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Fear as a Predictor of Life Satisfaction for Older Adults in Retirement in Canada

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Abstract

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MA, Graduate School of Kobe University, 2001

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Dissertation Submitted in Partial Fulfillment

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Human Services

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Abstract

In developed countries, most healthy retirees still have fears about growing old; however, there is little empirical data on the relationship between this fear and quality of life. This cross-sectional, correlational, survey study tested whether a summated measure of fears of growing old (fear) based on Laslett's theory of retirement (the third age) significantly predicted life satisfaction and retirement satisfaction after adjusting for significant activity theory covariates. 190 Canadian volunteer retirees at 3 community retirement centers completed surveys. A pilot study established the reliability and valdity of the scales, including an instrument Fears about Growing Old derived from Laslett's exemplifications, used to assess the independent variable. In a regresion analysis, fear ($\underline{R^2}_{\text{change}}$ = .06) was found to be a statistically signficant predictor of life satisfaction when controlling for 5 covariates (activity level, circumstance on the last job, non job-related interests, post-retirement work, and social support); overall $\underline{R^2}$ = .26. In the model with retirement satisfaction as the outcome, fear significantly explained variance in the outcome ($\underline{R^2}_{\text{change}}$ = .04) while controlling for 2 significant covariates (activity level and social support); overall $\underline{R^2}$ = .14. A separate analysis did not support a work by gender interaction on satisfaction. The highest rated fears were loss of indpendence and loss of mobility, and men rated loss of partner very high while women rated disease very high. Implications for positive social change include preparing employers, counselors, workers at senior centers, and spouses to discuss these fears with prospective and recent retirees to help them cope more effectively which can lead to improved quality of life.

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Dedication

To Mr. Calvin Little and Ms. Betty Lou Frith, without whose help and support, this dissertation would not have been possible.

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Chapter 1: Introduction to the Study

Introduction

Life satisfaction and factors to well-being in old age have been major concerns for seniors and gerontological research (Berg, Hoffman, Hassing, McClearn, & Johansson, 2008). According to Barrett and Murk (2009), however, many recent gerontological studies focus on middle age, rather than old age in order to help people make a better adaptation to their later life, including preparation for retirement or life after retirement (Sadler, 2006).

In the United States, views regarding retirement have been dichotomous. According to Burgess (1960), retirement was a "roleless role" (p. 20). Atchley (1976) criticized Burgess and insisted that retired persons have roles as retirees, the right to have economic support without a job, and a responsibility to manage their own life within their retirement income without assistance from their family or community.

In later years, despite accompanying their freedom (Weiss, 2005), other than an occasional role as grandparents (Riley & Riley, 1994), retirees face threat of marginality (Weiss, 2005), that is, loss of social participation. Consequently, many of those recently retired seek structured activities, including part-time work (Kim & Feldman, 2000; McNaught, 1994) as a means for continual social participation (Barth, McNaught, & Rizzi, 1995) or for satisfaction with both retirement and overall life (Kim & Feldman, 2000). In contrast, Sadler (2006) found many examples of retirees' creative life through a 20-year continuous study on the basis of Laslett's (1987, 1991) theory of the Third Age.

The basis of Laslett's (1987, 1991) theory was a reconceptualization of the life

span into four stages in industrialized societies. That is, the First Age was an era of dependence, socialization, immaturity, and education; the Second Age was an era of independence, maturity, responsibility, earning, and saving; the Third Age, which occurs at retirement for most people, was an era of personal fulfillment; and the Fourth Age was an era of final dependence, decrepitude, and death (Laslett, 1987, 1991). Laslett (1991) also enumerated 14 fears about growing old that more people in the Second Age might have than those in the Third Age.

Once Laslett's (1987, 1991) theory of the Third Age globally prevailed, some social gerontological researchers changed their perceptions of aging from negative to positive (Sadler, 2006). More specifically, Laslett's (1987, 1991) theory greatly contributed to diverting researchers' views toward seniors from those with "decline, degeneration, disabilities, debilitation, disease, dependency, deterioration, and decrepitude–the dreadful D words" (p. 12) to those who can have creative lives (Sadler, 2006). Probably for that reason, researchers studied the Third Age from only the positive perspectives, such as activities after retirement (Sadler, 2006; Trentin, 2004), mostly with a qualitative method. To study various aspects of respective satisfactions in retirees, a quantitative method was more suitable than a qualitative method.

In my literature review, I found only one exception to these positive studies regarding the Third Age: a literature review by Kelly and Barratt (2007) regarding retirement fantasy (life fulfillment) and reality of retirees themselves (fears for aging). Despite their negative assessment of retirement, even Kelly and Barratt did not demonstrate in an actual study how fears for aging might influence life satisfaction after

retirement. Moreover, although some researchers studied the extent to which people are satisfied with their life after retirement (Aquino, Russell, Cutrona, & Altmaier, 1996; Pinquart & Schindler, 2007) or retirement (Floyd et al., 1992), none investigated the extent to which Laslett's (1991) fears about growing old may affect satisfaction with either retirement or life after retirement. To enhance retiree satisfaction with retirement and life, studying how harmfully these fears might affect their retirement and life is essential.

According to Laslett (1987), the Third Age emerged in only particular countries with some ideal conditions for people's daily life, such as sufficient pension/income and health. Specifically, the Third Age emerged in Britain around 1950, and in other European countries, European-descended countries, and Japan in 1960 to 1965 (Laslett, 1987). However, Weiss, Bass, Heimovitz, and Oka (2005) found that actively working at a part-time job only facilitated well-being in male retirees who were also part-time job seekers, but not in the female counterparts in Japan, where people valued working and a male-dominated society. Weiss et al. could not establish a corroborative cause for the gender difference indicated by their research.

Canada shares the same North American culture with the United Sates (Rokach, 2007). Nevertheless, no researcher studied respective satisfactions in retirees from the perspective of Laslett's (1987, 1991) theory in Canada. Using a quantitative methodology, as well as considering the fears that Laslett (1991) articulated and gender difference, a study of people in the Third Age (hereafter third agers [Carr, 2009]), that is, those retired from a full-time job (hereafter, retirees), is necessary in order to shed further

light on Laslett's (1987, 1991) theory of the Third Age in Canada.

Problem Statement

In developed countries most third agers with health, vigor, and positive attitudes experience some fears related to their growing old (Laslett, 1989, 1991). These fears potentially can affect life fulfillment after retirement. However, the question of how and in which ways these fears may interfere with life satisfaction, as well as which factors in the process of retirement life contribute to or diminish this satisfaction have not been clearly understood.

Nature of the Study

This cross-sectional quantitative survey study sought to discover if the independent variable (a measure of Laslett's fears about growing old) significantly predicted two dependent variables (i.e., life satisfaction and overall retirement satisfaction) after adjusting for five covariates for Canadian retirees (i.e., third agers). The survey method consisted of a self-administered questionnaire including measures with previously approved reliability and validity. The population was Canadian community-resident retirees. A convenience sample for pilot/main studies involved a total of 385 members (aged 50 years or older) of three senior centers in Ontario, Canada.

No one has used Laslett's (1991) fears about growing old as one measure and thus required a pilot study to examine both reliability and validity, which took place over four weeks in two senior centers from April 19th to May 20th. Moreover, Floyd et al. (1992) examined the reliability and validity of their instrument the Retirement Satisfaction Inventory (RSI), but showed each separate reliability for three items of Current Activities

section. Therefore, the pilot study also involved the three items to examine the reliability as one covariate.

Research Questions and Hypotheses

The overall research questions and corresponding hypotheses in this study include:

1. Which set of covariates (gender, current activity, reasons for retirement [job stress, pressure from employer, pursuing own interest, and circumstances], perceived social support, and part-time work after retirement) significantly predicted life satisfaction and overall retirement satisfaction among Canadian retirees?

$H1A_0$: The covariates would not significantly predict life satisfaction as measured by the Life Satisfaction Index for the Third Age–Short Form (LSITA-SF; Barrett & Murk, 2009).

$H1A_1$: A set of significant covariates would predict life satisfaction as measured by the LSITA-SF.

$H1B_0$: The covariates would not significantly predict overall retirement satisfaction as measured by the Retirement Satisfaction Inventory (RSI; Floyd et al., 1992).

$H1B_1$: A set of significant covariates would predict overall retirement satisfaction as measured by the RSI.

2 To what extent did self-perceptions of Laslett's (1991) fears about growing old predict life satisfaction and overall retirement satisfaction after controlling

for significant covariates?

*H*2A$_0$: Self-perceptions of the fears would not significantly predict life satisfaction as measured by the LSITA-SF after controlling for significant covariates ($R^2_{change} = 0$).

*H*2A$_1$: Self-perceptions of the fears would significantly increase the prediction of life satisfaction as measured by the LSITA-SF ($R^2_{change} > 0$) and would be negatively related to life satisfaction.

*H*2B$_0$: Self-perceptions of the fears would not significantly predict overall retirement satisfaction as measured by the RSI after controlling for significant covariates ($R^2_{change} = 0$).

*H*2B$_1$: Self-perceptions of the fears would significantly increase the prediction of overall retirement satisfaction as measured by the RSI ($R^2_{change} > 0$) and would be negatively related to overall retirement satisfaction.

3. Was there a significant interaction effect of gender and working after retirement on life satisfaction and overall retirement satisfaction among these retired Canadians?

*H*3A$_0$: There would not be a significant interaction of gender and working part-time after retirement with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the interaction term = 0).

*H*3A$_1$: There would be a significant interaction between gender and working part-time with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the interaction term > 0).

$H3B_0$: There would not be a significant interaction of gender and working part-time after retirement with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term = 0).

$H3B_1$: There would be a significant interaction between gender and working part-time with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term > 0).

Purpose of the Study

The purpose of this survey study was threefold, specifically to:

1. Test the Laslett (1987, 1991) theory of the Third Age by examining a set of covariates correlated to the two dependent variables (i.e., life satisfaction and overall retirement satisfaction);
2. Determine to what extent Laslett's (1991) fears about growing old predicted the dependent variables after controlling for significant covariates; and
3. Establish whether a significant interaction effect occurred between gender and working after retirement on the dependent variables.

Theoretical Basis of the Study

In U.S. society, people tend to value work rather than retirement, as evidenced by the phrase "roleless role" (Burgess, 1960, p. 20). In the 1960s and 1970s, in the United States, social gerontologists considered a key to successful aging was adaptation to such losses of social status and role. As the result, four theories of adjustment to aging emerged: (a) disengagement theory (Cumming, 1963; Cumming & Henry, 1961); (b) activity theory (George, 1978; Havighurst, 1961; Havighurst, Newgarten, & Tobin, 1968;

Lemon, Bengtson, & Peterson, 1972); (c) continuity theory (Atchley, 1976, 1987, 1989); and (d) exchange theory (Dowd, 1975, 1980).

Disengagement theory had a conceptualization of aging as a process of gradual, inevitable withdrawal and disengagement from society, where interactions between people in old age and those in other ages decreased within a social system (Cumming, 1963; Cumming & Henry, 1961). Activity theory, in contrast, involved a condition necessary for people to age successfully by not withdrawing and disengaging from society, but maintaining the level of their social activities acquired in middle age (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al., 1972). However, activity theory itself included a contradiction that maintaining the same level of activities in middle age was impossible to sustain, as physical and mental function declined in aging.

Meanwhile, Atchley (1989) criticized disengagement theory asserting for stability and continuity in personality of adults in their transition from middle age to old age. Atchley also condemned activity theory since it would be impractical for seniors to return to their previous middle age and thus to maintain their activity as the same level in middle age. Moreover, Atchley (1976) advocated continuity theory on the basis of personal studies of retirement.

Exchange theory was an attempt to describe how the elderly reduce their social interactions from the economic perspective (Dowd, 1975; 1980). Dowd (1975) viewed the process of seniors' reduced social interaction as the result of diminished exchange relationships, where their relative power resources gradually decreased due to aging until

they could no longer supply any remained rewards that others demanded. Exchange theory was apparently persuasive, but too abstract to verify.

Of these four theories, contemporary researchers recognized activity theory (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al., 1972), regardless of its limitations, as well as continuity theory (Atchley, 1976, 1987, 1989) as the most explanatory theories for adaptation to aging. Some researchers conducted their studies regarding successful aging from the perspective of activity theory (Lowis, Edwards, & Burton, 2009; Wahrendorf, Ribet, Zins, & Siegrist, 2008) or continuity theory (Lysack & Seipke, 2002; Narushima, 2004).

Independent from the above-mentioned four U.S. theories, Laslett's (1987, 1991) theory of the Third Age was a British theory of aging, focusing on life fulfillment, but with accompanying fears for aging normally after retirement. Laslett's theory has prevailed widely, especially in developed countries, probably due to the following five innovative aspects:

1. Laslett (1987, 1991) divided one's life course into four ages, as well as further dividing old age into two ages (i.e., the Third Age and the Fourth Age) in accordance with individual physical/mental independency or dependency.
2. Each of four eras in lifespan basically came not at an individual's birthday or calendar years surrounding birthdays, but on their personal "chosen point" (Laslett, 1987, p. 135). However, the Third Age began at retirement for most people residing in developed countries (e.g., Britain where the calendar age of retirement was still usually immovable for administrative reasons; Laslett,

1987, 1991).

3. The Third Age was an era of life fulfillment (Laslett, 1987, 1991) and the 'crown of life' (Laslett, 1991, p. 78) for individuals.
4. The Third Age emerged not globally at the same time, but in only specific countries having specific good conditions (e.g., meeting demographic and economic requirements), as well as in persons, living in such countries, with health, vigor, and attitudes to have the Third Age (Laslett, 1987, 1991).
5. Uncertainty for possible length of life was considerably symbolic significance for elderly people, and aging process inevitably accompanied fears about growing old (Laslett, 1991).

Two of these were especially innovative aspects, compared to other aging theories. One was that the Third Age, coming after retirement for most people, was an era of life fulfillment and the 'crown of life' (Laslett, 1991, p. 78), unlike the four U.S. theories, focusing on how elders could adapt to loss of status or role. Missing was a quantitative study of whether or not retirees actually achieved life fulfillment, using suitable social gerontological measures (i.e., scales for life satisfaction and retirement satisfaction).

Laslett (1991) also specified fears about growing old, including the fear of death, senile decay, and diseases, such as cancer and heart disease (see Question B2 in Appendix B). By quoting the Latin phrase "*mememto mori*, remember to die" (p. 18), Laslett described that although human life expectancy extended, possible length of life and end of life were uncertain. Although death happens at all age, this sentiment was still

appropriate for thrid agers (Laslett, 1991).

In sum, the Third Age was an era of life fulfillment with the fears for growing old. However, most contemporary researchers studied only activities for life fulfillment in third agers (Sadler, 2006; Trentin, 2004) and ignored the extent to which they may suffer from the fears about growing old.

Canada, where I conducted both a pilot study and a survey, commonly shares the North American culture with the United States (Rokach, 2007). In the United States, retirees face threat of marginality (Weiss, 2005), and Canadian retirees may also have the same experience. Social marginality is a conception related to loss of social participation. To explore these dimensions (Laslett, 1987, 1991) as life fulfillment in the Third Age (i.e., satisfactions with retirement and life after retirement in Canadian people from the perspectives of their social participation), current activity, reasons for retirement, postretirement work, and perceived social support were useful covariates.

To find a solution for social marginality of retirees, Weiss et al. (2005) investigated whether engaging in a part-time job would affect Japanese retirees' well-being with people retired from a full-time job who were also part-time job seekers. In this research, to examine respective satisfactions after retirement from a full-time work, the subjects were healthy retirees, including those with a part-time job or no job, and were members of the three senior centers in Ontario, Canada.

Definition of Variables

Covariates

Current activity: This covariate encompasses variety of actions and involvement

derived from activity theory (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al., 1972). The Current Activities section (three items) in the RSI (Floyd et al., 1992) was the measure for this covariate, requiring a pilot study to examine the reliability of composite of three items. The three items had four responses from 0 (*never*) to 3 (*often*) and summated to find mean scores. A higher mean score implied a subject's more enjoyment and more frequent participation in activities.

Gender: This covariate refers to Weiss et al.'s (2005) and Hori and Cusack's (2006) studies. The former revealed that only Japanese male retirees' well-being was associated with their active working at a part-time job, and the latter found that only a female group showed positive attitude toward aging in both Japan and Canada.

Part-time work after retirement or *postretirement work*: This covariate refers to Weiss et al.'s (2005) study. Weiss et al. (2005) found that Japanese male retirees showed well-being in actively working at a part-time job.

Perceived social support: This covariate is a measure of the subjects' perceived social support from major social network sources, which is more meaningful than their simple network size (Antonucci & Akiyama, 1987; Bosworth & Schaie, 1997; Magai, Consedine, King, & Gillespie, 2003). The measure was the Multidimentional Scale of Perceived Social Support (MSPSS; Zimet, Dahlem, Zimet, & Farley, 1988) with previously approved reliability and validity. The MSPSS offered two choices of 1 (*agree*) or 0 (*disagree*) with points summated to find mean scores. A higher mean score meant more perceived social support from friends, family, or significant other.

Reasons for retirement: For this covariate, the relevant section in the RSI (Floyd

et al., 1992) with previously approved reliability and validity to assess subjects' reasons for retirement, based on six response options from 1 (*very unimportant*) to 6 (*very important*). Reasons for retirement comprised four subscales related to four variables, specifically: job stress, pressure from employer, pursuing own interest, and circumstances. Respondents' points were summated by each of the four subscales for a mean.

Dependent Variables

Life satisfaction: Derived from Barrett and Murk's (2009) Life Satisfaction Index for the Third Age–Short Form (LSITA-SF), measuring the extent to which elders might have successful aging. Respondents chose one of six answers from *strongly disagree* (1 point; 6 point for reversed scored response) to *strongly agree* (6 point; 1 point for reversed scored response) to each statement. A higher mean score implied that respondent had a higher life satisfaction.

Overall retirement satisfaction: This is an additional dependent variable that Floyd et al.'s (1992) RSI measured, with six responses scored from 1 (*very dissatisfied*) to 6 (*very important*). A higher mean score meant that a respondent was satisfied with overall retirement (Floyd et al., 1992).

Independent (Predictor) Variable

Fears about growing old: After a pilot study to confirm both reliability and validity, an independent variable consisting of 17 items. Each item scored from 0 (*not at all*) to 3 (*very much*). Scores summated to produce a mean. A higher mean score meant that a respondent had higher fears about growing old.

Other

Sociodemographic variables: A total of six variables, referring to relevant studies (Larson, 1978; Lowis et al., 2009; Weiss et al., 2005) for descriptive purposes. Specifically, age, race, marital status, educational background, job status, and number of hours worked per week.

Assumptions

Laslett (1987, 1991) generally defined those in the Third Age as retirees with health, vigor, and positive attitudes, accompanying fears for growing old, and living in developed countries with good demographic and economic requirements. Subjects were Canadian retirees who actively participated in programs at the three senior centers and thus appeared to be suitable as those in the Third Age.

Canada is a country with two official languages, English and French. According to both directors of the three senior centers, however, all members were English-speaking Canadians who wrote and read English. Subjects would be able to read, understand, and answer questions for the pilot study or the survey.

Limitations

Locations were Centers A, B, and C in Ontario, Canada. Center A was a general senior center in terms of a higher female-to-male ratio among the members. In contrast, Centers B and C had more male members than other common senior centers in Canada.

Although Centers B and C had a total of about 1,000 members, the budget was insufficient to conduct a mailed survey to all members. Even if the budget was sufficient, the Canada Post went on strike in June 2011, and thus conducting a mail survey was impossible. Moreover, the director of Center A decided not to share the member mailing

list due to a privacy law, and thus random sampling was impossible. A nonprobability sample like this can be less representative of the population (Babbie, 2007) and thus limits generalization of the results. If the sample in this study had missing values, data would be much less representative and generalizable. Therefore, I decided to visit a research location every business day for at least four weeks to collect perfectly completed surveys as much as possible.

In accordance with the personal conditions (i.e., health, vigor, and attitudes to have the Third Age) of Laslett (1987, 1991), the entire sample consisted of active program participants of the three centers. The subjects were a nonprobability convenience sample and thus not necessarily representative of the Canadian retiree population. Therefore, the results may not be generalizable to the entire population of Canadian retirees.

Scope and Delimitations

In accordance with the personal conditions for the Third Age (Laslett, 1987, 1991), the subjects were retirees who actively participated in programs at Centers A, B, and C. Center A was located in a small town with a population of a several ten thousands in 2006 (Statistics Canada, 2010), and Centers B and C were in a middle-sized, multiracial city with a population of a several hundred thousand in 2006 (Statistics Canada, 2010) in Ontario, Canada. The results might have similar patterns of responses to other developed countries meeting Laslett's (1987, 1991) theory, but were bounded to Canadian retirees.

Significance of the Study

Laslett's (1987, 1991) theory of the Third Age globally contributed to changing researchers' views toward older adults, especially retirees, from individuals with physical or mental decline or no specific social role to those who can fulfill their life (Sadler, 2006). Retirement might bring many opportunities for life fulfillment by realizing what individuals desired but have never done before, but accompanied fears for growing old (Kelly & Barratt, 2007). Laslett (1991) clarified the fears about growing old. Nonetheless, researchers conducted studies with third agers from only specific, positive perspectives, including activities after retirement (Sadler, 2006; Trentin, 2004), without examining such fears. In addition, these positive-perspective-based studies were conducted mostly by a qualitative methodology.

This research, using a quantitative methodology, was the first to examine whether Canadian retirees had satisfactions with life and retirement from both positive and negative aspects in the Third Age. If they did, which factors, including social participation factors (i.e., current activity, reasons for retirement, postretirement work, and perceived social support) would predict respective satisfactions? Furthermore, to what extent would they have the fears about growing old, and would gender differences affect respective satisfactions? The results would reflect the current situations of Canadian retirees' respective satisfactions by identifying which specific areas (i.e., social participation, retirement, fears about growing old, or gender difference) would need improvement with appropriate strategies to increase their satisfactions.

Since developed countries have better public health systems, more advanced

technology, and more firm political system than developing countries, many people in the developed countries can live longer and fulfill their life after retirement. Nonetheless, until the emergence of Laslett's (1987, 1991) theory of the Third Age, researchers, including those promoting the four theories of adjustment to aging, argued about how seniors can cope with role loss or retirement. Moreover, retirees face threat of marginality (Weiss, 2005) in the United States, with which Canada shares the same North American culture. Clarifying factors for this distinction would lead to suggestions for more retirees to increase respective satisfactions in Canada.

