselves in both categories of Highly Satisfactorily Married and Highly Satisfactorily Retired groups. Wives are also rated higher by their husbands than the husbands are rated by their wives. The discrepancy between these ratings is greater for the husbands in the Less Satisfactorily Married and Less Satisfactorily Retired groups. Wives also tended to rate themselves higher than the husbands were rated by the wife.

Scale 2: In Scale 2, the mean for the wife's rating of herself and the husband's self concept are in close accord for those couples in the Highly Satisfactorily Married and Less Satisfactorily Retired groups. However, in all four categories the wives tend to rate themselves higher than they rate their husbands. Husbands are also rated lower by their wives than the husbands tend to rate themselves while the husbands tend to rate their wives higher than the

TABLE 8

COMPARISON OF THE MEANS ON EACH OF FOUR SCALES FOR RATINGS OF THE SELF BY WIFE: WIFE BY HUSBAND, HUSBAND BY WIFE: AND SELF BY HUSBAND, IN THE HIGHLY SATISFACTORILY MARRIED, LESS SATISFACTORILY MARRIED, HIGHLY SATISFACTORILY RETIRED, AND LESS SATISFACTORILY RETIRED GROUPS

	Self by Wife	Wife by Husband	Self by Husband	Wife by Husband
Scale 1:	X	X	X	X
HSM	2.70	2.40	1.70	3.10
LSM	3.30	4.10	2.95	3.30
HSR	2.65	2.65	1.90	3.60
LSR	3.35	3.95	2.75	2.80
Scale 2:				
HSM	2.50	2.45	2.10	1.45
LSM	3.95	4.55	2.95	2.25
HSR	3.15	3.60	2.15	1.50
LSR	2.90	3.40	2.90	1.10
Scale 3:				
HSM	2.65	4.15	3.60	3.35
LSM	4.60	5.70	4.30	4.30
HSR	2.60	4.30	3.95	3.20
LSR	4.65	5.55	3.95	4.45
Scale 4:				
HSM	6.70	8.10	7.15	6.75
LSM	6.60	7.35	4.85	5.75
HSR	6.65	8.25	6.90	6.60
LSR	6.65	7.40	5.10	5.90

husbands rate themselves. Except for the Highly Satisfactorily Married group, the wives are rated higher by their husbands than the wives rate themselves. Wives are rated higher by husbands than husbands are rated by wives.

Scale 3: When Scale 3 is observed in the same manner, it will be noted that the wives in the Less Satisfactorily Married and the Less Satisfactorily Retired groups tend to rate themselves higher than the husbands are rated by themselves. These wives also tend to rate themselves higher than they rate their husbands, but these scores are in closer accord than for the wives in the Highly Satisfactorily Married and Highly Satisfactorily Retired groups. The husbands in all the four categories tend to rate the wives higher than the husbands rate themselves. Here again, the wives are rated much higher by the husbands than husbands rate themselves in the Less Satisfactorily Married and Less Satisfactorily Retired groups than the highly satisfied groups. Also, the wives are rated higher by the husbands than the husbands are rated by the wives; the wives in the Less Satisfactorily Married and Less Satisfactorily Retired groups are not only rated higher than the wives rate the husbands but also are rated higher than the Highly Satisfactorily Married and Highly Satisfactorily Retired groups. It is also interesting to note that both husbands and wives are rated higher by their mates in the less satisfactorily married and retired groups. Wives are rated higher by

husbands than wives rate themselves.

Scale 4: Ratings of self by wife are almost identical in all four designated groups. Highly Satisfactorily Married and Highly Satisfactorily Retired husbands tend to rate themselves higher than the wives in these groups rate themselves, as well as higher than the Less Satisfactorily Married and Less Satisfactorily Retired husbands. Wives are rated higher by husbands than wives rate themselves. Highest ratings for wives by husbands are in the high satisfied groups. Wives are also rated higher by husbands than husbands rate themselves. Wives are rated by husbands higher than husbands rate themselves. In the less satisfied groups, wives rate husbands lower than the wives rate themselves, whereas in the more satisfied groups the wives' ratings of the husbands are in extremely close accord with the wives' ratings of themselves.