Summary

In the United States, younger generations, as well as even some social gerontologists tended to view retirees from a negative perspective (e.g., "roleless role" [Burgess, 1960, p. 20]). Researchers argued about how the elderly adapted to psychosocial difficulties caused from aging, including retirement, and the four theories for adaptation to aging emerged.

In the United Kingdom, Laslett (1987, 1991) found that the Third Age, beginning after retirement for most people, is an era of life fulfillment accompanying fears about growing old. Once Laslett's (1987, 1991) theory globally prevailed, some social gerontologists conducted their studies from only the positive aspects of the Third Age, mostly by a qualitative method. The results of these studies revealed situations where exceptional retirees actually fulfilled their lives.

Laslett (1987) noted that the Third Age also emerged in Japan between 1960 and 1965. However, Weiss et al. (2005) found well-being in only Japanese male retirees

actively working at a part-time job. This finding implied that gender difference and social participation might affect life satisfaction after retirement.

Moreover, Laslett (1991) also identified the fears about growing old, which researchers have not studied in terms of how these fears might influence retiree satisfaction with life and retirement. Examining the extent to which retirees have such fears might lead to strategies to alleviate their fears, so that more retirees could have improved respective satisfactions with their aging.

Testing the Laslett (1987, 1991) theory with ordinary, healthy Canadian retirees, who shared the same North American culture with the United States, would enable gerontologists and others working with the aging population to gain further understanding of the aging process. In turn, this knowledge might improve respective satisfactions in terms of social participation by determining which set of covariates affected their satisfactions, as well as how negatively fears about growing old influenced the satisfactions, and whether gender differences existed in the satisfactions.

Chapter 2 includes a literature review regarding Third Age theory and conditions for the emergence of the Third Age in further detail, referring to other theories and research results. Chapter 3 describes the detail about methodology of the survey research used in this research, as well as conditions and results of the pilot study. Chapter 4 shows analytical results of the main surveys. Chapter 5 discusses the interpretation of findings, implications for social change, and recommendations for action and future study.

Chapter 2: Literature Review

Introduction

This chapter reviews literature regarding the Third Age, defined as the third era of one's life and characterizing personal fulfillment with accompanying fears about aging, and occurring after retirement for most people (Laslett, 1987, 1991). The contents of this review are: (a) the origin of the phrase the Third Age, (b) the definitions of the Third Age among U.S. contemporary researchers, (c) educational institutions for third agers, (d) conditions for the emergence of the Third Age, (e) comparison and contrast of the theory of the Third Age with other aging theories, (f) issues regarding the Third Age in society, (g) the Second Age and employment, (h) the Third Age and retirement, (i) variables, and (j) methodology.

More specifically, topics of studies in this chapter include prevalence of the theory of the Third Age (e.g., Universities of the Third Age in many countries) and four specific conditions for the emergence of the Third Age. The four conditions in countries where a considerable number of people have the Third Age in their life are: (a) demographic conditions consisting of two measures (i.e., Third Age Indicator [3AI]; 10% or more as the ratio for the population over age of 65 years to occupy the whole population); (b) economic condition (i.e., a GNP of at least three times the world average); (c) intellectual and cultural condition (i.e., traditional élites); and (d) personal conditions (i.e., the health, the vigor, and the attitude to gain the prime of life in their later years).

In addition, this chapter shows Laslett's (1987, 1991) theory of the Third Age in

detail, compared to other theories (i.e., aging and modernization theory, theory of hierarchy of needs, and activity theory) and the Second Age; results of studies regarding the Third Age; and transition of retirement, including early retirement. The literature review also relates to social programs, such as pension, to avoid poverty in old age in Canada, compared to those in the United States.

Moreover, this literature review contains verification of the research questions and hypotheses, comparisons and/or contrasts from various perspectives and research results, brief summaries of journal articles, and descriptions about variables and previous methodology. Research results and literature in this chapter are from peer-reviewed or academic journal articles and books. This literature search involved keywords, such as adaption to aging, human development stages of life, attitude toward aging, loneliness in old age, the Third Age, social network, social support, quality of life, well-being, and retirement through academic databases. The academic databases included SocINDEX with Full Text and Academic Search Complete in EBSCOhost through Walden Library, and Google Scholar in both Canada and the United States.

The Third Age and Educational Institutions

This section covers educational institutions for third agers, including senior centers in Ontario, Canada, the research site of the study.

A Phrase, the Third Age

According to Laslett, (1987), a phrase, the Third Age was originally French and used in the titles of *les universités du Troisième Âge* (the Universities of the Third Age [U3As]). The U3As are educational institutions to meet senior citizens' social and

cultural demands, and Professor Pierre Vellas founded the first U3A in Toulouse, France in 1973. Since then, a large number of U3As and similar institutions have opened globally with the phrase, the Third Age, prevailing simultaneously (Lemieux, Boutin, & Riendeau, 2007).

The phrase apparently entered Anglo-Saxon vocabulary when the first of the British U3A was founded at Cambridge in the summer of 1981 (Laslett, 1987). Since then, it has rapidly prevailed among English-speaking students of aging to describe the subjects of their study, as well as in United Kingdom societies probably due to the eternal need for a term to refer to older people (Laslett, 1987).

Different Definitions of the Third Age in the United States

Laslett (1987, 1991) defined a new phase of life called the Third Age as an era of life fulfillment with accompanying fears about growing old. Although each of four eras in lifespan basically comes on their personal "chosen point" (Laslett, 1987, p. 135), the Third Age in practical begins at retirement in most cases due to administrative reasons.

However, while Laslett's (1987, 1991) theory prevailed globally, the definition of the Third Age differed among researchers. Representative definitions of the Third Age and its rationales by researchers in the United States included:

1. Sadler (2000), who studied how preretirees cope with retirement, provided 40 years old as the beginning age definition.
2. Weiss and Bass (2002) described, "The life phase in which there is no longer employment and child raising to commandeer time, and before morbidity enters to limit activity and mortality brings everything to a close, has been

called the Third Age" (p. 3). Weiss and Bass added no child rearing to the definition. Their definition seems to be consistent with an idea of Laslett (1991) who considered child rearing as a task in the Second Age.

3. Freedman (1999) determined 50 years old as an appropriate age for the beginning of the Third Age in the study for baby boomers' potential revolutionization to retirement, considering the extra time added to the average life expectancy since the early 1900s.

These differences in the definition of the Third Age show wide, deep prevalence of Laslett's (1987, 1991) theory in such that these researchers conducted studies from their own peculiar views for the Third Age.

The British and French Models of U3As

U3As began globally in 1973 (Lemieux et al., 2007). Although the title or nature of U3As may differ among countries and regions, major models of U3As are French and British (Chin-Shan, 2005). Laslett contributed the foundation of the first U3A at Cambridge in the United Kingdom in 1982 (The Third Age Trust, 2011), reflecting the theory of the Third Age on the British model of U3As (Chin-Shan, 2005).

Chin-Shan (2006) studied the British model of U3As. Compared to the French model of U3As, the British model of U3As has distinctive characteristics:

1. Unlike French U3As, British U3As have neither relationships with local traditional universities/colleges nor local governments.
2. Self-appointed group leaders, that is, the elderly themselves teach classes in British U3As, which do not emphasize high academic standards; whereas,

French U3As hire university academic staff to teach in classes (pp. 829-833). In short, French U3As are similar to traditional universities/colleges, which are for people in the Second Age; whereas, British U3As are educational institutions purely for third agers, independent from traditional universities/colleges and local governments.

Compared with French U3As, British U3As apparently had limitations:

1. British U3As cannot use governments' financial funds, one of significant resources to develop education for older people.
2. It is uncertain whether all group leaders in British U3As can properly manage their groups in classes and whether their instructions maintain high academic standards (Chin-Shan, 2006, p. 836).

Despite these possible limitations, most chairpersons of British U3As in the United Kingdom tend to retain the British model (Chin-Shan, 2006).

The origin of the British model of U3As is Laslett's (1991) conception (Chin-Shan, 2006). Laslett (1991) described the aim of British U3As was to create an institution where the activity, which the members of the university provide freely to other members and to other people, is voluntary. In accordance with this original idea (Laslett, 1991), British U3As are self-help institutions that their own members run.

Specifically, in British U3As, chairpersons attempted to avoid close relationships with local universities/colleges and governments, which may lead to control from these organizations (Chin-Shan, 2006). Moreover, the staff in British U3As wanted to shun the hierarchical structure between instructors and students in classes, so that older people find the meanings and insights of their lives by life review with their own group leaders

(Chin-Shan, 2006). Thus, Laslett (1991) emphasized autonomy and independence of third agers.

Contemporary Circumstances of U3As in the World

Lemieux et al. (2007) reviewed French literature regarding U3As, noting that although a large number of U3As had opened globally (i.e., 52 in France and one in Quebec, Canada), the role of the U3A was ambiguous from the beginning. According to Levet-Gautrat and Buras-Tugendhaft (as cited in Lemieux et al., 2007), centuries have passed to establish traditional universities; whereas, it took only seven years for 52 U3As to start in France.

Ecochard (as cited in Lemieux et al., 2007) indicated that institutions had to provide most of the functions, such as teaching, research, and community services deserve the title of university in order to deserve the title of university. However, founders of U3As were actually active or retired university professors looking for new forms of personal involvement, social workers interested in expanding elders' leisure activities, politicians seeking election, and ordinary members of social clubs (Lemieux et al., 2007).

Moreover, since the goal was not to attain titles or university diplomas, U3A educational activities have generally involved lectures, discussion, and courses selected in accordance with personal wishes without program constraints or examination requirements (Lemieux et al., 2007). These educational activities went towards diversion and entertainment in Levet-Gautrat and Buras-Tugendhaft's view (as cited in Lemieux et al., 2007).

These institutions adopted various titles, other than U3A, such as Open Universities and Leisure Time University (Minville, 1980, as cited in Lemieux et al., 2007), universities for older adults in Taiwan (Chin-Shan, 2006), and elder colleges in Japan (Hori & Cusack, 2006). Some cultural organizations name themselves more accurately like the Cultural Alliance of Montreal, the Canadian Network for Third Age Learning (CATALIST), and Institutes for Learning in Retirement (ILRs; Lemieux et al., 2007). The United States has approximately 180 ILRs, which are similar to the French or British models of U3As (Manheimer & Snodgrss, 1993).

In sum, Lemieux et al. (2007) examined the contents in only the French-model U3As and criticized them compared to traditional universities, without considering the meaning of U3As to third agers. For Lemieux et al. (2007), the U3As are social clubs dedicated to the academic and cultural development of their members and do not satisfy the minimum requirements of the traditional university. However, Lemieux et al. (2007) did not understand the essence of Laslett's (1991) intension for U3As as its British model mentioned above. British U3As are institutions where these own members offer the activity voluntarily and freely to other members and to other people (Laslett 1991).

In fact, contemporary U3As in the United Kingdom run and provide education for seniors, without support from traditional universities/colleges and governments, and university standard (Chin-Shan, 2006). Thus, Lemieux et al. (2007) observed and criticized U3As, ignoring Laslett's (1987) intension for U3As, and only dwelled on suitability of U3As for a title of university.

Third Age Educational Institutions in Ontario Canada

After retirement older adults increasingly reduce relationships with other people (Narushima, 2004) and tend to lose opportunity to acquire up-to-date information, become isolated, or have few leisure activities (Trentin, 2004). A strategy to prevent these risks was the use of information and communication technology, or ICT (Trentin, 2004).

Trentin (2004) found that e-learning activities provided to 600 people (aged 60 to 80 years) in the Ligurian region in Italy, which started an ICT for the Third Age. The results showed that the use of ICT provided facilitated access to information, helped to reduce risk of isolation, and provided a professional hobby to the participants. Thus, the results were that lifelong e-learning for third agers in Italy was useful for their social participation. In Canada, some researchers conducted studies about the Third Age education in senior centers.

Continuous education for elders in Ontario, Canada. According to an Ontario government's official website for seniors (Ontario Seniors' Secretariat, 2010), colleges, universities, and other organizations offer continuing education for elders in Ontario, Canada. The other organizations refer to Elderhostel, Inc., CATALIST, and the Third Age Network, but do not include senior centers. Ontario government appears to distinguish these organizations from senior centers, mostly run by governments (Hori & Cusack, 2006).

CATALIST is a bilingual (English and French) network of older adult (aged 50 years and older) learning organizations across Canada, and its mission is to foster and promote Third Age learning through shared knowledge, expertise, research, and

resources (CATALIST, 2010a). Its head office is the Seniors' Education Center, Center for Continuing Education, University of Regina in Saskatchewan, Canada (CATALIST, 2010a). With funding support from the Office of Learning Technologies (OLT), the Seniors' Education Center, University of Regina hosted the Coming of Age conference in 1997 and developed the CATALIST (CATALIST, 2010b).

The Third Age Network, founded in 2008, is a loosely affiliated group of organizations that offered intellectually stimulating educational programs for seniors and quarterly meetings to talk about matters of interest (Ontario Seniors' Secretariat, 2010). Its mission is to enable the concept of Third Age learning to support and provide opportunities for later life learners (Ontario Seniors' Secretariat, 2010). Current members include the Academy for Lifelong Learning, Later Life Learning at Innis College, Learning Unlimited for Etobicoke Seniors, L. I. F. E. Institute at Ryerson University, Living and Learning in Retirement (Glendon College), Programs for the 50 Plus at Ryerson University, St. Michael's Continuing Education, The Ulyssean Society and the University of Toronto Senior Alumni Association, Bluewater Lifelong Learning (Owen Sound), and Georgian Triangle (Collingwood; Ontario Seniors' Secretariat, 2010).

In short, CATALIST is the only bilingual network of older adult learning organizations across Canada. CATALIST has the main office in University of Regina and developed and provided specifically "Third Age" learning through shared knowledge, expertise, research, and resources. Thus, its programs seem to be the most academic for third agers in Canada. In contrast, the Third Age Network is the newest organization, consisting of a loosely tied group. Although group members include universities,

assuming from the content of meetings, programs may not have high academic criterion.

According to Lemieux et al. (2007), regardless of having the title of university, Canadian lifelong learning for the Third Age tends to be less academic and more leisure-oriented. However, these institutions appear to be suitable to fulfill life in the Third Age as Laslett (1987, 1991) insisted.

Senior centers in Canada. Hori and Cusack (2006) studied Third Age learners in senior centers in Vancouver, British Columbia, Canada. They collected and compared data from both Canadian learners in two senior centers and found Canadian senior centers or similar facilities to be publicly-subsidized, multipurpose and exist within local governments. Their mandate was to serve the needs of older adults living in their respective communities.

Hori and Cusack (2006) noted that the first senior centers in Canada were opened in the 1950s and focused on recreational activities, such as billiards, baseball, and bingo. Since then, as elders became healthier and better-educated, a diversity of programs became available, including educational classes. While lifelong learning became increasingly popular during the 1990s across North America, senior centers began to offer more lifelong-learning programs to those aged 50 years or older (Hori & Cusack, 2006).

Results of a life-long learning project to find the learning needs of members in one center suggested that everyone needs to exercise their minds through learning, but all people are not necessarily interested in formal education (Cusack & Thompson, 1998). Thus, this center began to provide more various education programs and developed a

Mental Fitness for Life program designed for exercising people's minds, ability to think, learn new things, and avoid memory loss while they age (Cusack & Thompson, 2003, 2005).

Since lifelong learning is indispensable for third agers to participate in society, Hori and Cusack (2006) conducted their study to compare Canadian learners (aged 50 years and older) in senior centers in Canada and Japanese (aged 60 years and older) in elder colleges in Japan from the perspectives on attitudes toward aging, needs to learn, and the role of centers of learning by a survey methodology. The results showed:

1. Canadian respondents had more positive attitudes toward aging and a greater need for traditional learning,
2. Japanese, who learned in a traditional college/university style, had greater needs for social or communicative learning, and
3. Canadian staffs offered seniors opportunities to contribute through leadership and to be respected for their contribution (Hori & Cusack, 2006, pp. 468-478).

Considering these results with the two styles of U3As (Chin-Shan, 2006), Canadian senior centers have the British U3A education style (i.e., seniors' own leadership and respect for their contribution), and Japanese elder colleges have the French U3A education style similar to traditional universities. The result that learners in Canadian senior centers showed their more positive attitudes toward aging unlike those in Japanese elder colleges seems to imply that the British U3A education style may lead to such positive attitudes toward aging. According to Hori and Cusack (2006), although both Canadian and Japanese learners commonly indicated the fear of declining mental

ability and loss of memory, lifelong learning had a powerful role to play for the elderly. This result confirmed the importance of lifelong learning for both populations (Hori & Cusack, 2006).

In addition, using Hayashi's Quantification Method III, Hori and Cusack (2006) examined social participation as a need of the elderly exists or is required. In both Canadian and Japanese subjects, higher sociodemographic groups (i.e., university grads, male, managerial) showed negative attitudes toward aging. However, lower sociodemographic groups (i.e., less education and female in both countries; no job and clerical in Canada; self-employed in Japan) showed positive attitudes. With respect to this result, Hori and Cusack assumed that the higher sociodemographic groups might view aging as a decline, while the lower sociodemographic groups might experience aging like an extension of their daily life.

In sum, retirees' leadership in senior centers may lead to their life satisfaction (Hori & Cusack, 2006), remaining uncertain which factor for social participation may be associated with life and retirement satisfactions. Moreover, Hori and Cusack's (2006) sample showed fears for aging, and thus the independent variable (i.e., Laslett, 1991 fears about growing old) would possibly affect retirees' respective satisfactions negatively in this study. Females in Hori and Cusack's (2006) sample showed positive attitude toward aging, another area needing further examination.

Emergence of the Third Age

In Laslett's (1987) conceptualization, the Third Age was a combination of circumstance and a personal affair. Conditions in a population, a nation, and particular

men and women brought about the emergence of the Third Age, the era for life fulfillment. This era begins at retirement for most people and ends at the beginning of their final dependence and death (Laslett, 1987). Conversely, in countries where the Third Age does not emerge yet, people do not have the age of life fulfillment due to insufficient longevity or poverty.

Demographic Conditions for the Third Age

The Third Age emerged only in countries, reaching specific demographic conditions (Laslett, 1987). Such conditions consist of two measures. The first measure, the Third Age Indicator (3AI; Laslett, 1987, p. 145), was the probability that those at age at the beginning of the Second Age would reach age of 70 years (50% or more for men, but more for women). The second measure was the probability that 10% or more of the whole population was age of 65 years or older (Laslett, 1987), that is, the probability for 10% or more of the aging rate.

Using the 3AI, Laslett (1987) identified the Third Age emerging in these countries (see Table 1). Laslett (1987) did not include Canada as one of these countries with the emergence of the Third Age. It seemed that Canada did not achieve the 3AI by 1982 when China, the last country in this table, realized it. However, in Canada, the aging rate was 9.4% in 1980, and 10.3% in 1985 (United Nations Population Division, 2010b). Thus, Canada appeared to achieve the demographic condition by at least the second measure by 1985.

Indeed, both two measures did not always show simultaneously if a country meets the demographic condition for the emergence of the Third Age. Another instance was

China. As of the mid-1980s, although China achieved the 3AI, its aging rate was only 5% (Laslett, 1987). China's estimated aging rate is 8.2 in 2010, 9.4 in 2015, and 11.7 in 2020 (United Nations Population Division, 2010a). Therefore, China will achieve the demographic condition by the second measure (i.e., 10% or more of aging rate) between 2015 and 2020.

Table 1

Third Age Indicators (3AI; men only)

Country	Year	3AI
Sweden	1891 – 1900	49.9%
New Zealand	1901	51.5%
Norway	1910	53.9%
Denmark; Australia	1921	59.5%; 50.5%
Netherlands; Italy	1931	58.7%; 51.2%
The United States	1950	54.1%
France; the United Kingdom	1951	54.5%; 53.2%
Hungary; West Germany; Sri Lanka	1960	59.2%; 57.2%; 61.8%
Japan; Mexico; Columbia	1960	56.1%; 51.6%; 51.2%
China	1982	60.1%

Note. Adapted from "The Emergence of the Third Age," by P. Laslett, 1987, *Ageing and Society*, *7*, p. 149. Copyright 1987 by Cambridge University Press.

According to Laslett (1987), life expectancy by countries was a barometer to show when sufficient people in each country began to live long enough for the Third Age to emerge. Laslett mentioned that countries with good nutrition, safe working conditions, a widespread and comparatively equitable distribution of resources, and efficient social and medical services (i.e., Western European, European-descended countries, and Japan) achieved highly extended life expectancy successfully. In contrast, countries, including

Russia and other socialist countries that lacked these health and social resources and had low morale and an oppressive ideology, failing to achieve highly extended life expectancy (Laslett, 1987).

Life expectancy differences. Laslett (1987) described countries that achieved higher life expectancies (i.e., 75 years and over: 14 countries; 70 – 74 years: 19 countries) and those failed with lower life expectancies (i.e., under 70 years) in the period 1981-1985. For example, all 14 countries with the life expectancy of 75 years and over were Iceland, Japan, both of which had the highest life expectancy (77 years), Sweden, Switzerland, Norway, Netherlands, Spain, the United States, Canada, West Germany, France, Australia, New Zealand, and Hong Kong. Moreover, the 19 countries included the United Kingdom and Italy, both of which had life expectancies of 74 years. Furthermore, the countries with the lower life expectancies, which Laslett (1987) exemplified, were USSR (69 years), Sri Lanka (68 years), China (64 years), Uganda (49 years), India (46 years), Chad (43 years), Bangladesh (37 years), and Sierra Leone (34 years).

Appendix C shows current life expectancies at birth of respective highest 29 and lowest 23 of the entire 195 countries/regions in the period 2005-2010 (United Nations Population Division, 2010b). Compared with Laslett's (1987) list, Appendix C has Macau, Austria, Ireland, Malta, Cyprus, Belgium, Martinique, Finland, Luxemburg, and Guadeloupe that Laslett (1987) did not list, other than all top 14 countries that Laslett listed. Life expectancies in even Uganda, Chad, and Sierra Leone in Appendix C, as well as Sri Lanka (73.9 years), China (73.0 years), India (63.5 years), and Bangladesh (65.9

years) have extended by 3.4 years to as long as 28.9 years (United Nations Population Division, 2010b). Thus, life expectancy has globally extended in these 25 years.

Laslett's (1987) indication about both countries that succeeded and failed to extend life expectancy has been increasingly conspicuous in these 25 years. Japan is the top in its life expectancy again in Appendix C. The other six countries of G7 have also steadily extended life expectancies (Italy by 7.2 years; France by 6.2 years; Canada by 5.7 years; United Kingdom by 5.4 years; Germany by 4.9 years; the United States by 4.2 years; United Nations Population Division, 2010b).

In contrast, in the period 2005-2010, Russia's life expectancy was 66.5 years (male: 60.3; female: 73.1; United Nations Population Division, 2010b), which was 3.5 years shorter than Laslett's (1987) list, as well as 1.1 years shorter than the current world average, except for females' life expectancy (see Appendix C). Moreover, in Russia, difference of life expectancy between both genders is considerably large (12.8 years), and thus its entire life expectancy is much less progressed than countries with high life expectancies. Furthermore, in countries with considerably low life expectancies, such as Afghanistan and Swaziland, males' life expectancies are slightly longer than females' by 0.1 and 1.1 years, respectively (see Appendix C).

Globally extended life expectancy. Laslett (1987) described that the Third Age, is an opportunity for older adults to fulfill their life, appeared in these countries with advanced population aging. Under consideration was that the emergence of the Third Age would not be limited to these countries with highly extended life expectancies and estimated that the Third Age would demographically emerge eventually all over the

world (Laslett, 1987). As mentioned above, in the past 25 years between the period 1981-1985 (Laslett, 1987) and period 2005-2010 (see Appendix C), life expectancy has been globally extended, with few exceptions (e.g., Russia).

Economic Condition for the Third Age

Another important requirement for the emergence of Third Age relates to a nation's economic resources. For the Third Age to emerge and persist, a person requires sufficient resources to live in the Third Age, as well as a country needs wealth essential to retain its retirees (Laslett, 1987). The national wealth (e.g., pensions, and public and private savings), a GNP of at least three times the world average, must be adequate and arranged to finance the necessary incomes for third agers (Laslett, 1987).

As of the mid-1980s, a Gross National Product (GNP) of at least $7,500 per capita as a borderline must also have been available for the Third Age to be a social reality in the countries that satisfied the above-mentioned two demographic requirements (Laslett, 1987). Laslett considered that this level of wealth should be possible to provide fairly comfortable living standards in the Third Age in those days.

Laslett (1987) mentioned that 16 countries met both demographic and economic requirements for the Third Age as of the 1980s. These countries and their estimated GNP per capita were the United States ($16,500), Switzerland ($16,500), Sweden ($14,000), Norway ($14,000), Canada ($13,500), Japan ($11,500), Denmark ($11,000), West Germany $11,000), Finland ($11,000), Australia ($11,000), France ($9.500), Netherlands ($9,000), Austria (9,000), the United Kingdom ($8,500), Belgium ($8,500), and New Zealand ($7.500). In those days, average GNP per capita of the world and that of

developed countries were $2,812 and $9,370, respectively.

Laslett (1987) assumed that in these 16 countries with both good demographic and economic conditions,

1. The economic resources were evenly distributed between age groups and classes, and
2. Educational and cultural goods were similarly available to third agers.

These countries were in Western and Northern European areas or descended from nations in these areas with Japan where the Third Age emerged in 1951 to 1965 (Laslett, 1987).

Now the term GNP is no longer used and is replaced with gross national income (GNI; World Bank, 2010). Table 2 is a current list of top 20 global countries by GNI per capita at purchasing power parity (PPP) in 2009 (World Bank, 2010). All these countries have at least three times the world average. Of the 16 countries, which Laslett (1987) provided as countries with good economic condition for the emergence of the Third Age, New Zealand is not included in Table 2. Instead, Luxemburg, Singapore, Iceland, Ireland, and Spain now exist in the top 20 countries in Table 2.

Table 2

Top 20 Countries by GNI per Capita at PPP in 2009

Rank	Country [a]	GNI per capita (International $)
1	Luxemburg	59,550
2	Norway	54,880
3	Singapore	49,780
4	Switzerland	46,990
5	United States	45,640

(*table continues*)

Table 2

Top 20 Countries by GNI per Capita at PPP in 2009

6	Netherlands	39,780
7	Sweden	38,590
8	Australia	38,210
9	Austria	37,960
10	Denmark	37,800
11	Canada	37,410
12	United Kingdom	37,230
13	Germany	36,780
14	Belgium	36,550
15	Finland	34,730
16	France	33,930
17	Iceland	33,550
18	Ireland	33,510
19	Japan	33,470
20	Spain	31,880
–	World	10,604

Note. Adapted from "Gross national income per capita 2009," by the World Bank, 2010. Copyright 2010 by the World Bank. [a] Countries with no 2009 data available are excluded.

Necessity of Both Conditions for the Third Age

Laslett (1987) described that both demographic and economic conditions were necessary for the emergence of the Third Age. That is, the 3AI, the first demographic measure needs to show if not only the lucky, the rich, and the privileged but the majority of the population in that nation can expect to live to the Third Age (Laslett, 1987). Moreover, when most people live to the Third Age after retirement, a nation should have enough resources, at least more than a borderline, i.e., three times world average GNP to support their lives (Laslett, 1987).

In Laslett's (1987) conception, since most Eastern and Southern countries met only the good demographic conditions, but could not provide sufficient pension to

retirees, third agers could not survive due to poverty. In contrast, although most oil-rich countries achieved the economic condition, the longevity was not sufficiently long for people to reach the Third Age (Laslett, 1987). Thus, Laslett (1987, 1991) considered that both demographic and economic conditions were necessary for the Third Age to emerge in nations.

All current countries in Table 2, including Canada, which meet the economic condition for the emergence of the Third Age, also have 10% or more of aging rate (United Nations Population Division, 2010a) as the second measure for the demographic condition. That is, Table 2 is also a list of top 20 countries with the emergence of the Third Age.

Intellectual and Cultural Conditions for the Third Age

Other than the two major conditions (i.e., the demographic and economic conditions) for the emergence of the Third Age, Laslett (1987) provided an intellectual and cultural condition. Laslett mentioned that Universities of the Third Age or these kinds of institutions could have existed in any European or other countries during the last 400 or 500 years since these countries have been cultivated, rich, and leisurely élite groups. Indeed, the golden age in these élite groups were in Shakespeare's time (i.e., the 16th-17th centuries) in England, in the 18th century in France, in the 15th century in Italy, in the 5th-4th centuries B.C. in the Athens (Laslett, 1987). Moreover, Laslett introduced the Chinese University of Old Age in Beijing, China as a specifically intended elitist institution, confined to cadres (i.e., retired officials of the Party and the State).

Laslett (1987) added "traditional élites" (p. 152) as the intellectual and cultural

criterion for the emergence of the Third Age. The intellectual and cultural condition of traditional élites implies that Laslett considered societies with culture to respect seniors' intelligence can have and maintain the Third Age.

Personal Conditions for the Third Age

For the Third Age to emerge, countries with both favorable demographic and economic conditions need to satisfy intellectual and cultural conditions, that is, the "traditional élites" (Laslett, 1987, p. 152). Moreover, people in the nations with all these three conditions need to meet personal conditions, that is, the health, vigor, and attitudes to have the Third Age. Furthermore, Laslett (1987) mentioned that people had to be confident to make a plan in advance so that they would have the Third Age as the era for life fulfillment after retirement.

Exceptional Third Agers

Laslett (1987) posited that most people have their Third Age, an era for life fulfillment, between the second and Fourth Ages. However, Laslett exemplified some exceptional persons lived in the Third Age very differently, and were very fortunate and highly successful enough to start the Third Age much earlier than the regular age of retirement. Specifically, they were the more prominent politicians, business folks, entertainers, athletes, established writers, eminent scholars, accomplished artists, architects, painters, and sculptors (Laslett, 1987).

Moreover, these blessed persons had the Third Age with other ages, the First or Second Age at once (Laslett, 1987). Especially, athletes partly experience the Third Age with the First Age simultaneously (Laslett, 1987). These examples offer a rationale for

why Laslett (1987, 1991) continuously insisted that birthdays are ineffective as the commencement of respective four ages.

The Third Age and Other Theories

In this section, to more clearly contrast Laslett's (1987, 1991) theory of the Third Age, the following theories are highlighted: Cowgill and Holmes' (1972) aging and modernization theory, Maslow's (1954) theory of hierarchy of needs, and activity theory (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al. 1972).

Aging and Modernization Theory and the Third Age

Cowgill and Holmes (1972) insisted that modernization lowered statuses of seniors in their theory. Cowgill and Holmes compiled findings of their colleagues' research for 14 kinds of tribes or countries among the African, European, Asian, and North American continents. These tribes or countries were preliterate people of Africa (i.e., Sidamo, Igbo, and Bantu people), people or countries in intermediate stages of development or modernization (i.e., Samoa, Thailand, Mexico, and the Pima Native Americans of Arizona), and highly modern societies (i.e., Japan, Russia, Israel, Ireland, Austria, Norway, and the United States).

On the basis of these research results, Cowgill and Holmes (1972) provided some characteristics of primitive societies and modernized countries. On the one hand in primitive societies, recognition of old age was generally associated with events, such as becoming grandparents and succession to eldership. Moreover, old people tended to grasp positions of political and economic power. On the other hand, the characteristics of modernized societies are (a) recognition of old age by one's chronological age, (b) higher

ratios of old people, (c) higher ratios of women, especially of widows among the elderly, (d) retirement, (e) mobility of young generations who left their old parents behind, (f) prevalence of nuclear family that resulted in loss of grandparenthood and family authorization, (g) higher ratios of people who live to become grandparents and even great grandparents, and (h) less possession of political and economic power among older people (Cowgill & Holmes, 1972).

Cowgill and Holmes (1972) compared these living conditions of older people in the modernized societies with those in primitive societies. They found that the status of seniors was lower and ambiguous in modernized societies, but higher in other societies and thus criticized lower status of the elderly in modernized societies.

Common characteristics exist between modernized societies and the situations in countries where the Third Age emerged. These are (a) recognition of old age by one's chronological age, (b) higher ratios of old people, (c) higher ratios of women and especially of widows among the elderly, and (d) retirement (Cowgill & Holmes, 1972; Laslett, 1987, 1991). That is, Cowgill and Holmes (1972) attributed lowered status of seniors to these characteristics of modernized societies, whereas, Laslett (1987) insisted that these characteristics brought the emergence of the Third Age.

With respect to this discrepancy, Laslett (1987) clearly criticized Cowgill and Holmes (1972) in linking aging and modernization theory with some historical reasons. For example, England began to industrialize hundred years before the shift into population aging. Laslett (1987) described, "In so far as the word has any historical meaning at all, England was already 'modernised' before ever industrialisation began in

its economy, let alone a precipitate rise in expectation of life (p. 141)."

Clearly, developing countries had already been aging in terms of extended life expectancy before they achieved industrialization (Laslett, 1987). Furthermore, it is not appropriate to suppose that in England, the ratio of older women increased with industrialization; women were likely to become a majority in the later years (Laslett, 1987, p. 142). Laslett's conclusion was correct since in only the two countries in the world (i.e., Afghanistan and Swaziland), males' life expectancies are slightly longer than females by 0.1 to 1.1 years (see Appendix C). Additionally, since mobility is not connected with lowered power and influence of seniors in England, families were nuclear families in England and Western Europe (Laslett, 1987). Thus, Laslett (1987) also criticized the Cowgill and Holmes (1972) aging and modernization theory on mobility and nuclear family.

The Cowgill and Holmes (1972) prediction about the widow issue was indeed a demographic contradiction. Since women tended to marry men older than themselves, the odds were in favor of women becoming widows than men becoming widow (Atchley, 1987). In Russia and the three Baltic countries of Belarus, Ukraine, and Kazakhstan, women's life expectancy is 10 years longer than men's (United Nations Population Division, 2010b), and thus women in these countries tend to become widows more frequently than those in other countries. However, the demographic ranks in these countries are low (United Nations Population Division, 2010b), that is, these countries failed to achieve highly extended life expectancy (Laslett, 1987). Moreover, in only very low ranked two countries (i.e., Afghanistan and Swaziland; see Appendix C), men's life

expectancies are slightly longer than women's by as short as 0.1 to 1.1 years. Regardless of the degree of modernization, women tend to become widows in their later life more easily than men.

In addition, elders' possession of political and economic power also differs between the Laslett (1987, 1991) theory of the Third Age and the Cowgill and Holmes (1972) aging and modernization theory. Cowgill and Holmes (1972) indicated less possession of political and economic power among senior people in modernized society. In contrast, Laslett (1987) described that those who had strong political and economic power, such as the more prominent politicians and the business folk, could have the Third Age in any chronological age.

Theory of Hierarchy of Needs and the Third Age

Sadler (2006) studied preretirees and postretirees in the United States from the perspective of Laslett's theory (1987, 1991) for nearly 20 years. Sadler viewed the Third Age as an era for an extended self-realization, similar to Maslow's (1954) self-actualization.

Maslow's (1954) theory is well known for its hierarchy structure of needs, comprising basic needs, as well as the need for self-actualization at the top. The basic needs consist of four kinds: (a) physiological needs (e.g., hunger, thirst, fatigue, and sleepiness), (b) safety needs (i.e., safety and stability), (c) belongingness and love needs (i.e., desires to have friends, a lover or a spouse, offspring, or to be with family or colleagues), and (d) esteem needs (i.e., self-respect or self-esteem, and respect or esteem from others; Maslow, 1954). Moreover, people with 15 common characteristics, such as

eminent politicians and scholars, can achieve the need for self-actualization (Maslow, 1954).

Maslow's (1954) theory had three important premises.

1. The hierarchy of needs is fulfilled usually as a fixed order, but has some exceptions, depending on one's personality, living situation, and belief that may affect the order of needs to be satisfied (Maslow, 1954).
2. The hierarchy of needs where one's motivation transfers from the basic needs to the need for self-actualization can be assimilated to one's psychological development (Maslow, 1968). Specifically, the most important need in each human development stage is physiological needs in newborn babies, safety needs in children, belongingness and love needs in youths or young adults, and self-esteem needs associated with social roles (e.g., spousal roles, parental roles, and vocational roles) in middle-aged adults, and the self-actualization in their old age, respectively.
3. People in societies with economically or socially good conditions (like the United States) may have the physiological needs and the safety needs in only emergencies. In the United States, for example, once people have the self-esteem needs, they can have the need for self-actualization and maintain it in their old age. If people who achieved the self-esteem needs cannot keep the need for self-actualization, it does not mean that they are psychologically immature or abnormal but rather that they may have some individual or societal hindrances (Maslow, 1954).

Maslow (1968) believed that much of what is not correct with the world is that only very few people are really interested in the 15 needs as the need for self-actualization, because they have not even had their basic needs met. All fifteen needs are sublime and ideal, and some specific examples include truth, goodness, beauty, self-sufficiency, and meaningfulness (Maslow, 1968).

Both similarities and differences exist between Maslow (1954) and Laslett (1987, 1991). The similarities are that:

1. One's life is divided into each stage, which people usually have or satisfy one by one from the lower one to the higher,
2. Both theories have the superb stage, that is, the Third Age (Laslett, 1987, 1991) and the need for self-actualization (Maslow, 1954),
3. The superb stage emerges in countries with good demographic and economic conditions (Laslett, 1987, 1991) or those without "war, disease, natural catastrophes, crime waves, and social disorganization" (Maslow, 1954, p. 88), and
4. The superb stage also emerges in only persons having specific ambitions or characteristics, that is, health, vigor, and attitudes to fulfill one's own life (Laslett, 1987, 1991) or the 15 common characteristics of self-actualized people (Maslow, 1954).

In contrast, the differences are as follows.

1. The last stage in Laslett's (1987, 1991) theory is the physically and/or mentally declined, dependent age (i.e., the Fourth Age), whereas, that in

Maslow's (1954) theory is the need for self-actualization as the top of the hierarchy.

2. Only great achievers can have two ages simultaneously in Laslett's (1987, 1991) theory, whereas, satisfying each need may deviate from a usual order, depending on one's personality and environment in Maslow's (1954) theory.
3. Laslett (1987, 1991) described that anybody could have the Third Age, while Maslow (1954) initially mentioned that only self-actualizing persons, such as eminent politicians and scholars, could typically have and realize the need for self-actualization.
4. Only Laslett (1987, 1991) conceptualized the demographic condition for the emergence of the culmination of life (i.e., the Third Age).

Activity Theory and the Third Age

Activity theory is one of the four theories regarding adaptation to aging, developed in the 1960s and 1970s in the United States (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al. 1972). The premise on which this theory is based is that maintaining the level of social activity in one's middle age is a requirement to age successfully. Being active is better than inactive, as people in modern Western society prevalently accept (Havighurst et al., 1968). To prove the theory, researchers examined positive relationships between activity and life satisfaction with data collected from a sample of seniors (George, 1978; Havighurst et al., 1968; Lemon et al. 1972).

Lemon et al. (1972) clearly summarized the entire structure of activity theory:

1. Losing social status and social role occurring with aging was common. If the

elderly lost fewer roles or if they could gain new roles, they could keep interaction ("activity") with others.

2. They could also attain positive evaluation ("role-supports") from others through the interaction. They shared and internalized role-supports together, and then they could have a positive aspect of self (a positive "self-concept").
3. Having more positive self-concepts, they could be increasingly confident of and satisfied with their life (Lemon et al., 1972, p. 515).

Lemon et al. (1972) also defined activity as any regularized action other than physical, personal, and daily life maintenance. The concept of *activity* refers to "informal activity" (i.e., social interaction with family, kin, friends, and neighbors), "formal activity" (i.e., social participation in formal arbitrary organizations), and "solitary activity" (e.g., watching TV, listening to radio, reading some books, and enjoying hobbies; Lemon et al., 1972, p. 513). As this definition shows, elderly people's activity is same as middle-aged people's, except for the organizations to which only the elderly belong.

Despite their great effort, activity theorists did not completely succeed in proving their theory by data collection and analysis (Havighurst et al., 1968; Lemon et al., 1972). Havighurst et al. (1968) concluded that activity theory could not fully explain the diversity of the relationship between activity and life satisfaction ("high-high", "low-low", "high-low", and "low-high patterns" ; p. 171) obtained as the findings of their study. George (1978) found that the data showed a weak, but clear correlation between levels of activity and "psychological well-being" (life satisfaction; p. 846). However,

George stated that activity theory lacked significant predictors involving individual difference in activity and life satisfaction and that this theory needed modification.

In activity theorists' explanation, when life change occurs with aging, the elderly attempt to keep the level of social activity of middle age (Havighurst et al., 1968). Atchley (1989) criticized this concept of activity theory because life-change occurring with aging does not permit the elderly to return to the previous life stage. Moreover, activity theorists provided no detailed argument about retirement, which is inevitable for seniors. In their studies retirement was a simply negative change in working role (Havighurst et al., 1968), one of negative variables and factors that affected the general relationships between activity and life satisfaction (Lemon et al., 1972), or a dummy variable of no employment status (George, 1978).

Likewise, activity theory has some unnaturalness and limitations since activity theorists (a) did not consider differences in elder personalities (e.g., the extent of inclination for activity) or their availability of intimates at all in some studies (e.g., Havighurst et al., 1968; Lemon et al., 1972), (b) viewed life change, such as retirement or widowhood, as a mere variable or factor that might negatively affect seniors' life satisfaction, without exploration the meaning of these life events for seniors, (c) viewed the elderly as if they were the same as the middle-aged (Havighurst et al., 1968, p. 161), and (d) ignored that maintaining activity level would inevitably decrease while elders aged due to their physical or mental decline. Of these, the fourth limitation can especially raises questions about the heuristic capacity of this theory.

Activity theorists emphasize maintenance of activity in old age on a level similar

to middle age, ignoring their physical and mentally decline. However, it can be also said that activity theorists attempted to view seniors positively and ideally as those who can maintain their activity level in their previous age. With respect to this positive and ideal view for older adults, activity theory resembles Laslett's (1987, 1991) theory.

Yet, Laslett's (1987, 1991) theory differs from activity theory in many points. Laslett (1987) indicated personal condition (i.e., the health, the vigor, and the attitude to gain the prime of life in their later years) for the emergence of the Third Age, retirement as the starting point for most people to have the Third, and distinction between the Second Age and the Third Age, and setup of the Fourth Age as an era for final dependence. On the contrary, activity theorists little considered personality differences among seniors to desire activity, influence of retirement to activity, differences between middle age and old age, and effect of physical or mental decline to activity.

In spite of its limitations, many researchers have supported activity theory (Havighurst, 1961) due to its core premise, that is, being active is better than inactive, as people in modern Western society prevalently accepted (Havighurst et al., 1968). Some contemporary researchers (Lowis et al., 2009; Wahrendorf et al., 2008) do not take exception to this view.

The Third Age and Society

Stereotyping of the Elderly

Laslett (1987) indicated that people or even those in later life themselves did not recognize the emergence of the Third Age. Laslett explained this time lag between the emergence of the Third Age and recognition for this phenomenon with the example in the

home country, the UK. In 1951, the United Kingdom met the 3AI, that is, the probability that those who were at age of 25 years as the initial point of the Second Age would reach age of 70 years reached 50% or more for men and so more for women. Nonetheless, the first British U3A was finally founded at Cambridge in 1981. Laslett attributed this 30-year ignorance in the United Kingdom to the stereotyping of the elderly in an unfavorable, hostile, rigid, and unconstructive manner.

In Britain, the government introduced compulsory retirement at the age of 65 years to the Civil Services in 1890 and encouraged it in 1898 (if not mandatory) in pension schemes for white-collar workers (Thane, 1984). This tradition still continued in Britain (Laslett, 1987) and other countries including Canada (Narushima, 2004). In the later 19th or earlier 20th century, working people who lost or gave up jobs were often in ill-health and disabled due to long-term debilitating tasks under poor conditions (Laslett, 1987). In those days, doctors classified aging as an illness, disability, and debilitation, and everything in Britain, Europe, and the United States seemed to encourage the retiring and retired elderly to accept derogatory descriptions (Laslett, 1987). For example, in 1906 the most eminent physician of the generation in both Britain and the United States William Osler (as cited in Laslett, 1987) made the notorious allusions to “comparative uselessness of people over 40 and the entire dispensability of people over 60” (p. 362).

Since then, assurance against invalidity and decrepitude associated with becoming old and quitting work has been widespread, even though people have repudiated this description of aging as an illness (Laslett, 1987). Many contemporary people regard aging and its inevitable concomitant of retirement as not entry into the Third Age but

withdrawal into the Fourth Age (Laslett, 1987). The necessary preoccupation of social administrators, social workers, and social investigators confirmed and perpetuated the stereotype of the elderly with the dependency, degradation, and decrepitude of their subjects (Laslett, 1987).