Observations from all four scales indicate the following:

1. Wives are rated higher by the husbands than husbands are rated by the wives, with the exception of Scale 1 for the Highly Satisfactorily Married and Highly Satisfactorily Retired groups.
2. Wives on Scales 1 and 2 of the less satisfied groups are rated higher by husbands than the high satisfied groups.
3. On all scales, the wives were rated higher by the husbands than the husbands

rated themselves.

4. There is a tendency for the wives to be rated higher by the husbands than the wives tend to rate themselves.

CHAPTER IV

CONCLUSION

This study was an investigation to determine the relationships among three variables, namely: (1) congruent self-spouse-concepts; (2) marital satisfaction; and (3) retirement satisfaction. No attempt was made to arrive at a possible cause and effect relationship between these variables.

Self and spouse concepts were obtained by the use of the "Interpersonal Check List" (ICL); marital satisfaction was measured by couple scores on the Locke-Wallace items of "The Short Marital Adjustment Test" which has a reliability coefficient of .90;¹ and retirement satisfaction was determined by couple scores on the Thompson "Dissatisfaction with Retirement" measure.

Chi square computation was made to determine the relationship between the marital satisfaction scale and the

¹H. Locke and K. Wallace, "Short Marital Adjustment and Prediction Tests: Their Reliability and Validity," Marriage and Family Living, 21: 254 (August, 1959).

retirement satisfaction measure. Couple scores for Highly Satisfactorily Retired, Less Satisfactorily Retired, Highly Satisfactorily Married, and Less Satisfactorily Married were used in this computation with the finding that $\chi^2 = 2.5$. Since this finding was insignificant, it was concluded that these two measures were independent.

Husbands' and wives' scores were compared on each measure of satisfaction, i.e., retirement and marital. The finding that the husbands' and wives' scores were significantly correlated on the retirement measure, $r = .70$, significant at the .05 level, as well as on the marital satisfaction measure, $r = .58$, significant at the .05 level, was support for the use of couple scores on each of these measures.

In testing two of the hypotheses for this study, t-tests of significance were computed. The findings were non-significant and the following hypotheses were rejected: (1) A higher rate of congruent self-spouse concepts will be found in those couples who have a higher degree of retirement satisfaction than for those couples who are less satisfied with retirement (See Table 1); (2) A higher rate of congruent self-spouse-concepts will be found in those couples who have a higher degree of marital satisfaction than for those couples less maritally satisfied (See Table 2).

There was some evidence, although insignificant, that indicated the possibility of self-spouse-concepts being in closer accord in the Less Satisfactorily Retired and the Less Satisfactorily Married couples. This is a reversal of one of Luckey's findings that "there is a positive relationship between husbands' self concepts and concept of husband by wife and marital satisfaction."² Findings for the wives tend to support Luckey's finding that there is no association between wife's self concept and self concept of the wife held by the husband and marital satisfaction.³ The findings regarding marital satisfaction do not support Mangus' theory that congruent perceptions are associates of marital satisfaction.⁴ However, his study did not focus on retired couples.

By correlating each sex's discrepancy scores on each of the four scales of the ICL with each of the sex's scores on the retirement satisfaction measure, findings on Scales 1 and 2 for the males were found to be significant at the .05 level with $r = .32$ and $r = -.38$ respectively; whereas significant findings at the .05 level for the wives

²E. Luckey. "Marital Satisfaction and Congruent Self-Spouse Concepts," Social Forces, 39: 157 (1960).

³Ibid.

⁴A. Mangus, "Role Theory and Marriage Counseling," Social Forces, 35: 200-209 (March, 1957).

were obtained only on Scale 2 where $r = .38$. The correlation for the husbands, however, was negative, while that for the wives was positive. This indicated that for Scale 2 for the husbands, as retirement satisfaction increased, the self concept and concept of the spouse were in closer accord; for the wives, as retirement satisfaction increased, the self-spouse-concepts were farther apart.

With respect to marital satisfaction, when each of the sex's discrepancy scores on each of the four scales of the ICL were correlated with the satisfaction measure, significant findings were obtained only on Scale 3 for the husband's concept of self and the concept of the husband held by the wife where $r = .46$, significant at the .05 level.