In sum, medical assumption of aging as an illness, disability, and debilitation in around 1900 in the United Kingdom, European countries, and the United States resulted in the stereotyping of elders and the rationale for mandatory retirement. In the United Kingdom, for example, despite satisfaction of all demographic, economic, and intellectual and cultural conditions, as long as thirty years have passed due to stereotyping the elderly until people finally recognized the emergence of the Third Age (Laslett, 1987).

Thus, unless the stereotyping of the elderly is eradicated, even though nations meet the four conditions, the emergence of the Third Age is delayed for a considerably long time. Without eradicating the stereotyping of seniors, it is natural that people cannot be confident of having the Third Age and meet personal condition for the emergence of the Third Age.

The Third Age, Society, and Culture

The four theories regarding adaptation to aging, that is, disengagement theory (Cumming, 1963; Cumming & Henry, 1961), activity theory (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al., 1972), continuity theory (Atchley, 1976, 1987, 1989), and exchange theory (Dowd, 1975, 1980) focused on how the elderly adapt themselves to their life change causing from loss of status and role (e.g., retirement and

bereavement). In contrast, Laslett's (1987, 1991) theory does not contain elder loss of role and status.

Laslett (1987) described that the culmination of one's life is in the Third Age, "the age of personal achievement and fulfillment" (p. 135), which in practice would begin at retirement for most people due to administrative reasons for pension schemes. Thus, for Laslett, the concept of retirement is not loss of working status and role, but practical beginning point of the Third Age as an era of personal achievement and fulfillment for most people who cannot choose its commencement due to the pension schemes. Such inconsistency for the concept of retirement between the four theories and Laslett's (1987, 1991) theory appears to come from the difference in social context between North America and Europe.

Laslett (1987) apparently referred the phrase "traditional élites" (p. 152) for European or other countries having U3As to societies with culture to respect seniors' intelligence, which could result in the emergence and maintenance of the Third Age. In the United States, in contrast, researchers first grasped retirement as "roleless role" (Burgess, 1960, p. 20) and then as loss of status and role in the four theories regarding adaptation to aging. Moreover, Rose (1965) suggested that retirement was an element for the elderly to lose their integration into the general society. Furthermore, Cowgill and Holmes (1972) criticized retirement as a factor to lower the status of seniors in modernized societies.

Atchley (1976) attempted to divert these negative assumptions about retirement in the United States to positive ones, such as retirees' right to receive economic support,

continuity in personality same as before retirement, and duties to manage retirement income. Nonetheless, in practice retirees face threat of marginality (Weiss, 2005). Researchers in Canada also pointed out a negative assumption for retirement. For example, the existing mandatory retirement system in Canada robs retirees of being involved in society (Narushima, 2004). A context for these incorrigible negative assumptions for retirement in North America seems to be embedded in its society and culture.

Rokach (2007), who conducted research regarding loneliness, and age and culture in Canada and Czech Republican, found a commonality existed in the North American culture between the United States and Canada. Both shared English as a common language, geographical proximity, commercial interconnections, economic alliances, and a flow of visitors (Rokach, 2007).

Rokach (2007) summarized the characteristics of North American culture.

1. North American culture emphasizes individual achievement, competitiveness, and impersonal social relations, which alienate people socially (Ostrov & Offer, 1980).
2. North American culture does not cultivate symptom diminution and healthy modification as psychological well-being (Breggin, 1991), and thus these conditions cause spiritual and emotional emptiness (Cushman, 1995), Type A personality (i.e., strict, rigid, and perfectionistic personality), and workaholism (Fassel, 1990).
3. With the enlarged computerization and Internet use, it amplifies the

individual's social alienation, limited contact with others within and outside one's family, and loneliness (Kraut et al., 1998).

In short, North American society with high industrialization and competition established its particular culture for engendering alienation and loneliness.

Maslow (1954) observed that people could feel their usefulness and necessity when they could gratify the self-esteem need. Otherwise, they would feel their ineffectiveness and needlessness, which could cause either fundamental discouragement or neurotic tendencies. Butler (1969) first indicated ageism as another discrimination in modern U.S. society, other than those for race and social class.

Ageism is an incorrigible social problem in North America, observed Palmore (2004), in a survey in the United States and Canada and found the facets of ageism differed between both countries. The results showed (a) Canadians reported more incidents of ageism and (b) Much higher proportion of Canadians reported having experienced twice and more on some items (e.g., was told jokes that poke fun, was sent a birthday card pokes fun, was ignored, was called an age-related insulting name, and was patronized) than Americans. The explanation that Palmore (2004) offered was that:

1. Ageism was more prevalent in Canada than in the United States,
2. Canadians were more sensitive about ageism than Americans, or
3. More Canadians may tend to admit these experiences of ageism; whereas, more Americans refuse ageism.

Since North America is a society with high industrialization and competition (Rokach, 2007), North American people may still tend to consider retirement as

withdrawal from industrialization and competition. Thus, in North America, other generations may likely to prejudice elders as the target of ageism (Palmore, 2004), and elders themselves may hardly have either self-esteem or satisfaction with retirement and life after retirement. Moreover, retirement tends to disconnect retirees' ties to society (Narushima, 2004), which results in social marginality (Weiss, 2005).

The Second Age and Employment

Laslett (1991) described that the Second Age, which basically starts at a personally chosen point and ends at retirement, is the longest of the four Ages and the most productive and important from the social and political perspectives. Laslett also mentioned that the Second Age is a time when people engage in their work for giving rise to economic resources, as well as the time when persons and society reproduce. Work in the Second Age is almost entirely what employers impose to workers (Laslett, 1991).

Laslett (1991) further described that satisfaction with work is merely incidental, and people must work even though they feel uncomfortable with their job. According to Laslett, the alienation of workers from their labor and from what the labor brings into under contemporary conditions of production is a destiny for most people in the Second Age. Therefore, most people in the Second Age can have truly individual achievement during only time off, evenings, weekends, and holidays (Laslett, 1991). Exceptionally, however, professional persons gain a living mostly in their own time and less likely to have the sense of alienation because of their outstanding success at the Second Age (Laslett, 1991). For these professional people, creating and maintaining a family of children, as well as managing their works simultaneously are usually irrelevant to a sense

of being used or wasted by employers (Laslett, 1991).

Moreover, the procreation and rearing children are work of both men and women, and more women are now engaged in business, industry, and services than ever before (Laslett, 1991). However, it is probably correct that reproduction is more momentous to women than to men and provides women the greatest satisfaction as their achievement (Laslett, 1991). Likewise, the Second Age clearly contains various individual satisfactions and achievements for ordinary people in pursuing a career, in beginning and running a family, and in attaining and keeping power over others (Laslett, 1991).

According to Laslett (1991), women work outside because the discontent, which parents, especially mothers feel at being locked up all day with the children, is similar to the alienation felt in the Second Age at earning work. Women earn first and foremost to keep their family going like their husband and work for the extra (e.g., school fees, vacations, and furniture for home; Laslett, 1991). To bring the phase of rearing children in the life course to a proper purpose and to see them well established as independent persons are signs of their success (Laslett, 1991).

Thus, Laslett (1991) believed that employment in the Second Age was generally for earning a living and causes a feeling of alienation, except for professional persons. More women in the Second Age work outside their house to earn a living and extras and not to lock themselves up with parenting, which is also an important task in the Second Age.

Additionally, Laslett's (1991) description of the Second Age reveals conception for alienation interestingly different from people in North America. That is, Laslett

attributed alienation to work and childcare, whereas, those in North America attributed it to retirement (Narushima, 2004; Weiss, 2005; Young & Schuller, 1991), as well as North American culture, which emphasizes individual achievement, competitiveness, and impersonal social relations (Ostrov & Offer, 1980).

The Third Age and Retirement

Since the Third Age practically begins at retirement for most people, timing for retirement determines the length of the Third Age. In these days, some people are obliged to accept early retirement (Curl & Hokenstad, Jr., 2006; Townsend, 1981) and have a longer period of the Third Age.

Studies for Retirement and Third Agers

In developed countries, most retirement begins at age of 65 years, and retirees or the elderly are defined as individuals aged 65 years or older in developed countries (World Health Organization, 2008). According to Rose (1965), in the United States, the Social Security Act of 1935 seemed to define this age limit more than any other event. Most private pension schemes adopted or proposed since 1935 have set the age of 65 years as the date of retirement (Rose, 1965). Additionally, mandatory retirement requirements have become much more common since 1935 and have often adopted 65 years as the age of effect. Likewise, a concept that the age of 65 years is the beginning of retirement and old age has prevailed in developed countries.

Some researchers studied retirement and third agers. In Canada, Narushima (2004) performed a qualitative case study about Raging Grannies, groups of female social activists aged 50 years or older, originally organized in Canada, with some chapters in the

United States, Greece, and India. Group members, who are or had been full-time workers, empower themselves by learning contemporary social issues and demonstrate social movements, disguising themselves to attract public interest into social issues, such as the environment, militarism, poverty, racism, sexism, and retirement (Narushima, 2004). This study was an investigation of what their social activism meant to women in late adulthood and what their lifelong learning implied for aging.

According to Narushima (2004), most provinces in Canada still had a compulsory retirement system, which made elders mere postproductive service recipients. Additionally, this compulsory retirement system brings alienation from the mainstream in society to older adults, regardless of gender, as well as ignorance of the social roles and cultural meaning of old age to society. Moreover, older women, who had or have had a full-time job, had difficulties to shift from the working role to the traditional female role (Narushima, 2004).

Narushima (2004) found that existing mandatory retirement system robs older women of being involved in society, and they empower themselves to participate in society by in public demonstrating social problems, which they learned by themselves. Likewise, one general view identified about retirement was that it forced elders to lose their social role and status and to deprive their opportunities to maintain social participation (Narushima, 2004).

On the contrary, in the United States, Sadler (2006) found many examples of creatively redesigned lives and fulfillment in the subjects of 20-year longitudinal qualitative research regarding the Third Age, in which the model of aging had changed

from decline to personal growth and renewal. Sadler depicted six characteristics common to the research subjects: (a) reflection and risk taking; (b) realistic optimism; (c) building a positive Third Age identity; (d) redefining/balancing work and play; (e) expanding freedom, deepening intimacy; and (f) enlarging one's capacity to care oneself and others. The results were that the Third Age offered unexpected opportunities and challenges for persons, society, and lifelong learning programs. At an interview, one of the subjects responded: "My purpose is to become the person I can be, to realize my potential, and to share" (Sadler, 2006, p. 13). In fact, Sadler (2006) viewed the Third Age as an era for an extended self-realization, similar to Maslow's (1954) self-actualization.

Sadler (2006) concluded that the research subjects had a Third Age planning, which contained a deep commitment to lifelong learning as a crucial factor. That is, the subjects had been learning more about themselves, opportunities and challenges, new areas they could not explore previously due to no time to do so, and new skills. They modeled strategic learning, which contained collecting information, interpreting it, and then applying learning to new behaviors (Garvin, 2000). Thus, Sadler considered that people could cope with retirement and purse life fulfillment in the Third Age through lifelong learning.

Kelly and Barratt (2007) conducted a literature review to find what retirement means to people by exemplifying its positive, as well as negative aspects and by referring to psychotherapy as their own occupation, which offers the option to keep working until their physical and mental abilities really decline. A common fantasy of retirement is that it will be a time to do anything that one may have not done before, such as trip and

creative activities, to take another job, or to obtain a status of a committee (Kelly & Barratt, 2007). In contrast, the reality of retirement is anxieties and uncertainties about health, disability, and finance, and many scares regarding aging and death (Kelly & Barratt, 2007).

From the above, retirement may result in social alienation (Narushima, 2004) or life fulfillment (Kelly & Barratt, 2007; Sadler, 2006), as well as fears for aging and death (Kelly & Barratt, 2007). These research methodologies were qualitative (Narushima, 2004; Sadler, 2006) or involved a literature review (Kelly & Barratt, 2007). The subjects of Narushima (2004)'s study were all female social activists who were full-time workers, and those of Sadler (2006) were people who successfully coped with retirement by transiting to a new life in the Third Age.

Transition of Retirement

Kelly and Barratt (2007) described that in these days, many working and retirement options exist, including part-time working after retirement and continuously working without retirement, like psychotherapists. In the 1980s, a trend has been early retirement (Laslett, 1987). With early retirement, the Third Age begins earlier than ever before. The length of the Third Age is getting more stable and longer, especially for women since they tend to retire earlier and live longer than men (Laslett, 1987). This phenomenon is more conspicuous due to more extended life expectancy.

In the 20th century, most employment depended on conditions of economic growth, productivity, and rapid replacement of skills (Townsend, 1981). According to Townsend (1981), in the 1970s under a stagnant economy in most rich countries,

employers demanded early retirement to employees, except for the growing number of high-salaried people who had their guaranteed income level. In developed countries, to reduce the unemployed rate increased by the global recession, the temporal trend of early retirement continued to the end of the 20th century (Curl & Hokenstad, Jr., 2006).

Subsequently, labor shortage due to aging society, that is, the lower population ratio of young people, has been conspicuous (Curl & Hokenstad, Jr., 2006). All governments in developed countries including the United States and Canada began abolishing or raising age for retirement as a strategy to the labor shortage (Curl & Hokenstad, Jr., 2006). For instance, Ontario, Canada has the population of about 10 million, that is, one third of the entire Canada's population. In this province, 100,000 skilled workers in manufacturing and trade sectors, which are its major industries, will be short by 2020 due to retirement (Tribune, 2007).

Recently, business, education, and labor leaders related to Ontario's skills shortage established Ontario's Workforce Shortage Coalition (The Conference Board of Canada, 2007). In 2007, this coalition published a report with the strategies for labor shortage that the government of Ontario implements by increasing the number of skillful young, female, older, immigrant, Aboriginal, and disabled workers and by using technology. The specific strategies for older worker engagement are (a) implementing incentive structures to encourage them to defer retirement and (b) supporting to change corporate practices and longstanding attitudes toward aging (The Conference Board of Canada, 2007).

For this business demand, people in these developed countries are healthier

enough to stay active longer than previous generations (Beigel, 2001) and have a need for ongoing education, training, and productive engagement (e.g., work and volunteering) throughout life cycle (Curl & Hokenstad, Jr., 2006). In the United States, for example, about 80% of baby boomers expected to work with pay during their retirement due to economic necessity, the fulfillment, and social interaction that work provided (AARP, 1998). Additionally, 56% of early retirees (aged 51-59 years old) in the United States mentioned that they were reluctantly retired because of the poor health of their own or of a family member (Keifer, 2001). Thus, many employees would have selected to work longer as long as they or their family members were healthy and had a choice in the United States.

In Canada, on the contrary, in a survey to compulsory retirees due to downsizing of a telecommunication company, many of them showed cynicism and sometimes resentment about the corporation's policies, and others were not satisfied with the situation where their retirement plan had not worked (Marshall, 2001). Moreover, in another study conducted in a set of small garment industry firms in Montreal, Quebec, as part of Issues of an Aging Workforce (University of Toronto: Canadian Aging Research Network and Centre for Studies of Aging, 1996), most workers did not retire early, but remained until age of 65 years. Although few of them found their jobs fulfilling, most found work physically and psychologically demanding (Marshall, 2001). These studies reveal that Canadian older workers have a need to participate in labor force, despite dreary work and harsh working conditions, as long as they are allowed.

Retirement and Women in North America

With respect to retirement and gender, Laslett (1991) mentioned that women tended to work outside their home in order to earn the first income and the extra as a common necessity, but to retire earlier than men. However, some women are obliged to withdraw from labor force due to caregiving. According to Curl and Hokenstad, Jr. (2006), a few countries including Canada have credit for caregiving to children or elders that can indemnify the living standard of caregivers. In these countries, older women who tended not to remain in the labor force due to caregiving when they were young can maintain living standard in retirement similar to men (Curl & Hokenstad, Jr., 2006).

Since more women tend to withdraw from labor force due to caregiving and retire earlier than men, women in most countries without credit for caregiving to children or elders may face poverty issue in old age. To calculate the relative poverty level and the anti-poverty influence of expenses, Butrica, Iams, and Smith (2003/2004) analyzed patterns of poverty and low incomes in seven rich nations (the United States, Canada, the United Kingdom, Italy, Germany, Finland, and Sweden). In this analysis, each 1998 – 2000 database for these seven countries came from the Luxembourg Income Study (LIS) database, including more than 140 household income data files from 30 nations between 1967 and 2001. The findings were that poverty rates among older women, especially among the divorced, widowed, and never married (all of whom are expected to increase significantly in the near future) were much higher than the male counterparts and much higher in the United States than in other six countries.

More specific data between the United States and Canada, derived from Butrica et al.'s (2003/2004) study, were as follows. According to Poverty Rates among the Aged

data from LIS, between the United States and Canada, poverty rates for general elderly at the 40% and 50% poverty lines were 15.0% and 24.7% for the United States, and 1.7 % and 7.8% for Canada, respectively. For the general elderly women population (aged 65 and older), poverty rates were 17.7% and 28.6% for the United States, and 1.5% and 9.6% for Canada, respectively. Similarly, for elderly women aged 65 years and older (the young-old) living alone, poverty ratios were 29.6 % and 45.5% (the United States), and 1.2 and 17.7% (Canada). For elderly women aged 75 years and older (the old-old) living alone, the figures were 30.4% and 48.3% (the United States), and 0.8 and 19.8% (Canada), respectively.

Overall, poverty ratios for all these groups in the United States were much higher than those in Canada. Additionally, poverty ratios in older women were higher than those in general elderly people, and those in old-old women living alone were higher than young-old women counterparts, especially in the United States. This considerable distinction between these two countries attributes to different social security policies in both countries. The United States does not have a scheme to compensate older women, victimized their working history because of caregiving to young children or frail older adults; whereas, Canada has policies to guarantee the financial life of both such older women, as well as persons with low income (Curl & Hokenstad, Jr., 2006).

In addition, unlike the United States, Canada has a relatively steady public pension program to prevent seniors including older women from having poverty issues. Canada's public pension program, called the Retirement Income System, has three parts: (a) the Old Age Security (OAS) program, (b) the Canadian Pension Plan (CPP), and (c)

the Registered Retirement Savings Plans (RRSPs) as private pensions and savings (Human Resources Development Canada, 2001). For example, OAS provides guaranteed monthly minimum benefit of $451.55 to all adults aged 65 years or older who have lived in Canada for ten or more years after age of 18 years. Guaranteed Income system supplementing OAS may raise a maximum of $1010.08 a month to a single person who fell below the federal poverty cut-off.

From the above, women tend to have a shorter working history due to caregiving to children or frail elders and earlier retirement than men and thus may be highly risky for poverty in old age. However, fewer women in Canada have poverty in old age, compared to the United States, because of the steady pension program. Therefore, in Canada, retirement may emphasize social marginality (Narushima, 2004) rather than poverty, for even women who tend to have a risk for poverty after retirement, unlike in other countries.

Literature on Variables

This section describes literature regarding variables to be used to test Laslett's (1987, 1991) theory.

Covariates

Current Activity. Of the four theories regarding adaptation to aging, activity theory (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al., 1972) and continuity theory (Atchley, 1976, 1987, 1989) were found in contemporary aging-related studies. With respect to activity theory, which posits that being engaged in different types of activities is influential to cope with the aging process, Wahrendorf et al. (2008) tested

associations of frequency to perform three types of socially productive activities (voluntary work, informal help, and caring for a person) with depressive symptoms in elders. They concluded that being frequently socially productive in early old age might contribute to well-being (Wahrendorf et al., 2008). Moreover, Lowis et al. (2009) conducted a study regarding coping with retirement with variables of well-being, health, and religion. In mentioning health, Lowis et al. (2009) described the importance of daily activities in elders, referring to activity theory. They confirmed their hypotheses that internal locus of control, faith in nature and humanity, and good self-rated health were positively and significantly correlated with life coping (Lowis et al., 2009).

Timmer and Aartsen (2003) attempted to find the meaning of activity for third agers. Timmer and Aartsen examined associations between beliefs of mastery (i.e., self-esteem, control beliefs, endeavor to complete behavior, perseverance in the face of adversity, and intension to initiate behavior) and two important productive activities in the Third Age (i.e., participation in education and volunteering) by interviews. The results showed that self-esteem and control beliefs were not preconditions for volunteering in the Third Age. However, intention to initiate behavior was a strong predictor for taking on education, and perseverance in the face of adversity was for volunteering (Timmer & Aartsen, 2003). Likewise, some contemporary researchers who study regarding successful aging or third agers support activity theory. Retirement Satisfaction Inventory (RSI; Floyd et al., 1992) with previously approved reliability and validity has three items for current activity, which I used in this study.

Gender. Weiss et al.'s (2005) study revealed that Japanese male retirees' well-

being was associated with their active working at a part-time job, while the female counterparts' were not. Although Weiss et al. considered that a possible reason for this gender difference was sampling error, they also assumed that having a place related to work was more emotionally valuable to men than to women in Japan where people value working and men dominate the society. Hori and Cusack's (2006) study found that while a female group showed positive attitude toward aging, their male sample had negative attitude. These studies show gender differences in intention to work at a part-time job after retirement, as well as in attitude toward aging.

Part-time Work After Retirement. Retirees tend to face social marginality (Weiss, 2005). In Japan, Silver Human Resource Centers (SHRCs) has provided part-time, paid employment opportunities to retirees since 1974. To solve U.S. retirees' problem of social marginality, Weiss et al. (2005) investigated how successful the SHRC program has been and if such a program would benefit American retirees. They collected data from a sample of new SHRC members (328 respondents) by distributing questionnaires. For Japanese old men, not female counterparts, actively working at a SHRC job was associated with greater well-being than members with inactively working. Especially, men who had a SHRC job and previous volunteering experience had the greatest increased well-being. Regardless of gender difference, Weiss et al. (2005) concluded a possible applicability of the Japanese program for American retirees.

Perceived Social Support. Older adults' social participation is an issue related to social relationship, which consists of a social network and social support. Individuals obtain social support from their own social network (Uchino, 2004). However, summing

up individual aspects of networks (e.g., network size) is not equivalent to the effect of being entrenched in a network with a specific array of attributes (e.g., small network size or frequent contact with children [Antonucci & Akiyama, 1987; Bosworth & Schaie, 1997; Magai et al., 2003]).

Therefore, a more meaningful measure involves the subjects' perceived social support from major social network sources. The Multidimentional Scale of Perceived Social Support (MSPSS; Zimet et al., 1988), which has previously approved reliability and validity, is a measure of subjects' perceived social support from family, friends, and significant other.

Reasons for Retirement. Retirement Satisfaction Inventory (RSI; Floyd et al., 1992) is a measure with previously approved reliability and validity. In the RSI, 15 items in the Reasons for Retirement section assess the subjects' reasons for retirement. In Floyd et al.'s (1992) study, the respondents selected how important each of the reasons was in their decision to retire. The reasons included in four subscales are job stress (too much stress, physical demands, and disliked job), pressure from employer (employer's pressure; incentives from company; lay-off, dismissal, or hours reduced; and difficulties with colleagues), pursue own interest (time with my family, time to pursue interests, room for younger people, and spouse's desire), and circumstances (mandatory retirement age, their own poor health, spouse's poor health, and situation to afford retirement; Floyd et al., 1992).

Dependent Variables

Life satisfaction. Life satisfaction has been a major concern in gerontology (Berg

et al., 2008). Life satisfaction has been an operational concept used to measure the extent to which elders have successful aging since early social gerontological studies (e.g., Neugarten, Havighurst, & Tobin, 1961). Social gerontologists developed many instruments to measure senior life satisfaction, and the first one was the Cavan Adjustment (Cavan, Burgess, Havighurst, & Goldhammer, 1949).

Recently, Barrett and Murk (2006) merged theoretical framework of successful aging and Laslett's (1987, 1991) theory of the Third Age together and developed the 35-item Life Satisfaction Index for the Third Age (LSITA), derived from the Life Satisfaction Index A (LSIA; Neugarten et al, 1961). LSIA is one of the most frequently used instruments in gerontological studies (Lohmann, 1980). Corresponding to requests from global researchers, Barrett and Murk (2009) further created the 12-item LSITA–Short Form (LSITA-SF), derived from their own scale. These scales measured life satisfaction in third agers.

Overall retirement satisfaction. Using their own instruments of the RSI, Floyd et al.'s (1992) examined relationships of retirees' overall retirement satisfaction and the above-mentioned reasons for retirement. The results are below.

1. Retirees who escaped job stress reported relatively poor work adjustment but positive retirement experiences. They also reported the lowest preretirement job gratification and job satisfaction, but the highest current enjoyment from reduced job stress.
2. Retirees who indicated pressure into voluntary retirement reported the most negative initial crisis period immediately after retirement. They also reported

less positive long-term changes from preretirement to postretirement, compared with both the job-stress and the own-interests groups, and rated having freedom and control less positively than the own-interests groups.

3. Retirees who desired to pursue their own interests reported positive satisfaction with life in retirement. They obtained an overall mean satisfaction, which was significantly higher than the means for the job-stress and the circumstances groups.
4. People who retired due to circumstances (e.g., age and health) tended to score consistently with the least extreme groups across all of the satisfaction domains. The one exception was the significantly lower scores on the Satisfaction with Health subscales for this group versus the own-interests groups. (Floyd et al., 1992, pp. 615-616)

These results for the four retiree groups were consistent with Floyd et al.'s (1992) expectations, except for the circumstances groups that these researchers had no expectations about either positive or negative retirement experience.

Independent Variable

Fears about growing old. Laslett (1991) indicated the 14 nameable fears of aging were more common in the Second Age than in the Third Age. The examples included the fears of death; senile decay (i.e., Alzheimer's disease); life-destroying, bed-enforcing diseases (e.g., cancer); less-threatening but grave affliction (e.g., blindness); physical debility; and loss of beauty. Question B2 in Appendix B had all 14 items of fears about growing old (Laslett, 1991) before a pilot study.

Sociodemographic Variables

Larson (1978) reviewed major sociological studies conducted for 30 years and listed diverse variables found to affect subjective well-being in elders. Such variables were health or disability status, socioeconomic status, age, race, gender, marital status, job status, transportation, housing, and social activity. Table 3 shows independent and/or socio-demographic variables in two most recent, relevant studies regarding well-being in seniors and retirement.

Table 3

Independent/Sociodemographic Variables in Elders' Well-Being-Related Studies

Topic	Variables
Job seeking after retirement [a]	Work history and years worked; retirement benefits; age and process of retirement; union participation; and general attitude toward retirement; demographic measures (age; gender; income; household composition; number of children; health status; and educational background)
Coping with retirement [b]	Age; gender; locus of control; nature and humanity; coping religion; spirituality; living status; marital status; co-resident; housing status; final occupation; health status

Note. [a] Adapted from "Japan's Silver Human Resources and Participant Well-being," by R. Weiss, S. Bass, H. Heimovitz, and M. Oka, 2005, *Journal of Cross-Cultural Gerontology*, *20*(1), 47-66. Copyright 2005 by Springer. [b] Adapted from "Coping with Retirement: Well-being, Health, and Religion," by M. Lowis, A. C. Edwards, and M. Burton, 2009, *Journal of Psychology*, *143*(4), 427-448. Copyright 2009 by Heldref Publications.

Referring to Larson's (1978) study and the two studies in Table 3, I chose the

socio-graphic variables for this research. These variables were age (50 years or older), race, marital status (married, cohabitate, divorced, separated, bereaved, never married), educational background (final educational institution graduated), job status (completely retired, laid off and waiting/searching for a job, part-time worker, full-time worker, on-call worker, volunteer, self-employed/freelancer, working for my family's business, and never worked), and number of hours worked per week.

Methodologies to Study Senior Life Satisfaction and the Third Age

Since Cavan et al. (1949) published the first major empirical study of adjustment to aging, gerontological theorists, research methodologists, and policy analysts have had interest in the causes and correlates of happiness among seniors (Lohmann, 1980). This section introduces development of self-administered instruments in gerontology. To find trends and advantages in using survey methodology for gerontological studies, their topics, locations, samples, and scales are also described. In addition, by examining the characteristics of current research regarding the Third Age, I derived a suitable methodology for this study.

Gerontology and Self-Administered Instruments

Social gerontologists have provided individuals and society with advice in making individual and societal selections on aging in order to help "people to enjoy life and to get satisfaction from life" (Havighurst, 1961, p. 8) in the latter part of the human lifespan. A theory of successful aging through which social gerontologists provide good advice is defined as a statement for the conditions of personal life and social life (Havighurst, 1961). Thus, individuals obtain "a maximum of satisfaction and happiness" (p. 8) under

personal life conditions; societies maintain a proper equilibrium among satisfactions for diverse groups classified with age (e.g., old, middle-aged, and young), gender, and the like under social life conditions (Havighurst, 1961).

To assess the extent to which individuals achieved successful aging, gerontologists developed various self-administered instruments to measure life satisfaction, adjustment, and morale of older adults (Lohmann, 1980). Frequently used such measures were the Cavan Adjustment Scale (Cavan et al., 1949), the Kutner Morale Scale (Kutner, Fanshel, Togo, & Langner, 1956), the Dean Scale (Cumming, Dean, & Newell, 1958), the Life Satisfaction Index A and B (LSIA and B; Neugarten et al., 1961), the Philadelphia Geriatric Center Morale Scale (PGC Morale Scale; Lawton, 1972), and a global question similar to which Rose (1955) used (Lohmann, 1980). Despite gerontologists' great effort for development and revision, these instruments are similar to each other, and strong, positive correlations exist among scores measured (Larton, 1978). Therefore, Larton (1978) created the phrase "subjective well-being" as a generic name for the extent of successful aging measured with self-administered scales.

In the 1960s, in the United States, gerontologists analyzed factors related to subjective well-being. Disengagement theorists (Cumming, 1963; Cumming & Henry, 1961) and activity theorists (e.g., George, 1978; Havighurst, 1961; Havighurst et al. 1968; Lemon et al., 1972) argued which of their theories was suitable for successful aging. In initially testing activity theory, researchers (e.g., Havighurst et al., 1968; Lemon et al., 1972) analyzed data with social activity as an independent variable and subjective well-being as a dependent variable and found that these two variables were positively

related to each other. Then, other researchers, such as George (1978), assumed that other variables, such as health and age, would be also associated with subjective well-being and conducted a multivariate analysis. Likewise, gerontologists collected data through questionnaires and used the multivariate analysis to find factors for successful aging.

Topics and Locations of Contemporary Survey Research

Some contemporary gerontological researchers conduct studies by a survey method with well-being, life satisfaction, or quality of life (QOL) as the dependent variable. Topics of all recent studies regarding older adults or retirees using self-administered questionnaires are related to QOL, well-being, or health.

Specifically, the QOL-related topics and locations are ethnic diversities in aging expectations in the United States (Sarkisian, Shunkwiler, Aguilar, & Moore, 2006), the use of health-related QOL to predict mortality and hospitalizations in the United States (Dorr et al., 2006), relationships between hearing disability, and both well-being and QOL in Australia (Hickson et al., 2007), functional impairment and QOL in retired construction workers in the United States (LeMasters, Bhattacharaya, Borton, & Mayfield, 2006), and factors related to good self-rated health in Japan (Sun et al., 2007). These topics comprise one social problem (ethnic differences), two disabilities (hearing disability; functional impairment), and two prospects (prediction for mortality and hospitalizations; factors for good self-rated health) and are relevant to aging-related physical declines in developed countries.

The well-being-related topics and locations are well-being in part-time job seekers after retirement in Japan (Weiss et al., 2005), difference in subjective well-being between

Japanese and Korean ethnicities in Japan (Moon & Mikami, 2007), motivations to participate in distance education in Taiwan (Mulenga & Jr-Shiuan, 2008), social productivity and depressive symptoms in France (Wahrendorf et al., 2008), and coping with retirement in England (Lowis et al., 2009). All these topics relate to social participation after retirement in developed countries or region.

The health-related topics and locations are the effect of a modified energy balance program after retirement in the Netherlands (Werkman et al., 2006), health risk appraisal using IT and expert system in the United Kingdom (Iliffe, Kharicha, Harari, Swift, & Stuck, 2005), the influence of psychological factors on low back pain-related disability in Spain (Kovacs et al., 2008), physical activity and function in the United States (Gretebeck et al., 2007), and the role of social support and self-efficacy in shaping the leisure time physical activity in the United States (Orsage-Smith, Payne, Mowen, Ho, & Godbey, 2007). All of these topics relate to health management in Western developed countries.

In sum, contemporary gerontological researchers tend to use self-administered questionnaires to study older adults' QOL, well-being, and health from the perspectives of aging-related physical declines, social participation after retirement, and health management, respectively, which are inevitable to aging. The locations are developed countries or region, which are aging societies, and thus researchers have concerns for aging issues or life satisfaction in seniors. Through their studies with self-administered questionnaires, contemporary researchers greatly attempt to find how elders can maintain physical function, social participation, and health despite aging.

The topic of this research, that is, life and retirement satisfactions in Canadian retirees, which relates to social participation, was of research trend. In Canada, moreover, current researchers did not conduct studies with retirees or seniors from the perspective of Laslett's (1987, 1991) theory by a survey method, except for Hori and Cusack (2006). Hence, results of this study were useful for increasing life and retirement satisfactions in Canadian retirees or seniors.

Samples in Contemporary Survey Research

The topics of the above-mentioned contemporary gerontological studies are broadly extracted to older adults' QOL, well-being, and health. However, the samples differ among these studies. Investigating the samples in these studies shows suitable research subjects for self-administered questionnaires.

The samples in the QOL-related studies are those aged 65 years or older who were non-Latino white, African-American, or Latino and recruited at community-based senior centers (Sarkisian et al., 2006), community-resident elder patients aged 65 years or older who had at least one chronic disease and were initially treated in primary care clinics (Dorr et al., 2006), community-dwelling adults with hearing impairment aged between 53 and 94 years (Hickson et al., 2007), retired constructors and non-construction retirees aged 65 years or older (LeMasters et al., 2006), and living-alone persons aged 65 years or older (Sun et al., 2007).

Next, the samples in the well-being-related studies are part-time job seekers after retirement (average age: 65.6 years old; Weiss et al., 2005), both community-living Japanese and Korean elders aged 65 years or older (Moon & Mikami, 2007), distance

education participants aged 55 years or older (Mulenga & Liang, 2008), community-living older adults aged 52 to 66 years objected for the research on social productivity and depressive symptoms (Wahrendorf et al., 2008), and community-dwelling retirees aged 60 years or older (Lowis et al., 2009).

Lastly, the samples in the health-related studies are recent retirees aged 55 to 65 years (Werkman et al., 2006), patients aged 65 years or older (Iliffe et al., 2005), community-dwelling retirees aged 60 years or older examined for low back pain-related disability (Kovacs et al., 2008), retirees, including staff members and/or their spouses aged 65 years or older, who received retirement health insurance benefits from a large Midwestern university (Gretebeck et al., 2007), and people aged 50 years or older investigated in shaping the leisure time physical activity (Orsage-Smith et al., 2007).

Categories of these samples are living status, ethnicity, age, health/disability status (i.e., healthy individuals; patients; the disabled), and social status (i.e., learners; retirees). The living status of all samples is community-residence, and thus the samples seemed to have sufficient ability to respond to self-administered questionnaires. In studies specifying samples' ethnicity, the contemporary researchers compare the difference among ethnicities, including a majority and minorities.

The age of the samples, regardless of their ethnicity and patient status, is 65 years old and over, which has been historically established with pension schemes (Rose, 1965), in about a half of these gerontological studies (i.e., Dorr et al., 2006; Gretebeck et al., 2007; Iliffe et al., 2005; LeMasters et al., 2006; Moon & Mikami, 2007; Sarkisian et al., 2006; Sun et al., 2007). The other ages of examples are 53 to 94 years for aurally disabled

elders (Hickson et al., 2007), 60 years or older for seniors with low back pain-related disability (Kovacs et al., 2008), 55 years or older for distance education participants (Mulenga & Liang, 2008), 52 to 66 years for elder social productivity (Wahrendorf et al., 2008), 50 years or older for elder physical activities (Orsage-Smith et al., 2007), 65.6 years (average) for retirees seeking part-time job (Weiss et al., 2005), 55 to 65 years for recent retirees (Werkman et al., 2006), and 60 years or older for retirees (Lowis et al., 2009). The minimum age in these studies is mostly the 50s. These exceptional ages relate to disability, education, social or physical activities, and retirement. Especially, the minimum age in retirement-related studies seemed to reflect early retirement in these days.

The sample of this research was community-dwelling retirees in Canada. The minimum age of the sample was 50 years old and also of research trend. The age of 50 or older reflected early retirement, as well as the age eligible to be members of the three senior centers as the research locations.

Advantages and Disadvantages of Survey Research

Survey research has both advantages and disadvantages. Advantages of survey research include the ability to reach a widely dispersed population sample simultaneously at a relatively low cost (Babbie, 2007). This advantage is especially applicable for mailing the self-administered surveys (Dorr et al., 2006). Another advantage is higher reliability, evaluated by repeated administrations 3-7 weeks apart, for mail administration than for telephone administration (Gretebeck et al., 2007). Moreover, it is likely to standardize the data collected by surveys (Babbie, 2007). Furthermore, survey research is

generally strong on reliability (Babbie, 2007).

Babbie (2007) also exemplified three disadvantages of survey research. First, survey research is relatively artificial, superficial, and inflexible. Second, it is hard to set a full sense of social processes naturally by using surveys. Lastly, in general, survey research is relatively weak on validity. To reduce these weaknesses of survey research as much as possible, I selected instruments with approved good reliability and validity, which were repeatedly or globally used in past studies, except for Laslett's (1991) fears about growing old.

Scales in Contemporary Survey Research

Life satisfaction is a concept close to QOL and well-being. The above-mentioned contemporary studies regarding QOL and well-being in older adults show a common characteristic in scales. Scales used in the QOL-related studies are 4-point Likert (Sarkisian et al., 2006), mostly 5-point scales, dichotomous- to 6-point scale, and 6-point scale (Hickson et al., 2007), 0-100-scale (LeMasters et al., 2006), and dichotomous scale, 3-point scale, and 4-point scale (Sun et al., 2007). Scales used in the well-being-related studies are 10-point ordinal scale and 5-point Likert scale (Weiss et al., 2005), dichotomous scale and 4- point scale (Moon & Mikami, 2007), 4-point Likert scale (Mulenga & Liang, 2008), 4-, 8-, or 10-point scale and 4-point Likert scale (Wahrendorf et al., 2008), and 4-point Likert scale, 9-point scale, and 10-point scale (Lowis et al., 2009).

All researchers of these studies used summative ratings, although not all of them specifically described that they used Likert scales. None of these researchers used a

Thurstone scale or Guttman scale. Moreover, the scales used the most frequently in these studies were even-number Likert scales, especially 4-point Likert scales, which do not have neutral "don't know" responses. Using even-number Likert scales seems to be a trend in these contemporary studies. As mentioned above, I chose instruments with approved good reliability and validity, which also have even-number Likert scales.

Methodologies to Study the Third Age

As mentioned above, Laslett's (1987, 1991) theory of the Third Age contributed to changing researchers' views toward seniors from negative to positive (Sadler, 2006). Probably for that reason, contemporary studies regarding the Third Age tended to focus on positive topics. The examples include education (Chin-Shan, 2005, 2006; Lemieux et al., 2007), learning (Hori & Cusack, 2006; Trentin, 2004) for creative life (Sadler, 2006), leisure activities (Timmer & Aartsen, 2003), and parenting (Grundy, 2005). Only one exception is Kelly and Barratt's (2007) study, which included both positive and negative perspectives, that is, retirement fantasy (life fulfillment) and reality of retirees themselves (fears for aging).

These studies of the Third Age referred only to particular samples. They are educators (Chin-Shan, 2005, 2006; Lemieux et al., 2007), learners (Hori & Cusack, 2006; Sadler, 2006; Trentin, 2004), leisure activity participants (Timmer & Aartsen, 2003), and parents in the Third Age (Grundy, 2005). These studies tended to focus on such limited participants, including the researchers themselves (Kelly & Barratt, 2007). Moreover, all these researchers used qualitative methodologies (i.e., interviews), except for Kelly and Barratt (2007) who conducted literature review, as well as Hori and Cusack (2006) who

utilized a quantitative methodology (i.e., a self-administered survey).

A qualitative method and literature review are not very suitable to study various aspects of life and retirement satisfactions in retirees (i.e., third agers). Moreover, no researchers studied respective satisfactions in people in retirees with both positive and negative variables by a quantitative methodology. Using a survey methodology, I found relationships between the two dependent variables (i.e., life satisfaction and overall retirement satisfaction) and the covariates or independent variable with retirees in Canada.

Summary

The phrase Third Age originated from Universities of the Third Age (U3As) founded in France. Global prevalence of Laslett's (1987, 1991) theory of the Third Age resulted in the different definitions of the Third Age among U.S. contemporary researchers, as well as U3As in many countries. Laslett's (1991) intention for third agers to learn together became the foundation of the British model of U3A. In Ontario, Canada, one U3A in Quebec, traditional colleges and universities, specific organizations, and senior centers provide continuing education for third agers.

The four specific conditions support the emergence of the Third Age (Laslett, 1987). The Third Age emerges in only the countries that satisfy at least both two major conditions, that is, demographic and economic conditions. The other two conditions are intellectual and cultural condition and personal conditions.

Laslett's (1987, 1991) theory has the similarities and differentiae with the three theories. Although Cowgill and Holmes (1972) insisted that modernization lowered

senior statuses, Laslett (1987) criticized their theory since some elements in modernized societies do not always relate to senior lowered statuses. Sadler (2006) viewed the Third Age as an era of extended self-realization, similar to Maslow's (1954) self-actualization. Maslow (1954) posited the culmination of a life was in the final life stage with the need for self-actualization theory. Meanwhile, Laslett's (1987, 1991) emphasized the Third Age, the penultimate life stage, was an era for life fulfillment. Activity theory is a rationale to use the current activity covariate in this study.

Recognition for the emergence of the Third Age was 30 years late in the Britain due to the stereotyping of the elderly (Laslett, 1987). In contrast, in the United States, people still tended to belittle retirement and retirees (Burgess, 1960; Butler, 1969; Palmore, 2004) due to high industrialization (Rokach, 2007). In Canada Narushima (2004) found the similar prejudice against retirement and retirees.

Early retirement shortened the period of the Second Age (i.e., an era of work) and extended that of the Third Age (Laslett, 1987, 1991), especially for women who retired earlier and lived longer than men. Moreover, women's shorter work history due to caregiving to children or elders, as well as early retirement could result in poverty with insufficient pension after retirement. In Canada, however, credit for such caregiving (Curl & Hokenstad, Jr., 2006) and the Retirement Income System (Human Resources Development Canada, 2001), a relatively steady public pension program, prevented seniors including older women from having poverty issues.

The recent research regarding the Third Age was likely to refer only to particular samples because of the qualitative methodology or literature review. All researchers

conducted the previous studies by a qualitative methodology or literature review, except for Hori and Cusack (2006). This research was the first study regarding satisfactions with retirement and life after retirement in Canadian third agers who were active members of senior centers from the perspective of Laslett's (1987. 1991) theory. A suitable analysis method for this study was a multiple regression with the two dependent variables (i.e., life satisfaction and overall retirement satisfaction), as well as covariates and Laslett's (1987, 1991) fears about growing old.

In Chapter 3 I describe this study in detail, including instruments, pilot study, data collection, variables and survey in senior centers in Ontario, Canada.

Chapter 3: Research Method

Introduction

This chapter includes an instrument development, a procedure and results of pilot study (# 04-01-11-0054849) to examine the reliability and validity of Laslett's (1991) fears about growing old, as well as the reliability of the composite of three items in the Current Activities section of the Retirement Satisfaction Inventory (RSI; Floyd et al., 1992). The research design and approach, setting and sample, measures for protection of participants' rights, instrumentation and materials, and data collection and analysis follows.

Instrument Development

I conducted a pilot study for the variable and part of covariate. After the pilot study, I distributed and collected the questionnaires from program participants in three senior centers: A, B, and C (hereafter, Centers A, B, and C). The pilot study took around four weeks in Centers A and B. The survey also took approximate four weeks in Centers B and C, respectively.

The survey content included covariates, as well as sociodemographic, dependent, and independent variables. The covariates were gender, current activity, reasons for retirement, part-time work after retirement, and perceived social support. The covariate of reasons for retirement comprises four subscales: job stress, pressure from employer, pursuing own interest, and circumstances. The sociodemographic variables were age, race, marital status, educational background, job status, and number of hours worked per week. I used these sociodemographic variables to describe the sample. I used

dichotomous, 0-3 point, or 1-6 point scales to measure the covariates of gender, part-time work after retirement, current activity, reasons for retirement, and perceived social support; as well as both two dependent and independent variables.

No one has used Laslett's (1991) fears about growing old as one measure and thus required a pilot study to examine both reliability and validity. Moreover, Floyd et al. (1992) examined the reliability and validity of their instrument the RSI, but showed each separate reliability for three items of Current Activities section. Therefore, the pilot study also involved the three items to examine the reliability as one covariate.