By observing the means of the self concepts and spouse concepts for each sex, it was noted that the wives were consistently given higher spouse concept ratings by the husbands in all four categories of satisfaction. These high wife ratings by the husbands were greater than the husbands tended to rate themselves, greater than the wives tended to rate their own self concepts, and greater than the wives tended to rate their concepts of their husbands. Comparing these findings with those of Kelly, who found that the "typical husband or wife who considers himself very happily married tends to rate his spouse higher than

self,"⁵ these findings may indicate that retired males view themselves as being more happily married than do the wives of these retired couples.

These differences represent a finding contrary to Rose's viewpoint that husbands and wives tend to become more similar after the husband retires because the husbands tend to spend so much more time around the house.⁶ This interpretation is only suggestive, however, since the differences were not tested for significance.

In conclusion, it may be stated that the null hypothesis of this study failed to be rejected and, hence, there is no difference in the degree of congruency of self-spouse-concepts between highly satisfactorily and less satisfactorily retired couples. This study has produced the following findings that warrant further investigation: (1) there was no relationship between marital satisfaction and retirement satisfaction; and (2) there was greater congruency in self-spouse-concepts for couples who were less satisfactorily retired and less satisfactorily married. Since this is a single explorative study utilizing a small selected sample, these findings warrant further investigation.

⁵E. Kelly, "Marital Compatibility as Related to Personality Traits of Husbands and Wives as Rated by Self and Spouse," The Journal of Social Psychology, 13: 193-198 (1941).

⁶A. Rose, "The Subculture of Aging: A Framework for Research in Social Gerontology," in A. Rose and W. Peterson (eds.), Older People and Their Social World (Philadelphia: F. A. Davis Company, 1965) p. 11.

BIBLIOGRAPHY

- Blau, Zena. "Changes in Status and Age Identification," American Sociological Review, 21 (April, 1956), 198-203.
- Burgess, Ernest, and Locke, Harvey. The Family: From Institution to Companionship. New York: American Book Company, 1945.
- Burgess, E. W. and Wallin, P. Engagement and Marriage. Philadelphia: J. B. Lippincott Company, 1953.
- Cavan, Ruth S. "Self and Role In Adjustment During Old Age," Human Behavior and Social Processes, An Interactionist Approach. A. M. Rose (ed.). New York: Houghton, Mifflin Company, 1962, pp. 526-536.
- Cooley, C. H. Social Organization. New York: Charles Scribner's Sons, 1920.
- Garfinkle, S. "Changes in Working Life of Men, 1900--2000," Monthly Labor Review, 78 (1955), 297-300.
- Hamilton, G. V. A. Research in Marriage. New York: Albert and Charles Boni, 1929.
- Kelly, E. L. "Marital Compatibility as Related to Personality Traits of Husbands and Wives as Rated by Self and Spouse," The Journal of Social Psychology, 13 (1941) 193-198.
- Kerchoff, A. C. "Family Patterns and Morale in Retirement," Social Aspects of Aging. Ida H. Simpson and John C. McKinney (eds.). United States of America: Duke University Press, 1966, 173-190.
- _____. "Husband--Wife Expectations and Reactions to Retirement," Social Aspects of Aging. Ida H. Simpson and John C. McKinney (eds.). United States of America; Duke University Press, 1966, 160-172.
- _____. "Norm-Value Clusters and the 'Strain Toward Consistency' Among Older Married Couples," Social Aspects of Aging. Ida H. Simpson and John C. McKinney (eds.). United States of America: Duke University Press, 1966, 138-159.