Pilot Study

Overview Procedure

In April 2011, I recruited pilot study participants, using newsletters and posters in Centers A and B. In the same month, to convert fears about growing old, which Laslett (1991) simply exemplified, into an instrument measuring the extent to which fears retirees had through the pilot study, I had two meetings in Center B to examine its content validity. The professional panel meeting was held with four staff (one male; three females) on April 19th. The retiree panel meeting took place with nine members aged 60 to 75 years (three males, six females) on April 20th.

Subsequently, every continuous business day (April 26th to 29th and May 2nd) and two or three weeks later (May 10th to 13th and 20th), I conducted the test-retest study to examine both reliabilities of test-retest and internal consistency for two potential instruments, Fears About Growing Old (Laslett, 1991) and Current Activities in the RSI (Floyd et al., 1992), with 45 members in Center A. To secure the required number of

participants, I also conducted the test-retest study with five members in Center B on May 3rd and 17th.

Results of Professional Panel Meeting for Content Validity

After reviewing Laslett's (1991) 14-item Fears About Growing Old, the professional panelists added the word "dementia" to Item b, and the word "physical" before "mobility" in Item i (see Question B2 in the Appendix B for the original 14 items before the pilot study). Panelists created and added new items that addressed mental health issues, funeral and estate planning, fear of running out of retirement income, and loss of spiritual serenity when getting close to death. They deleted the words "physical debility" and "and illness" from Item e. At that time, the total number of the items became 18. Two panelists rated the extent to which they thought this instrument with/without added/deleted items would measure retirees' fears about growing old as 90%, and the remaining two rated it 95%. Consequently, the mean rate was 92.5%.

Results of Retiree Panel Meeting for Content Validity

After reading and responding to these 18 items, and talking about the meaning of each item, the retiree panelists helped reword items that were not clear. They suggested adding "mental decline" in the original Item e to Item b "Alzheimer's disease" and deleting the whole Item e, adding "stroke" and "major debilitating disease" to the original Item c, adding "for long-term care" between "income" and "before" in the new Item p, and combining the original Item n with the other new item "mental health issue".

However, the original Item n, which addressed the shortening future and thus frustration, differed from the new item "mental health issue", and hence they could not be

combined into one item. Also added was "(e.g., depression)" to the new item on mental health issue. Thus, the instrument included 17 items (see Appendix D).

Results of Reliability Analyses

I recorded the survey ID number, program name, and date for each survey package provided on a notebook to detect all participants, including those who forgot to complete their consent form or survey. During the test-retest study, moreover, whenever any questionnaires had missing responses, I asked the participants to complete the corresponding question items. When they fully completed their questionnaires, I certainly provided them a coffee shop card as compensation in order to enhance the trustworthiness of this survey and thus the number of participants.

A total of 45 members (12 males; 33 females) in Center A and five seniors (females only) in Center B participated in the test part of the test-retest study. Due to the above-mentioned countermeasures, missing responses were in only two out of 50 cases for the potential instrument Fears About Growing Old and one case for the other instrument Current Activity.

The Cronbach alpha internal consistency reliability coefficient for Fears About Growing Old was .87 (acceptable), whereas, for Current Activity it was only .60 (very low). Tables E1 and E2 in Appendix E indicate that the overall coefficients would not increase by eliminating any items in either instrument.

In contrast, retest participants were a total of 40 members (nine males; 31 females) in Center A and four females in Center B. Thus, the total of 44 same test participants provided both test and retest data. However, I eliminated three retest data

from the analysis process due to their unsuitable situations (i.e., having the retest within one week after the test, while participating in a card game program, or by allograph because of forgetting to bring a pair of eyeglasses). Thus, I conducted the retest analysis with the 41 data.

The test-retest reliability for the potential instrument Fears About Growing Old was .73; that for Current Activity was .78. Both of them satisfied the minimum reliability of .70 as an acceptable amount of error.

Research Design and Approach

Research Locations

In May 2010, I visited three senior centers, that is, Centers A and B, and another one (hereafter, Center D), located close to my home in Ontario, Canada. The purpose of these visits was to obtain permission from the director of Center A and that of Centers B and C to conduct the study.

Center D had at most 30 members (mostly females), as well as only card game programs in weekday afternoons, and thus did not appear to be an ideal research location. Moreover, the director of Center D rejected this research. Only the directors of Centers A, and B and C accepted it.

Center A, established in 1976 in Ontario, Canada, was a multipurpose service center for older adults. The total number of registered members was about 160 (as of May, 2010). Its mission was promoting socialization through physical, mental, and social activities, and community outreach in the local county in order to promote the well-being, enhance the quality of life, and encourage the full potential of older adults. The

membership was open to all older adults without specific prescription of age and job status.

Centers B and C were nonprofit, registered charities incorporated in 1961 in Ontario, Canada currently with over 1,000 members. The mission was to enhance the lives of adults aged 50 years or older through activities, programs, and services. The two centers provide recreational, educational, and social programs and activities, as well as community support services, which more than 400 volunteers support, to adults aged 50 years and older.

According to the director, Center A had only two employed staff (i.e., the director and a cook), about three volunteer program instructors, and approximately 50 active program participants out of 160 registered members, including about 110 females. One of concerns of the director was that only less than a third of the entire registered members participated in programs. The director did not know the reason for the low program participation although even the father registered himself to this center, but had never participated in any program.

In contrast, Centers B and C had a 12-member council, a 14-member board of directors, 30 staff, and a total of approximately 210 active program participants out of 1,000 registered members (females between 50 and 70 years old represented 65% to 85% of the members). The ratio of program participants out of the entire registered members in Centers B and C was one fifth. The low participation in programs in these Centers corresponded to Carstensen's (1991) finding that most elderly people did not take advantage of available social opportunities such as senior centers.

As the director of Center D recommended, Center B had many program participants (80 to 130 a day), especially males, unlike other senior centers, including Centers A and D, as well as ones in Plymouth, Michigan, United States and Muko, Kyoto, Japan, which I visited. The brass band and mechanical programs, which I never found in any other senior centers, attracted many male participants in Center B. Particularly, all participants of brass band were male. Generally, male elders were less likely to participate in programs in senior centers (Atchley, 1989). Thus, Center B especially appeared to be good research location.

As both directors of Centers A, and B and C in Ontario, Canada mentioned, the ratios of program participation in these facilities were not very high. To increase participants in programs and hence either a pilot study or main study, it might be necessary to involve those who never participated in any programs and to consider using a four-dollar incentive per research participant as Sarkisian et al. (2006) did in their health-related QOL survey in senior centers in the United States.

I consulted about the incentives with the director of Centers B and C. The director mentioned that a local university student conducted a study in the two Centers and successfully recruited participants with donations to the facilities as incentives. I considered that a two-dollar gift card to a coffee shop, as well as a two-dollar donation per one study participant, were evenly advantageous to the participants and facilities. Both directors of Centers A, and B and C agreed to this idea. Thus, this research in these facilities was also a promotion project to increase active program participants, as well as to avoid and solve members' social marginality.

Research Procedure

Using a cross-sectional quantitative design the focus of the research (# 04-01-11-0054849) was to examine whether healthy Canadian retirees (aged 50 years and older) were satisfied with retirement and life after retirement. If they did, what factors predicted their satisfactions?, A column in monthly newsletters and posters in Centers B and C invited members to complete a survey. I visited the two centers from 9:00 a.m. to 4:00 p.m. every weekday for at least three to four weeks, respectively (i.e., the first 4 weeks in Center C and the next over four weeks in Center B) in order to distribute self-administered questionnaires to members who volunteered to participate in program and to collect the completed questionnaires.

A questionnaire with instruction and informed consent form was in each envelope. All of these materials had ID numbers. After the data collection, each subject who completed the survey received a two-dollar gift card for a coffee shop, as well as I provided a two-dollar donation per participant to Centers B and C as the compensation.

According to the directors of Centers A, and B and C, the members of these facilities appeared to like a brief survey easily completed within 30 minutes. Thus, the survey had a total of six items to obtain descriptive sociodemographic data, a total of 13 items that measured the two dependent variables, 17 items for the independent variable, and a total of 32 items to measure the five covariates.

The two dependent variables were life satisfaction, as measured by the LSITA-SF (Barrett & Murk, 2009) and overall retirement satisfaction, as measured by the RSI (Floyd et al., 1992). One independent variable was fears about growing old, originally

Laslett's (1991). Moreover, the five covariates were gender, current activity, reasons for retirement, part-time work after retirement, and perceived social support.

I distributed 123 questionnaires and received 83 completed surveys in Center C and then obtained 136 out of 203 surveys in Center B. Thus, the total of 219 out of 326 (67.2%) surveys, almost double of the minimum number (109), was collected from both centers combined.

Setting and Sample

The sample was retirees who lived in Ontario, Canada and were active program participants of the three centers. After a board meeting at Center A, the director and board members decided not to open the mailing list to me in accordance with a privacy law. The director of Centers B and C did not approve opening the mailing list to me. Therefore, a random sampling was not feasible.

Although Centers A, B, and C had a total of about 1,160 members, the research budget was insufficient to send questionnaires to all of them. Even though the budget was sufficient, the Canada Post went on strike in June 2011, and thus mail survey was impossible. According to the directors, these facilities had a total of about 260 (about 50 in Center A; around 210 in Centers B and C) active program participants, which seemed to be an enough number to conduct a survey.

This research required at least 109 subjects, based on using the multiple regression analysis with five predictor variables one of which comprised four subscales used as four variables, a medium effect size, power of .80, and a .05 level of significance. Given an expected response rate of about 50% or higher, more than 218 active program

participants were to be recruited, but I distributed surveys to 106 more members.

The study participants were both male and female retirees who were active members of the three Centers. Considering early retirement, eligible participants were 50 years or older. In this research, retirees referred to any person who retired from a full-time work, regardless of having a part-time work after retirement or not. Part-time work referred to a job after retirement designated as part-time by the employer or that involved working less than 40 hours a week.

Protection of Human Participants

As the informed consent forms for the pilot study and survey mentioned, anyone could either take a break at any time during the collection process or cease to participate. It was very unlikely that any adverse events occurred. However, due to collecting data through the three centers, I wanted to confirm with them the possibility of referring anyone to them who got too upset while filling out the instruments. It was possible that reading about the fears about growing old in the pilot and main studies processes might raise some fears.

This research was confidential to protect the subjects' privacy. I used the ID numbers on the questionnaires, returning envelopes, and informed consent forms to (a) prevent the same subjects from participating in more than one part of the study (i.e., the two panels, test-retest study, and the main study); and (b) find which subjects completed the test-retest study or survey, so that I could provide the compensation to the participants and the three centers after each process.

I input data on completed test-retest surveys and questionnaires in privacy

envelopes into my own laptop computer, which only I used with a password, in my house and stored the data into a USB flash drive. I also stored the USB flash drive, subjects' informed consent forms, and completed surveys in a drawer with a lock in my house. Moreover, I double-checked all data entered manually into SPSS and ran frequencies for all data in order to check for out of range data values and the amount of missing data. Furthermore, after 5-year storing, I will shred test-retest surveys, questionnaires, and privacy envelopes and delete data in SPSS.

Instrumentation and Materials

Data consisted of two dependent, one independent, six sociodemographic descriptive variables, and five covariates one of which comprised four subscales used as four variables. I used instruments with previously established reliability and validity to measure the two dependent variables and three covariates; gender and part-time work after retirement were also used as covariates.

A pilot study established the reliability and validity of the independent variable, a scale based on Laslett's (1991) fears about growing old. For the initial items, see Question B2 in Appendix B. The pilot study also established the reliability of a composite variable comprised of three items from the Current Activities section in the RSI (Floyd et al., 1992), as one of the covariates.

Purpose of the Study

The purpose of this survey study was threefold, specifically to:

1. Test Laslett' (1987, 1991) theory of the Third Age by examining a set of covariates correlated to the two dependent variables (i.e., life satisfaction and overall

retirement satisfaction),

2. Determine to what extent Laslett's (1991) fears about growing old predicted the dependent variables after controlling for significant covariates, and

3. Establish whether a significant interaction effect occurred between gender and working after retirement on the dependent variables.

Research Questions and Hypotheses

The overall research questions and corresponding hypotheses in this study included:

1. Which set of covariates (gender, current activity, reasons for retirement [job stress, pressure from employer, pursuing own interest, and circumstances], perceived social support, and part-time work after retirement) significantly predicted life satisfaction and overall retirement satisfaction among Canadian retirees?

$H1A_0$: The covariates would not significantly predict life satisfaction as measured by the LSITA-SF (Barrett & Murk, 2009).

$H1A_1$: A set of significant covariates would predict life satisfaction as measured by the LSITA-SF.

$H1B_0$: The covariates would not significantly predict overall retirement satisfaction as measured by the RSI (Floyd et al., 1992).

$H1B_1$: A set of significant covariates would predict overall retirement satisfaction as measured by the RSI.

2 To what extent did self-perceptions of Laslett's (1991) fears about growing old predict life satisfaction and overall retirement satisfaction after controlling for significant

covariates?

*H*2A$_0$: Self-perceptions of the fears would not significantly predict life satisfaction as measured by the LSITA-SF after controlling for significant covariates ($R^2_{change} = 0$).

*H*2A$_1$: Self-perceptions of the fears would significantly increase the prediction of life satisfaction as measured by the LSITA-SF ($R^2_{change} > 0$) and would be negatively related to life satisfaction.

*H*2B$_0$: Self-perceptions of the fears would not significantly predict overall retirement satisfaction as measured by the RSI after controlling for significant covariates ($R^2_{change} = 0$).

*H*2B$_1$: Self-perceptions of the fears would significantly increase the prediction of overall retirement satisfaction as measured by the RSI ($R^2_{change} > 0$) and would be negatively related to overall retirement satisfaction.

3. Was there a significant interaction effect of gender and working after retirement on life satisfaction and overall retirement satisfaction among these retired Canadians?

*H*3A$_0$: There would not be a significant interaction of gender and working part-time after retirement with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the interaction term = 0).

*H*3A$_1$: There would be a significant interaction between gender and working part-time with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the interaction term > 0).

$H3B_0$: There would not be a significant interaction of gender and working part-time after retirement with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term = 0).

$H3B_1$: There would be a significant interaction between gender and working part-time with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term > 0).

Instrumentations

I conducted the survey in Centers B and C. I directly distributed questionnaires to retirees who were active program participants aged 50 years or older in the two Centers. The questionnaires included items for five covariates (i.e., gender, current activity, reasons for retirement, perceived social support, and part-time work after retirement), two dependent variables (i.e., life satisfaction and overall retirement satisfaction), one independent variable (i.e., fears about growing old), and six sociodemographic descriptive variables (age, race, marital status, educational background, job status, and number of hours worked per week). Instrumentations included:

1. The Life Satisfaction Index for the Third Age–Short Form (LSITA-SF; Barrett & Murk, 2009; 12 items) to measure life satisfaction as one of the two dependent variables,
2. The Fears About Growing Old (Laslett, 1991; 17 items after the pilot study) prepared in the pilot study as one independent variable,
3. The Retirement Satisfaction Inventory (RSI; Floyd et al., 1992) for the two covariates, that is, current activity (three items) whose reliability as one

covariate was confirmed in the pilot study and reasons for retirement (15 items), as well as overall retirement satisfaction (one item) as the other dependent variable, and

4. The Multidimensional Scale of Perceived Social Support (MSPSS; Zimet et al., 1988; 12 items) for a covariate of perceived social support.

Sociodemographic Data

The sociodemographic data were age (50 years or older), race, marital status (married, cohabitate, divorced, separated, bereaved, never married), educational background (final educational institution graduated), job status (completely retired, laid off and waiting/searching for a job, part-time worker, full-time worker, on-call worker, volunteer, self-employed/freelancer, working for one's family business, and never worked), and number of hours worked per week (for specific items, see Questions A2 to A7 in Appendix B). Unless mentioned below, these data were only used for descriptive purposes.

Instrument Data

Fears About Growing Old, originally Laslett's (1991), was a ratio measure (see B2 in Appendix D for this measure after the pilot study). The instrument to measure life satisfaction was an interval measure, using Barrett and Murk's (2009) LSITA-SF (see Question B1 in Appendix B). The RSI (Floyd et al., 1992) measured overall retirement satisfaction with one item (an ordinal measure) as the other dependent variable (see Question B5 in Appendix B).

Of the five covariates, gender (see Question A1 in Appendix B) and part-time

work after retirement (having a part time job or no job), derived from job status (see Question A6 in Appendix B), were nominal measures. Of the other three covariates, current activity and perceived social support were ratio measures, and reasons for retirement was an interval measure. The RSI (Floyd et al., 1992) measured both current activity and reasons for retirement (see Questions B3 and B4 in Appendix B). The MSPSS (Zimet et al., 1988) measured perceived social support (see Question B6 in Appendix B).

Instruments

Life Satisfaction Index for the Third Age–Short Form (LSITA-SF). In the United States, social gerontologists have developed instruments to measure the extent to which seniors achieved successful aging with a scale for life satisfaction, adjustment, and morale (hereafter, subjective well-being [Larson, 1978]). Neugarten et al. (1961) reported the theory of successful aging in the1960s as part of a major gerontological research project in Kansas City, Missouri (Neugarten et al., 1961). Neugarten et al. (1961) developed the 20-item Life Satisfaction Index A (LSIA) to measure successful aging, one of the most frequently used scales (Lohmann, 1980). The sample targeted for Neugarten et al.'s (1961) LSIA was those aged 55 years or older, entering or into the Third Age (Barrett & Murk, 2006).

However, Barrett and Murk (2006) created an updated instrument to incorporate the Neugarten et al. (1961) theoretical framework of LSIA. The design included the 35-item Life Satisfaction Index for the Third Age (LSITA). Various scholars and researchers from the United States and international locations sought to use the LSITA, and their

feedback highlighted the need for a briefer version of the scale (Barrett & Murk, 2009). Therefore, Barrett and Murk (2009) developed the 12-item LSITA–Short Form (LSITA-SF) from the LSITA.

The theoretical framework of successful aging used in LSIA (Neugarten et al., 1961), which Barrett and Murk (2006) validated in the LSITA development project, consisted of five factors contributing to successful aging or life satisfaction:

1. Zest vs. apathy, related to an enthusiastic response to general life rather than any specific activity, such as social or intellectual engagements. A respondent who was zestful in sitting and reading at home received a score of high as an energetic person.
2. Resolution and fortitude, involved subjects' active acceptance of personal responsibility for their lives. Either self-blaming too much or putting too much responsibility on others or the world would lead to a low score.
3. Congruence between desired and achieved goals differed depending on whether respondents were satisfied or dissatisfied with their lives.
4. Self-concept in all of emotional, physical, and intellectual dimensions. Individuals who are worried about their appearance but judge themselves as wise and competent and did not feel old had a higher score. In contrast, those considered themselves as behind the best and not worthy received a lower score.
5. Mood tone, related to optimism, happiness, and other positively affective responses. Feelings, such as "depression, sadness, loneliness, irritability, and

> pessimism (p. 2)", would lead to a very low score. (Barrett & Murk, 2009, pp. 2-3)

Barrett and Murk (2006) developed the LSITA with 654 Third Age participants and obtained a very high Cronbach α of nearly .93 (reliability) and high correlations (> .70) to two criteria scales (criteria validity) and an excellent score (close to .95) for the Goodness of Fit Index in the Confirmatory Factor Analysis (construct validity; pp. 4-5). The two criteria measures were the Satisfaction with Life Scale (SWLS; Diener, Emmons, Larsen, & Griffin, 1985) and the Salamon-Conte Life Satisfaction in the Elderly Scale (SCLSES; Salamon, 1998). Barrett and Murk extracted the short version by using the above-mentioned data. Although the LSITA-SF had an internal consistency reliability of .90 and high correlation to the LSITA and the two criteria scales, it extracted only the construct of life satisfaction and was not applicable if the five underlying factors were of interest (Barrett & Murk, 2009, p.4).

Barrett and Murk (2009) developed both the LSITA and LSITA-SF from LSIA (Neugarten et al., 1961) as one of the most frequently used scale (Lohmann, 1980), targeting third agers. Thus, the LSITA was a representative scale to measure life satisfaction in third agers. Moreover, the directors of the three Centers mentioned that the members liked a survey with fewer items. Therefore, I used the LSITA-SF (Barrett & Murk, 2009) for this research with its representativeness, considerably high reliability, good validity, and brevity.

Respondents chose one of six answers (*strongly disagree* to *strongly agree*) to each statement. The six responses options for Items 2, 4, 5, and 6 were reversed scored

from 6 (*strongly disagree*) to 1 (*strongly agree*), whereas, those of the other eight items scored from 1 (*strongly disagree*) to 6 (*strongly agree*) with a higher total score, reflecting a higher life satisfaction (Barrett & Murk, 2009, p. 5).

Retirement Satisfaction Inventory (RSI). Three items from the RSI (Floyd et al., 1992) were a measure of the current activity covariate. The three items related to their frequency of participation in leisure activities with friends and with family, and physical activity (e.g., dancing, bicycling, or walking; Floyd et al., 1992). Moreover, for the reasons for retirement covariate, the other 15 items in the RSI (Floyd et al., 1992) were a measure of how important each of 15 reasons was in subjects' decisions to retire. These 15 items comprised four subscales: job stress, pressure from employer, pursuing own interest, and circumstances (Floyd et al., 1992). Furthermore, one item in the RSI (Floyd et al., 1992) was a measure for overall retirement satisfaction as one of the two dependent variables.

The mean correlation *r* for the test-retest reliability of the RSI (Floyd et al., 1992) was .68 for the multiple-item scales, as well as .62 for the single-item ratings (Floyd et al., 1992). More specifically, results of this test-retest study for the RSI showed .67 of α for the leisure with friends subscale, .62 for the leisure with family subscale, and .60 for the physical activities subscale for the Current Activities section comprising three items. Moreover, the results showed .75 of α for the Job Stress subscale, .77 for the Pressure From Employer subscale, .74 for the Pursue Own Interests subscale, and .65 for the Circumstance subscale for the reasons for retirement section comprising 15 items. According to Floyd et al. (1992), with the one exception (i.e., no significant correlation

between health subscale in the RSI for women and the MSQFOP [Haynes et al., 1992]), all concurrent validity coefficients were highly significant and reflected that the RSI scores shared from 9% to 41% of variance with the SWLS (Diener et al., 1985) and the MSQFOP. Thus, the RSI had moderate reliability and validity.

In the RSI (Floyd et al., 1992), the three items regarding participation in current activity had four responses from 0 (*never*) to 3 (*often*). The resulting summation of points determined that a higher total score was associated with more enjoyed activities and participation more frequently in such activities (Floyd et al., 1992).

In addition, the other 15 items for the covariate of reasons for retirement in the RSI (Floyd et al., 1992) had six response options from 1 (*very unimportant*) to 6 (*very important*), respectively. These items comprised the four subscales: job stress, pressure from employer, pursuing own interests, and circumstances. Floyd et al (1992) assigned each person to only one reason for retirement based on which of the four scales had the highest mean. In their approach, three dummy variables captured the four categories. This approach was inconvenient when the scores tied. Therefore, in this study, the sum of the respondents' points were included in each of four subscales with a calculated mean. That is, these subscales encompassed the four variables with an interval level variable based on the average score across each item on each of the four subscales.

Furthermore, the survey also included a question regarding overall retirement satisfaction, as one of dependent variables, from the RSI (Floyd et al., 1992). The six responses scored from 1 (*very dissatisfied*) to 6 (*very important*). A higher score meant higher satisfaction with overall retirement (Floyd et al., 1992).

Multidimensional Scale of Perceived Social Support (MSPSS). The perceived social support variable consisted of all 12 items in the MSPSS (Zimet et al., 1988). Originally, Zimet et al. (1988) developed the MSPSS to assess perceived social support from family, friends, and significant other with university undergraduates. The reliabilities of the Significant Other, Family, and Friends subscales by Cronbach's coefficient alpha of internal consistency were .91, .87, and .85, respectively, and that of the total scale was .88. The test-retest reliabilities of the Significant Other, Family, and Friends subscales were .72, .85, and .75, respectively, and that of the whole scale was .85 (Zimet et al., 1988, p. 36).

Moreover, Zimet et al. (1988) examined construct validity with a hypothesis that perceived social support would be negatively related to reported anxiety and depression symptoms. Correlations between the MSPSS subscales and the Depression and Anxiety subscales of the Hopkins Symptom Checklist (HSCL; Derogatis, Lipman, Rickels, Uhlenhuth, & Covi, 1974) demonstrated support for this prediction (Zimet et al., 1988). Perceived support from Family was significantly inversely related to both depression (r = -.24, $p < .01$) and anxiety (r = -.18, $p < .01$); perceived support from Friends was related to only depression symptoms (r = -.24, $p < .01$); the Significant Other subscale was minimally but significantly negatively related to depression (r = -.25, $p < .01$), as was the whole scale (r = -.25, $p < .01$; Zimet et al., 1988, pp. 36-37).

Furthermore, Stanley, Beck, and Zebb (1998) examined the psychometric properties of the MSPSS in older adults in two groups, one with generalized anxiety disorder (GAD) and another with normal control (NC). A strong internal consistency (α

= .87–.94) occurred for the subscale and total scores of the MSPSS in both samples. Intercorrelations among the subscale ranged from .46–.75 in the GAD group and .30–.53 in the NC group. Correlation coefficients of test-retest reliability were adequate to strong for the Friends (r = .73), Family (r = .74), and total (r = .73) scores of the MSPSS but weaker for the Significant Other (r = .54) in a sub-set of the NC group. The internal consistency and test-retest reliability of the MSPSS with older anxious adults were strong, and the factor analyses was consistent with Zimet et al.'s (1988) findings from younger adults.

The MSPSS (Zimet et al., 1988) for perceived social support offered two choices of 1 (*agree*) or 0 (*disagree*). Since all 12 statements were positive, 1 point was given to an "agree" response, whereas, no point for a "disagree" response. In the analysis the sum of the points became one ratio scaled variable. A highest score meant more perceived social support from Friends, Family, or Significant Other.

Data Collection and Analysis

Summary of Variables

Table 4 is a list of variables, comprised five covariates, two dependent variables, and one independent variable. One covariate consisted of four subscales used as four variables.

Current activity, measured by three items from the RSI (Floyd et al., 1992), had a 0-3 point scale. For the coding, each item scored from 0 (*never*) to 3 (*often*). The scale used for this covariate was ratio and ranged from 0 to 3.0, using the mean score of three items.

Gender (scored as male: 0 point; female: 1 point) was a dichotomous, dummy variable.

Table 4

List of Variables

Type of variable	Target to be measured, instrument, and question in survey
Covariates	Current activity: the RSI (Floyd et al., 1992), B3
	Gender: dichotomous alternatives, A1
	Part-time work after retirement: job status, A6
	Perceived social support: the MSPSS (Zimet et al., 1998), B6
	Reasons for retirement: the RSI (Floyd et al., 1992), B4
Dependent variables	Life satisfaction: LSITA-SF (Barrett & Murk, 2009), B1
	Overall retirement satisfaction: the RSI (Floyd et al., 1992), B5
Independent variable	Fears about growing old: Laslett (1991), B2 in Appendix D

Note. See Appendices B and D.

Part-time work after retirement had two responses (scored as retired completely with no job: 0 point; part-time worker: 1 point) to the sociodemographic variable of job status and was also a dichotomous, dummy variable.

Perceived social support, measured by the MSPSS (Zimet et al., 1988) and comprised 12 items, was a dichotomous scale with each item scored either 0 (*disagree*) or 1 (*agree*). This ratio scale ranged from 0 to 1.0, using the mean score of 12 items.

Reasons for retirement, measured with the RSI (Floyd et al., 1992), had 15 items, each of which had a 1-6 point scale, scored from 1 (*very unimportant*) to 6 (*very important*). The scales were a measure of the reasons with four interval subscales, ranging from 1.0 to 6.0, with a resulting mean score on each subscale with responses of job stress, encouraged by employer, pursue own interests, and circumstances.

Life satisfaction was one of the dependent variables measured by the LSITA-SF (Barrett & Murk, 2009) with 12 items. Each item had a 1-6 point scale. For the coding, Items a, c, and g to l scored from 1 (*strongly disagree*) to 6 (*strongly agree*); Items b, d, e, and f were reverse scored from 6 (*strongly disagree*) to 1 (*strongly agree*). The scale for this life satisfaction variable was interval and ranged from 1.0 to 6.0 with a resulting mean of all 12 items.

Overall retirement satisfaction was the second dependent variable and was measured by one item from the RSI (Floyd et al., 1992). It used a 1-6 point scale and was scored from 1 (*very dissatisfied*) to 6 (*very satisfied*). The scale used for this overall retirement satisfaction variable was ordinal and ranged from 1 to 6.

Fears about growing old was the independent variable and measured by an instrument based on Laslett's (1991) theory. After the pilot study, this instrument had 17 items, each of which used a 0-3 point scale. Each item was scored from 0 (*not at all*) to 3 (*very much*). The scale used for this independent variable was ratio and ranged from 0 to 3.0, using the mean score of all 17 items.

Data Analysis

Descriptive statistics were reported for all variables used in this study, including the sociodemographic variables, the covariates, the independent variable, and the dependent variables. In addition, bivariate associations among the covariates, independent variable, and dependent variables were also reported.

Using the newest version of SPSS, I analyzed the data with multiple regression analyses. These analyses were suitable to examine which set of the covariates and the

independent variable would predict life satisfaction and overall retirement satisfaction as the two dependent variables.

The three questions and corresponding hypotheses were analyzed with respective multiple regression models. For each model, I used these 0.05 levels of significance.

1. Which set of covariates (gender, current activity, reasons for retirement [job stress, pressure from employer, pursuing own interest, and circumstances], perceived social support, and part-time work after retirement) significantly predicted life satisfaction and overall retirement satisfaction among Canadian retirees?

$H1A_0$: The covariates would not significantly predict life satisfaction as measured by the LSITA-SF (Barrett & Murk, 2009).

$H1A_1$: A set of significant covariates would predict life satisfaction as measured by the LSITA-SF.

$H1B_0$: The covariates would not significantly predict overall retirement satisfaction as measured by the RSI (Floyd et al., 1992).

$H1B_1$: A set of significant covariates would predict overall retirement satisfaction as measured by the RSI.

The data were analyzed with the multiple regression analysis using the following equations:

$$\text{Life satisfaction} = b_1 \times \text{gender} + b_2 \times \text{current activity} + [b_3 \times \text{retired due to job stress} + b_4 \times \text{retired due to pressure from employer} + b_5 \times \text{retired due to pursue own interest} + b_6 \times \text{retired due to circumstances}] + b_7 \times \text{perceived social support}$$

$+ b_8 \times$ part-time work after retirement + constant (1)

Overall retirement satisfaction = $b_1 \times$ gender + $b_2 \times$ current activity + [$b_3 \times$ retired due to job stress + $b_4 \times$ retired due to pressure from employer + $b_5 \times$ retired due to pursue own interest + $b_6 \times$ retired due to circumstances] + $b_7 \times$ perceived social support + $b_8 \times$ part-time work after retirement + constant (2)

2 To what extent did self-perceptions of Laslett's (1991) fears about growing old predict life satisfaction and overall retirement satisfaction after controlling for significant covariates?

*H*2A$_0$: Self-perceptions of the fears would not significantly predict life satisfaction as measured by the LSITA-SF after controlling for significant covariates ($R^2_{change} = 0$).

*H*2A$_1$: Self-perceptions of the fears would significantly increase the prediction of life satisfaction as measured by the LSITA-SF ($R^2_{change} > 0$) and would be negatively related to life satisfaction.

*H*2B$_0$: Self-perceptions of the fears would not significantly predict overall retirement satisfaction as measured by the RSI after controlling for significant covariates ($R^2_{change} = 0$).

*H*2B$_1$: Self-perceptions of the fears would significantly increase the prediction of overall retirement satisfaction as measured by the RSI ($R^2_{change} > 0$) and would be negatively related to overall retirement satisfaction.

For this question, the multiple regression equations were:

Life satisfaction = $b_1 \times$ gender + $b_2 \times$ current activity + [$b_3 \times$ retired due to job stress + $b_4 \times$ retired due to pressure from employer + $b_5 \times$ retired due to pursue own interest + $b_6 \times$ retired due to circumstances] + $b_7 \times$ perceived social support + $b_8 \times$ part-time work after retirement + $b_9 \times$ fears + constant. (3)

Overall retirement satisfaction = $b_1 \times$ gender + $b_2 \times$ current activity + [$b_3 \times$ retired due to job stress + $b_4 \times$ retired due to pressure from employer + $b_5 \times$ retired due to pursue own interest + $b_6 \times$ retired due to circumstances] + $b_7 \times$ perceived social support + $b_8 \times$ part-time work after retirement + $b_9 \times$ fears + constant (4)

Only the covariates that were found to be significant in the previous analysis were in these equations.

3. Was there a significant interaction effect of gender and working after retirement on life satisfaction and overall retirement satisfaction among these retired Canadians?

*H*3A$_0$: There would not be a significant interaction of gender and working part-time after retirement with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the interaction term = 0).

*H*3A$_1$: There would be a significant interaction between gender and working part-time with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the

interaction term > 0).

*H*3B$_0$: There would not be a significant interaction of gender and working part-time after retirement with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term = 0).

*H*3B$_1$: There would be a significant interaction between gender and working part-time with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term > 0).

For this question, the multiple regression equation were:

Life satisfaction = $b_1 \times$ gender + $b_2 \times$ part-time work after retirement + $b_3 \times$ (gender $\times$ part-time work after retirement) + constant. (5)

Overall retirement satisfaction = $b_1 \times$ gender + $b_2 \times$ part-time work after retirement + $b_3 \times$ (gender $\times$ part-time work after retirement) + constant. (6)

Summary

I conducted a pilot study to examine the reliability and validity of Laslett's (1991) exemplification of fears about growing old and the Current Activities in the RSI (Floyd et al., 1992) in Centers A and B in Ontario, Canada. The pilot study process included content validity by a panel of professionals, rewording by a panel of retirees at Center B, and a test-retest study by around 50 members from Centers A and B.

Through the professional panel meeting, Laslett's (1991) exemplifications of fears about growing old became an instrument comprising 18 items, and its average content

validity was 92.5%. In the retiree panel meeting, the panelists reworded the 18 items. With a few necessary revisions, the instrument Fears About Growing Old containing 17 items was prepared.

The test-retest pilot study revealed that the instrument Fears About Growing Old had a sufficient Cronbach alpha internal consistency reliability of .87 and that the instrument Current Activity had a low internal consistency reliability of .60. Moreover, the test-retest reliability for the instrument Fears About Growing Old was .73, and that for the instrument Current Activity was .78. Both of them satisfied the minimum reliability of .70.

After the pilot study, I conducted the survey with retirees in Centers B and C. The pilot study and survey were also projects to increase active program participants in these three facilities.

After the data collection, I analyzed the data stored in a USB flash drive by a multiple regression analysis with the newest SPSS. The data analysis showed if Canadian retirees were satisfied with their life and retirement, the factors for respective satisfactions, influence of fears about growing old to respective satisfactions, and gender differences.

In Chapter 4 I show results of main study.

Chapter 4: Results

Introduction

This chapter provides brief descriptions of the purpose and nature of this study, the data analysis results of the main study, and answers for the research questions. The purpose of this study was to test Laslett's (1987, 1991) theory of the Third Age by investigating what determined life satisfaction and overall retirement satisfaction in retirees (i.e., third agers). To collect the cross-sectional data, I distributed self-administered questionnaires including demographic questions to a convenience sample in three senior centers (hereafter, Centers A, B, and C) in Ontario, Canada. In the analyses, the significance level of .05 was used.

Results

Descriptive Statistics

Demographic data of 219 participants (males = 44, 20.1%; females = 175, 79.9%) contained no missing values, except for one nonresponse in marital status. The mean age of sample was 71.71, and age distribution was similar between both genders (see Table F1 in Appendix F). Most participants were White (80.8%; see Table F2 in Appendix F), and 63.6% of males and 42.3% of females were married (see Table F3 in Appendix F).

The participants were almost evenly divided into those who completed elementary/secondary education (n = 103, 47.0%) and those completed higher education (up to Ph.D.; n = 96, 43.8%; see Table F4 in Appendix F). Table F5 in Appendix F shows that (a) Most participants (n = 150, 68.4%) retired completely and then had no job; (b) A total of 17 subjects had never worked or retired; (c) Contrary to the initial expectation,

only 12 subjects (5.4%) retired and then had non-full-time, paid jobs. Therefore, I integrated both retirees with non-full-time, paid jobs and those having volunteer jobs (n = 40, 18.2%) as those having postretirement work and then analyzed these data. Only seven subjects reported postretirement paid working hours a week (eight to 30 hours; see Table F6 in Appendix F).

Correlations for Life/Retirement Satisfaction and Covariates

I eliminated the cases of 17 subjects who had never worked/retired from the main study data. Moreover, the main study data had only 12 cases containing missing values, which were eliminated listwise. Thus, using the data containing a total of 190 cases, I conducted descriptive statistics (see Table 5) and computed Pearson correlation coefficients for all research question variables with a two-tailed test (see Appendix G).

The dependent variable life satisfaction was significantly correlated with the other dependent variable overall retirement satisfaction (r = .445, p = .000), five covariates Current Activity (r = .386, p = .000), Circumstance on Job (r = -.234, p = .001), Stress on Job (r = -.189, p = .009), Postretirement Work (r = .200, p = .006), and Perceived Social Support (r = .227, p = .002), and the independent variable fears about growing old (r = -.319, p = .000). The other dependent variable overall retirement satisfaction was significantly correlated with three covariates Gender (r = .183, p = .011), Current Activity (r = .243, p = .001), and Circumstance on Job (r = -.160, p = .027), and the independent variable fears about growing old (r = -.174, p = .017).

Table 5

Descriptive Statistics of All Variables

	Mean	Standard deviation	N
Life satisfaction 1-6*	4.32	.858	190
Retirement satisfaction 1-6*	5.06	1.11	190
Gender (1: male; 2: female)	1.79	.404	190
Current Activity 0-3*	2.41	.486	190
Circumstance on Job 1-6*	2.33	1.15	190
Pressure on Job 1-6*	1.59	1.06	190
Interest outside of Job 1-6*	2.55	1.28	190
Stress on Job 1-6	1.84	1.18	190
Work or Volunteer (0: no work; 1: work/volunteer)	.263	.441	190
Social Support 0-1*	.826	.219	190
Fears about growing old 0-3*	1.33	.633	190

Note. * A larger number indicates a more positive alternative.

Among the covariates, significant correlations were between Gender and both Circumstance on Job (r = -.145, p = .046) and Postretirement Work (r = -.170, p = .019); Current Activity and Perceived Social Support (r = .201, p = .005); Circumstance on Job and Pressure on Job (r = .358, p = .000), Interest Outside of Job (r = .263, p = .000), Stress on Job (r = .445, p = .000), and Postretirement Work (r = -.200, p = .006); Pressure on Job and both Interest Outside of Job (r = .151, p = .038) and Stress on Job (r = .525, p

= .000); and Interest Outside of Job and Stress on Job (r = .255, p = .000). In addition, the independent variable Fears About Growing Old was significantly correlated with Circumstance on Job (r = .273, p = .000), Pressure on Job (r = .148, p = .042), and Stress on Job (r = -.195, p = .007).

Predicting Life/Retirement Satisfaction

Using the Stepwise method of multiple regressions, respective dependent variables life satisfaction and overall retirement satisfaction, and all covariates (for Gender, 0: male; 1: female), I analyzed the data (n = 190) to answer Research Question 1 and test the associated hypotheses:

Which set of covariates (gender, current activity, reasons for retirement [job stress, pressure from employer, pursuing own interest, and circumstances], perceived social support, and part-time work after retirement) significantly predicted life satisfaction and overall retirement satisfaction among Canadian retirees?

$H1A_0$: The covariates would not significantly predict life satisfaction as measured by the LSITA-SF (Barrett & Murk, 2009).

$H1A_1$: A set of significant covariates would predict life satisfaction as measured by the LSITA-SF.

$H1B_0$: The covariates would not significantly predict overall retirement satisfaction as measured by the RSI (Floyd et al., 1992).

$H1B_1$: A set of significant covariates would predict overall retirement satisfaction as measured by the RSI.

As Table 6 shows, for $H1A$, Models 1A 1-5, which included the dependent

variable life satisfaction and one to five covariates, predicted 14.9% to 26.6% of the variance (R^2 = .149 to .266). The ANOVA showed that all six models were significant (see Table 7). The Model 1A 5 included all five significant covariates Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, and Perceived Social Support (see Table 8) and predicted 26.6% of the variance (R^2 = .266). Thus, the null hypothesis 1A was rejected. Moreover, In Figures H1 and H2 in Appendix H residuals were normally distributed. No outliers were found in the results.

Table 6

Model 1A 1-6 Summary

Model	*R*	R^2	Adjusted R^2	Std. error of the estimate	Change statistics				
					R^2 Δ	F Δ	df1	df2	Sig. F Δ
1A 1	.386[a]	.149	.144	.79417	.149	32.827	1	188	.000
1A 2	.445[b]	. 198	. 189	.77302	.049	11.427	1	187	. 001
1A 3	.471[C]	.222	.209	.76334	.024	5.770	1	186	.017
1A 4	.497[d]	.247	.230	.75304	.025	6.125	1	185	.014
1A 5	.516[e]	.266	.246	.74541	.019	4.805	1	184	.030
1A 6	.526[f]	.276	.252	.74221	.010	2.590	1	183	.109

a. Predictors: (Constant), Current Activity

b. Predictors: (Constant), Current Activity, Circumstance on Job

c. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job

d. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work

e. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support

f. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support, Stress on Job

g. Dependent Variable: life satisfaction

Table 7

ANOVA for Model 1A 1-6

Model		Sum of squares	df	Mean square	F	Significance
1A 1	Regression	20.704	1	20.704	32.827	.000[a]
	Residual	118.572	188	.631		
	Total	139.275	189			
1A 2	Regression	27.532	2	13.766	23.037	.000[b]
	Residual	111.744	187	.598		
	Total	139.275	189			
1A 3	Regression	30.894	3	10.298	17.673	.000[c]
	Residual	108.381	186	.583		
	Total	139.275	189			
1A 4	Regression	34.367	4	8.592	15.151	.000[d]
	Residual	104.908	185	.567		
	Total	139.275	189			
1A 5	Regression	37.037	5	7.407	13.331	.000[e]
	Residual	102.238	184	.556		
	Total	139.275	189			
1A 6	Regression	38.464	6	6.411	11.637	.000[f]
	Residual	100.811	183	.551		
	Total	139.275	189			

a. Predictors: (Constant), Current Activity

b. Predictors: (Constant), Current Activity, Circumstance on Job

c. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job

d. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work

e. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support

f. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support, Stress on Job

g. Dependent Variable: life satisfaction

Table 8

Regression Coefficients and Collinearity Statistics for Predicting Model 1A 1-6

Model		Unstandardized coefficients		Stand. coeff.	t	Sig.	95.0% confidence interval for B		Collinearity statistics	
		B	Std. error	Beta			Lower bound	Upper bound	Tolerance	VIF
1A 1	(Constant)	2.688	.292		9.197	.000	2.111	3.265		
	Activity	.680	.119	.386	5.729	.000	.446	.914	1.000	1.000

(*table continues*)

Table 8

Regression Coefficients and Collinearity Statistics for Predicting Model 1A 1-6

1A 2	(Constant)	3.107	.310		10.012	.000	2.495	3.719	
	Activity	.667	.116	.378	5.767	.000	.439	.895	.999	1.001
	Circum.	-.165	.049	-.222	-3.380	.001	-.262	-.069	.999	1.001
1A 3	(Constant)	2.911	.317		9.183	.000	2.286	3.537	
	Activity	.665	.114	.377	5.822	.000	.439	.890	.999	1.001
	Circum.	-.197	.050	-.264	-3.934	.000	-.295	-.098	.930	1.075
	Interest	.107	.045	.161	2.402	.017	.019	.196	.931	1.074
1A 4	(Constant)	2.776	.317		8.744	.000	2.150	3.402	
	Activity	.657	.113	.373	5.835	.000	.435	.880	.998	1.002
	Circum.	-.175	.050	-.235	-3.491	.001	-.274	-.076	.901	1.110
	Interest	.115	.044	.172	2.600	.010	.028	.202	.927	1.079
	Work	.314	.127	.162	2.475	.014	.064	.565	.955	1.047
1A 5	(Constant)	2.419	.354		6.831	.000	1.720	3.117	
	Activity	.607	.114	.344	5.326	.000	.382	.831	.957	1.045
	Circum.	-.161	.050	-.216	-3.229	.001	-.260	-.063	.887	1.127
	Interest	.105	.044	.157	2.386	.018	.018	.192	.917	1.091
	Work	.346	.127	.178	2.738	.007	.097	.596	.942	1.062
	Support	.563	.257	.144	2.192	.030	.056	1.069	.929	1.076
1A 6	(Constant)	2.499	.356		7.018	.000	1.797	3.202	
	Activity	.609	.113	.345	5.366	.000	.385	.832	.957	1.045
	Circum.	-.128	.054	-.171	-2.363	.019	-.234	-.021	.754	1.327
	Interest	.117	.044	.176	2.638	.009	.030	.205	.889	1.124
	Work	.345	.126	.177	2.735	.007	.096	.593	.942	1.062
	Support	.513	.258	.131	1.991	.048	.005	1.021	.916	1.092
	Stress	-.083	.052	-.115	-1.609	.109	-.186	.019	.770	1.299

a. Dependent Variable: life satisfaction

For *H*1B, casewise diagnostics showed a total of seven outliers (see Table 9). I eliminated these outliers one by one from the largest case number shown in each SPSS casewise diagnostic table to the smaller one until no other outlier appeared and then analyzed the data from the remaining 183 respondents.