- Kirkpatrick, Clifford. "Sociological Implications of Retirement," Journal of Geriatrics, 14 (May, 1959) 312-317.
- Kutner, B., Fanshel, D., Togo, A., and Langer, T. Five Hundred Over Sixty: A Community Survey on Aging. New York: Russell Sage Foundation, 1956.
- La Forge, Rolfe. "Research Use of the ICL," Oregon Research Institute. 3 (October, 1963).
- La Forge, R. and Suczek, R. "The Interpersonal Dimension of Personality III: An Interpersonal Check List," Journal of Personality, 24 (1955), 94-112.
- Lipman, A. "Role Conceptions and Morale of Couples in Retirement," Journal of Gerontology, 16 (July) 267-271.
- Locke, H. and Wallace, K. "Short Marital Adjustment and Prediction Tests: Their Reliability and Validity," Marriage and Family Living, 21 (August, 1959), 251-255.
- Luckey, E. B. "Marital Satisfaction and Congruent Self-Spouse Concepts," Social Forces, 39 (1960), 153-157.
- _____. "Perceptual Congruence of Self and Family Concepts as Related to Marital Interaction," Sociometry, 24 (September, 1961), 234-250.
- Luckey, E. B. and Sweney, R.A. "Personality Correlates of Marital Satisfaction," The Bulletin on Family Development. University at Kansas City: Family Study Center, 4 (1964).
- Mangus, A. R. "Family Impacts on Mental Health," Marriage and Family Living, 19 (1957), 256-262.
- _____. "Role Theory and Marriage Counseling," Social Forces, 35 (March, 1957), 200-209.
- Mead, G. H. Mind, Self and Society. Chicago: University of Chicago Press, 1934.
- Phillips, B. S. "A Role Theory Approach to Adjustment in Old Age," American Sociological Review, 22 (April, 1957), 212-217.
- Rose, Arnold H. "The Subculture of Aging: A Framework for Research in Social Gerontology," Older People and Their Social World. Arnold M. Rose and Warren A. Peterson (eds.). Philadelphia: F. A. Davis Company, 1965, pp. 3-16.

Simpson, Ansel P. "Social Class Correlates of Old Age," Gerontology: A Book of Readings. Clyde B. Vedder (ed.). Illinois: Charles C. Thomas, 1963, 88-96.

Simpson, Ida H. and McKinney, John C. Social Aspects of Aging. United States of America: Duke University Press, 1966.

Streib, Gordon. "Morale of the Retired," Social Problems, 3 (1956) 270-276.

_____. "Family Patterns in Retirement," Journal of Social Issues, 14 (1958) 46-60.

Tagiuri, R. "Social Preference and Its Perception," Personal Perception and Interpersonal Behavior. Renato Tagiuri and Luigi Petrullo (eds.). Stanford, California: Stanford University Press, 1958, 316-366.

Tagiuri, R., and Petrullo, L. Personal Perception and Interpersonal Behavior. Stanford, California: Stanford University Press, 1958.

Thompson, Wayne E. "Pre-retirement Anticipation and Adjustment in Retirement," Journal of Social Issues, 14 (1958), 35-45.

APPENDIX

TABLE I

TABLE II

TABLE III

TABLE IV

TABLE V

APPENDIX

TABLE VI

APPENDIX

"Dissatisfaction with Retirement"

1. I often miss being with other people at work.
Agree _____; Disagree _____;
2. I often miss the feeling of doing a good job.
Agree _____; Disagree _____;
3. I often wish I could go back to work.
Agree _____; Disagree _____;
4. I often worry about not having a job.
Agree _____; Disagree _____;

Ways of
dealing
with
in-laws _____

3. When disagreements arise, they usually result in:

Husband giving in _____.

Wife giving in _____.

Agreement by mutual give and take _____.

4. Do you and your mate engage in outside interests together?

All of them _____.

Some of them _____.

Very few of them _____.

None of them _____.

5. In leisure time do you generally prefer:

To be "on the go" _____.

To stay at home _____.

Does your mate generally prefer:

To be "on the go" _____.

To stay at home _____.

6. Do you ever wish you had not married?

Frequently _____ Occasionally _____

Rarely _____ Never _____

7. If you had your life to live over, do you think you would:

Marry the same person _____

Marry a different person _____

Not marry at all _____

8. Do you confide in your mate:

Almost never _____

Rarely _____

In most things _____

In everything _____

The Interpersonal Check List*

- | | | | |
|----|--------------------------------|----|---------------------------------|
| 1 | Able to give orders | 36 | Easily embarrassed |
| 2 | Appreciative | 37 | Eager to get along with others |
| 3 | Apologetic | 38 | Easily fooled |
| 4 | Able to take care of self | 39 | Egotistical and conceited |
| 5 | Accepts advice readily | 40 | Easily led |
| 6 | Able to doubt others | 41 | Encouraging others |
| 7 | Affectionate and understanding | 42 | Enjoys taking care of others |
| 8 | Acts important | 43 | Expects everyone to admire him |
| 9 | Able to criticize self | 44 | Faithful follower |
| 10 | Admires and imitates others | 45 | Frequently disappointed |
| 11 | Agrees with everyone | 46 | Firm but just |
| 12 | Always ashamed of self | 47 | Fond of everyone |
| 13 | Very anxious to be approved of | 48 | Forceful |
| 14 | Always giving advice | 49 | Friendly |
| 15 | Bitter | 50 | Forgives anything |
| 16 | Bighearted and unselfish | 51 | Frequently angry |
| 17 | Boastful | 52 | Friendly all the time |
| 18 | Businesslike | 53 | Generous to a fault |
| 19 | Bossy | 54 | Gives freely of self |
| 20 | Can be frank and honest | 55 | Good leader |
| 21 | Clinging vine | 56 | Grateful |
| 22 | Can be strict if necessary | 57 | Hard-boiled when necessary |
| 23 | Considerate | 58 | Helpful |
| 24 | Cold and unfeeling | 59 | Hard-hearted |
| 25 | Can complain if necessary | 60 | Hard to convince |
| 26 | Cooperative | 61 | Hot-tempered |
| 27 | Complaining | 62 | Hard to impress |
| 28 | Can be indifferent to others | 63 | Impatient with others' mistakes |
| 29 | Critical of others | 64 | Independent |
| 30 | Can be obedient | 65 | Irritable |
| 31 | Cruel and unkind | 66 | Jealous |
| 32 | Dependent | 67 | Kind and reassuring |
| 33 | Dictatorial | 68 | Likes responsibility |
| 34 | Distrusts everybody | 69 | Lacks self-confidence |
| 35 | Dominating | 70 | Likes to compete with others |

* In the scoring, the following items are not utilized:
44, 60, 61, 103, 114, 134.

The Interpersonal Check List*---Continued.

- | | |
|-------------------------------------|---|
| 71 Lets others make decisions | 113 Stubborn |
| 72 Likes everybody | 114 Suspicious |
| 73 Likes to be taken care of | 115 Too easily influenced
by friends |
| 74 Loves everyone | 116 Thinks only of self |
| 75 Makes a good impression | 117 Tender and soft hearted |
| 76 Manages others | 118 Timid |
| 77 Meek | 119 Too lenient with others |
| 78 Modest | 120 Touchy and easily hurt |
| 79 Hardly ever talks back | 121 Too willing to give to
others |
| 80 Often admired | 122 Tries to be too
successful |
| 81 Obeys too willingly | 123 Trusting and eager to
please |
| 82 Often gloomy | 124 Tries to comfort
everyone |
| 83 Outspoken | 125 Usually gives in |
| 84 Overprotective of others | 126 Very respectful to
authority |
| 85 Often unfriendly | 127 Wants everyone's love |
| 86 Oversympathetic | 128 Well thought of |
| 87 Often helped by others | 129 Wants to be led |
| 88 Passive and unaggressive | 130 Will confide in anyone |
| 89 Proud and self-satisfied | 131 Warm |
| 90 Always pleasant & agree-
able | 132 Wants everyone to like
him |
| 91 Resentful | 133 Will believe anyone |
| 92 Respected by others | 134 Well behaved |
| 93 Rebels against every-
thing | |
| 94 Resents being bossed | |
| 95 Self-reliant and
assertive | |
| 96 Sarcastic | |
| 97 Self-punishing | |
| 98 Self-confident | |
| 99 Self-seeking | |
| 100 Shrewd and calculating | |
| 101 Self-respecting | |
| 102 Shy | |
| 103 Sincere & devoted to
friends | |
| 104 Selfish | |
| 105 Skeptical | |
| 106 Sociable and neighborly | |
| 107 Slow to forgive a wrong | |
| 108 Somewhat snobbish | |
| 109 Spineless | |
| 110 Stern but fair | |
| 111 Spoils people with
kindness | |
| 112 Straightforward and direct | |

"General Morale Measure"

1. On the whole, I am very well satisfied with my way of life today.

Strongly agree ___ Agree ___ Disagree ___

Strongly disagree _____

2. As I get older, things seem to get better than I thought would be the case.

Strongly agree ___ Agree ___ Disagree ___

Strongly disagree _____

3. I often feel that there is no point in living.

Strongly agree ___ Agree ___ Disagree ___

Strongly disagree _____

4. Things just keep getting worse and worse for me as I get older.

Strongly agree _____ Agree ___ Disagree _____

Strongly disagree _____

5. All in all, I find a great deal of unhappiness in life today.

Strongly agree _____ Agree ___ Disagree _____

Strongly disagree _____