Table 9

Casewise Diagnostics for H1 B (in Order of Elimination)

Case number	Std. residual	Retirement satisfaction	Predicted value	Residual
174	-3.184	1.00	4.4023	-3.40232
143	-3.232	1.00	4.3636	-3.36364
196	-3.060	2.00	5.1014	-3.10138
153	-3.177	2.00	5.1447	-3.14473
96	-4.069	1.00	4.9256	-3.92559
11	-4.756	1.00	5.3681	-4.36808
1	-3.529	2.00	5.0059	-3.00591

a. Dependent Variable: overall retirement satisfaction

As Table 10 shows, Models 1B 1-2, which included the dependent variable overall retirement satisfaction and one to four covariates, predicted 6.8% to 9.7% of the variance (R^2 = .068 to .097). The ANOVA showed that both models were significant (see Table 11). Model 1B 2 included two significant covariates Current Activity and Perceived Social Support. Thus, the null hypothesis 1B was rejected. Moreover, In Figures H3 and H4 in Appendix H residuals were normally distributed.

Table 10

Model 1B 1-2 Summary

Model	*R*	R^2	Adjusted R^2	Std. error of the estimate	Change statistics				
					R^2 Δ	F Δ	df1	df2	Sig. F Δ
1B 1	.261[a]	.068	.063	.84336	.068	13.179	1	181	.000
1B 2	.311[b]	. 097	. 087	.83251	.029	5.745	1	180	. 018

a. Predictors: (Constant), Current Activity

b. Predictors: (Constant), Current Activity, Social Support

c. Dependent Variable: overall retirement satisfaction

Table 11

ANOVA for Model 1B 1-2

Model		Sum of squares	df	Mean square	F	Significance
1B 1	Regression	9.373	1	9.373	13.179	.000[a]
	Residual	128.736	181	.711		
	Total	138.109	182			
1B 2	Regression	13.355	2	6.678	9.635	.000[b]
	Residual	124.754	180	.693		
	Total	138.109	182			

a. Predictors: (Constant), Current Activity

b. Predictors: (Constant), Current Activity, Social Support

c. Dependent Variable: overall retirement satisfaction

Table 12

Regression Coefficients and Collinearity Statistics for Predicting Model 1B 1-2

Model		Unstandardized coefficients		Stand. coeff.	t	Sig.	95.0% confidence interval for B		Collinearity statistics	
		B	Std. error	Beta			Lower bound	Upper bound	Tolerance	VIF
1B 1	(Constant)	4.092	.313		13.054	.000	3.474	4.711		
	Activity	.461	.127	.261	3.630	.000	.210	.711	1.000	1.000
1B 2	(Constant)	3.675	.355		10.351	.000	2.975	4.376		
	Activity	.398	.128	.225	3.115	.002	.146	.651	.959	1.043
	Support	.689	.288	.173	2.397	.018	.122	1.257	.959	1.043

a. Dependent Variable: overall retirement satisfaction

The tolerances in Table 12 also indicated an absence of significant multi-collinearity among the predictor variables.

Effects of Fears About Growing Old to Life/Retirement Satisfaction

Using the hierarchical method of multiple regressions, the respective dependent variables, the covariates that were significant in Models 1A 5 and 1B 2, and the independent variable fears about growing old, I analyzed the data to answer Research Question 2 and test the associated hypotheses:

To what extent did self-perceptions of Laslett's (1991) fears about growing old predict life satisfaction and overall retirement satisfaction after controlling for significant covariates?

*H*2A$_0$: Self-perceptions of the fears would not significantly predict life satisfaction as measured by the LSITA-SF after controlling for significant covariates ($R^2_{change} = 0$).

*H*2A$_1$: Self-perceptions of the fears would significantly increase the prediction of life satisfaction as measured by the LSITA-SF ($R^2_{change} > 0$) and will be negatively related to life satisfaction.

*H*2B$_0$: Self-perceptions of the fears would not significantly predict overall retirement satisfaction as measured by the RSI after controlling for significant covariates ($R^2_{change} = 0$).

*H*2B$_1$: Self-perceptions of the fears would significantly increase the prediction of overall retirement satisfaction as measured by the RSI ($R^2_{change} > 0$) and will be negatively related to overall retirement satisfaction.

Casewise diagnostics for H2A showed only one outlier (see Table 13). I eliminated this outlier and then analyzed the data from the remaining 189 respondents. As Table 14 shows, Model 2A 1, which included the dependent variable life satisfaction and the five significant covariates in Model 1A 5, significantly predicted 25.6% of the variance ($R^2 = .256$), whereas, Model 2A 2, including the dependent variable, the same five covariates, and the independent variable Fears About Growing Old, significantly predicted 31.3% ($R^2 = .313$), respectively. The *R* squared change of Model 2A 2

increased by .058, compared to Model 2A 1. Thus, the null hypothesis 2A was rejected. Furthermore, In Figures H5 and H6 in Appendix H residuals were normally distributed.

Table 13

Casewise Diagnostics for H2A

Case Number	Std. residual	Retirement satisfaction	Predicted value	Residual
21	-3.045	1.67	3.8709	-2.20420

a. Dependent Variable: life satisfaction

Table 14

Model 2A 1 and 2 Summary

Model	*R*	R^2	Adjusted R^2	Std. error of the estimate	Change statistics				
					R^2 Δ	F Δ	df1	df2	Sig. F Δ
2A 1	.506[a]	.256	.235	.73306	.256	12.581	5	183	.000
2A 2	.560[b]	. 313	. 291	.70607	.058	15.261	1	182	. 000

a. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support

b. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support, Fears

c. Dependent Variable: life satisfaction

The ANOVA showed that both Models 2A 1 and 2 were significant (see Table 15). As Table 16 shows, the independent variable Fears About Growing Old had a significantly negative regression coefficient with the dependent variable life satisfaction (B = -.338; p =.000). All covariates in both Models 2A 1 and 2, except for Interest Outside of Job in the Model 2A 2, had a respective significant regression coefficient with the dependent variable. That is, Current Activity, Postretirement Work, and Perceived Social Support significantly positively and Circumstance on Job significantly negatively predicted life satisfaction.

Table 15

ANOVA for Model 2A 1 and 2

Model		Sum of squares	df	Mean square	F	Significance
2A 1	Regression	33.805	5	6.761	12.581	.000[a]
	Residual	98.341	183	.537		
	Total	132.146	188			
2A 2	Regression	41.413	6	6.902	13.845	.000[b]
	Residual	90.733	182	.499		
	Total	132.146	188			

a. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support

b. Predictors: (Constant), Current Activity, Circumstance on Job, Interest Outside of Job, Postretirement Work, Social Support, Fears

c. Dependent Variable: life satisfaction

Table 16

Regression Coefficients and Collinearity Statistics for Predicting Model 2A 1 and 2

Model		Unstandardized coefficients		Stand. coeff.	t	Sig.	95.0% confidence interval for B		Collinearity statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
2A1	(Constant)	2.600	.355		7.330	.000	1.900	3.299		
	Activity	.557	.113	.320	4.912	.000	.334	.781	.957	1.045
	Circum.	-.172	.049	-.236	-3.489	.001	-.269	-.075	.888	1.126
	Interest	.097	.043	.148	2.226	.027	.011	.182	.919	1.088
	Work	.325	.125	.172	2.609	.010	.079	.571	.940	1.064
	Support	.563	.253	.147	2.230	.027	.065	1.061	.930	1.075
2A2	(Constant)	3.060	.361		8.469	.000	2.347	3.773		
	Activity	.490	.111	.281	4.425	.000	.271	.708	.934	1.071
	Circum.	-.121	.049	-.166	-2.451	.015	-.218	-.024	.825	1.212
	Interest	.082	.042	.125	1.946	.053	-.001	.164	.911	1.097
	Work	.290	.120	.153	2.404	.017	.052	.527	.934	1.070
	Support	.662	.245	.173	2.707	.007	.179	1.144	.920	1.087
	Fear	-.338	.086	-.254	-3.906	.000	-.508	-.167	.889	1.125

a. Dependent Variable: life satisfaction

The tolerances in Table 16 also indicated an absence of significant multi-

collinearity among the predictor variables. Stress on Job also had a significant negative correlation coefficient with the dependent variable life satisfaction (see Appendix G). Therefore, positive factors for life satisfaction could be Current Activity, Postretirement Work, and Perceived Social Support, and negative ones could be Circumstance on Job and Fears About Growing Old from both regression and correlation perspectives. Moreover, Stress on Job could also be a negative factor for life satisfaction from the correlation perspective.

Similarly, I analyzed the data to examine to what extent Fears About the Growing Old predicted overall retirement satisfaction after controlling for the two covariates Current Activity and Perceived Social Support, which were significant in Model 1B 2. Casewise diagnostics for *H*2B showed 15 outliers (see Table 17). I eliminated these outliers one by one from the largest case number shown in each SPSS casewise diagnostic table to a smaller one until no other one appeared and then analyzed the data from the remaining 175 respondents.

Table 17

Casewise Diagnostics for H2B (in Order of Elimination)

Case Number	Std. Residual	Retirement Satisfaction	Predicted Value	Residual
174	-3.477	1.00	4.7425	-3.74253
196	-3.041	2.00	5.1707	-3.17075
153	-3.156	2.00	5.2154	-3.21541
143	-3.722	1.00	4.6969	-3.69686
96	-4.683	1.00	5.4800	-4.47998
11	-4.644	1.00	5.1698	-4.16976
1	-3.521	2.00	4.9722	-2.97218

(*table continues*)

Table 17

Casewise Diagnostics for H2B (in Order of Elimination)

28	-3.062	3.00	5.4998	-2.49976
90	-3.022	3.00	5.4080	-2.40797
164	-3.070	3.00	5.3884	-2.38839
125	-3.031	3.00	5.3005	-2.30046
148	-3.074	3.00	5.2774	-2.27740
104	-3.122	3.00	5.2547	-2.25466
47	-3.125	2.00	4.1981	-2.19811
53	-3.030	3.00	5.0723	-2.07235

As Table 18 shows, Model 2B 1, which included the dependent variable overall retirement satisfaction and the two significant covariates of Current Activity and Circumstance on Job in Model 1B 2, significantly predicted 13.8% of the variance (R^2 = .138), whereas, Model 2B 2, including the dependent variable, the same three covariates, and the independent variable Fears About Growing Old, significantly predicted 17.1% (R^2 = .171), respectively. The *R* squared change of Model 2B 2 increased by .033, compared to Model 2B 1. Thus, the null hypothesis 2B was rejected. Furthermore, In Figures H7 and H8 in Appendix H residuals were normally distributed.

Table 18

Model 2B 1 and 2 Summary

Model	*R*	R^2	Adjusted R^2	Std. Error of the Estimate	Change Statistics				
					R^2 Δ	F Δ	df1	df2	Sig. F Δ
2B 1	.372[a]	.138	.128	.67794	.138	13.775	2	172	.000
2B 2	.413[b]	. 171	. 156	.66687	.033	6.757	1	171	. 010

a. Predictors: (Constant), Current Activity, Social Support

b. Predictors: (Constant), Current Activity, Social Support, Fears

c. Dependent Variable: overall retirement satisfaction

The ANOVA showed that both Models 2B 1 and 2 were significant (see Table

19). The independent variable Fears About Growing Old also had a significantly negative regression coefficient with the dependent variable overall retirement satisfaction (B = -.209; p = .010) in Model 2B 2 (see Table 20). All covariates in both Models 2B 1 and 2, had a respective significant regression coefficient with the dependent variable. That is, both Current Activity and Perceived Social Support significantly positively and Fears About Growing Old significantly negatively predicted overall retirement satisfaction.

Table 19

ANOVA for Model 2B 1 and 2

Model		Sum of Squares	df	Mean Square	F	Significance
2B 1	Regression	12.662	2	6.331	13.775	.000[a]
	Residual	79.052	172	.460		
	Total	91.714	174			
2B 2	Regression	15.667	3	5.222	11.743	.000[b]
	Residual	76.047	171	.445		
	Total	91.714	174			

a. Predictors: (Constant), Current Activity, Social Support

b. Predictors: (Constant), Current Activity, Social Support, Fears

c. Dependent Variable: overall retirement satisfaction

Table 20

Regression Coefficients and Collinearity Statistics for Predicting Model 2B 1 and 2

Model		Unstandardized coefficients		Stand. coeff.	t	Sig.	95.0% Confidence interval for B		Collinearity statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
2B 1	(Constant)	3.827	.296		12.930	.000	3.242	4.411		
	Activity	.325	.107	.220	3.049	.003	.115	.535	.961	1.041
	Support	.852	.238	.259	3.586	.000	.383	1.321	.961	1.041
2B 2	(Constant)	4.136	.314		13.152	.000	3.515	4.756		
	Activity	.294	.105	.200	2.792	.006	.086	.503	.949	1.054
	Support	.901	.234	.274	3.841	.000	.438	1.363	.955	1.047
	Fears	-.209	.080	-.182	-2.599	.010	-.368	-.050	.984	1.016

a. Dependent Variable: overall retirement satisfaction

Gender and Current Activity had significant, positive correlation coefficients and Circumstance on Job and Fears About Growing Old had significant, negative correlation coefficients with the dependent variable overall retirement satisfaction (see Appendix G). Therefore, positive factors for overall retirement satisfaction could be Current Activity and negative one could be Fears About Growing Old from both regression and correlation perspectives. Moreover, Perceived Social Support could be another positive factor from only the regression perspective. Furthermore, from only the correlation perspective, Circumstance on Job could be another negative factor, and Gender (being female) could also be a factor.

Descriptive Statistics for Fears About Growing Old

Fears About Growing Old significantly negatively predicted both life satisfaction and overall retirement satisfaction. Using the same data set without missing values (n = 190; 39 males; 151 females), I ran descriptive statistics for Fears About Growing Old by gender and three ages (before the general retirement age of 65, the young-old between 65 and 74, and the old-old 75 years or older) to find the most and least fears the subjects had (see Tables I 1-6 in Appendix I).

Tables 21 and 22 show the highest and lowest three Fears About Growing Old among the preretirement-age subjects (eight males; 33 females), the young-old (14 males; 65 females), and the old-old (17 males; 53 females), respectively.

Table 21

Highest Three Fears About Growing Old by Gender and Age

Gender age	Highest 1 fear	Highest 2 fear	Highest 3 fear
Male preretirement-age	Loss of mobility	Loss of spouse, kin, or family	Contracting future
Male young-old	Loss of mobility	Loss of spouse, kin, or family	Blindness or deafness; Loss of home or institutionalization
Male old-old	Loss of spouse, kin, or family	Cancer or heart disease	Loss of mobility; Loss of home or institutionalization
Female preretirement-age	Cancer or heart disease	Loss of mobility	Loss of spouse, kin, or family
Female young-old	Loss of mobility	Loss of spouse, kin, or family	Alzheimer's disease or dementia; Cancer or heart disease
Female old-old	Loss of mobility	Blindness or deafness	Alzheimer's disease or dementia

Table 22

Lowest Three Fears About Growing Old by Gender and Age

Gender Age	Lowest 1 fear	Lowest 2 fear	Lowest 3 fear
Male preretirement-age	Loss of beauty	Falling social statuses	Funeral/estate planning
Male young-old	Funeral/estate planning	Out of retirement income	Death
Male old-old	Funeral/estate planning	Death	Falling social statuses; Loss of spiritual serenity when close to death

(*table continues*)

Table 22

Lowest Three Fears About Growing Old by Gender and Age

Female preretirement-age	Funeral/estate planning	Loss of beauty	Loss of spiritual serenity when close to death
Female young-old	Falling social statuses	Loss of earning-power	Loss of spiritual serenity when close to death
Female old-old	Loss of earning-power	Funeral/estate planning	Loss of spiritual serenity when close to death

Generally, the males more highly indicated fears related to loss of their independence or liberty, especially loss of mobility. Moreover, males in all ages had more fear regarding loss of their close life assistant (i.e., loss of spouse, kin, or family). The females also indicated fears related to loss of their independence or liberty, especially loss of mobility. It was characteristic that females in all ages highly indicated fears of cancer, heart disease, Alzheimer's disease, or dementia.

The males were less likely to have fears regarding falling social statuses, funeral/estate planning, loss of spiritual serenity when close to death, death, out of retirement income, and/or declining appearance. The females tended to have fewer fears regarding funeral/estate planning, loss of beauty, loss of spiritual serenity, falling social statuses, and/or loss of earning-power. Both males and females expressed more fear with respect to items on Laslett's (1991) original list than with respect to new items generated by the professional panel. This results contributed to the validity of Laslett's original exemplifications for fears about growing old.

Gender-Work Interaction Effects on Life/Retirement Satisfaction

I used hierarchical multiple regressions to test the interaction of two independent variables (i.e., Gender and Postretirement Work) on Life and Retirement Satisfactions in order to answer Research Question 3. To create a better interaction term, used were 1: male and 2: female for Gender, and 1: no work and 2: work for Postretirement Work. The question and the associated hypotheses included:

Was there a significant interaction effect of gender and working after retirement on life satisfaction and overall retirement satisfaction among these retired Canadians?

*H*3A_0: There would not be a significant interaction of gender and working part-time after retirement with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the interaction term = 0).

*H*3A_1: There would be a significant interaction between gender and working part-time with respect to life satisfaction as measured by the LSITA-SF (R^2_{change} for the interaction term > 0).

*H*3B_0: There would not be a significant interaction of gender and working part-time after retirement with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term = 0).

*H*3B_1: There would be a significant interaction between gender and working part-time with respect to overall retirement satisfaction as measured by the RSI (R^2_{change} for the interaction term > 0).

Casewise diagnostics for H3A showed only one outlier (see Table 23). I eliminated this outlier and then analyzed the data from the remaining 189 respondents.

Table 24 shows that adding the interaction term computed by multiplying the two numerically recoded independent variables together did not significantly increase the R^2 (R^2_{change} = .000, p = .803) with respect to life satisfaction. Thus, since the interaction was not significant, it was appropriate to test the main effects of each independent variable.

Table 23

Casewise Diagnostics for H3A

Case Number	Std. Residual	Retirement satisfaction	Predicted value	Residual
21	-3.040	1.67	4.2422	-2.57550

a. Dependent Variable: life satisfaction

Table 24

Model 3A 1 and 2 Summary

Model	*R*	R^2	Adjusted R^2	Std. error of the estimate	Change statistics				
					R^2 Δ	F Δ	df1	df2	Sig. F Δ
3A 1	.200[a]	.040	.030	.82591	.040	3.862	2	186	.023
3A 2	.200[b]	.040	. 025	.82800	.000	.062	1	185	. 803

a. Predictors: (Constant), Postretirement Work, Gender 1-2

b. Predictors: (Constant), Postretirement Work, Gender 1-2, Interaction Term of Gender × Postretirement Work

c. Dependent Variable: life satisfaction

The ANOVA in Table 25 shows that the model containing both Gender and Postretirement Work was significant (p = .023). In Figures H9 and H10 in Appendix H residuals were normally distributed. Yet, the only significant regression coefficient (see Table 26) was for Postretirement Work (p = .006). People who worked were more satisfied than those who did not.

Table 25

ANOVA for Model 3A 1

Model		Sum of squares	df	Mean square	F	Significance
3A 1	Regression	5.269	2	2.634	3.862	.023[a]
	Residual	126.877	186	.682		
	Total	132.146	188			

a. Predictors: (Constant), Gender 1-2, Postretirement Work 1-2

b. Predictors: (Constant), Gender 1-2, Postretirement Work 1-2, Work × Gender

c. Dependent Variable: life satisfaction

Table 26

Regression Coefficients and Collinearity Statistics for Predicting Model 3A 1

Model		Unstandardized coefficients		Stand. coeff.	t	Sig.	95.0% confidence interval for B		Collinearity statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
3A 1	(Constant)	3.708	.351		10.573	.000	3.016	4.400		
	Gender	.084	.151	.041	.556	.579	-.213	.381	.972	1.029
	Work	.384	.138	.202	2.778	.006	.111	.656	.972	1.029

Dependent Variable: life satisfaction

Similarly, I analyzed the data to examine if there was a significant interactive effect of Gender and Postretirement Work on overall retirement satisfaction. Casewise diagnostics for *H*3B showed eight outliers (see Table 27). I eliminated these outliers one by one from the largest case number shown in each SPSS casewise diagnostic table to a smaller one until no other one appeared and then analyzed the data from the remaining 182 respondents.

Table 27

Casewise Diagnostics for H3B (in Order of Elimination)

Case number	Std. residual	Retirement satisfaction	Predicted value	Residual
174	-3.122	1.00	4.4348	-3.43478
143	-3.348	1.00	4.5909	-3.59091
96	-4.000	1.00	5.1624	-4.16239
153	-3.010	2.00	5.0000	-3.00000
47	-3.288	2.00	5.1983	-3.19828
11	-4.469	1.00	5.2261	-4.22609
196	-3.089	2.00	4.7619	-2.76190
1	-3.746	2.00	5.2632	-3.26316

As Table 28 shows, Model 3B 1, including the dependent variable overall retirement satisfaction, Gender, and Postretirement Work, barely predicted 1.3% of the variance (R^2 = .013). Meanwhile, Model 3B 2, including the dependent variable, the same two covariates, and the interaction term thereof, also barely predicted 2.1% of the variance (R^2 = .021). The R squared change of Model 3B 2 increased by just 0.08, compared to Model 3B 1.

Table 28

Model 3B 1 and 2 Summary

Model	*R*	R^2	Adjusted R^2	Std. error of the estimate	Change statistics				
					R^2 Δ	F Δ	df1	df2	Sig. F Δ
3B 1	.115[a]	.013	.002	.83927	.013	1.192	2	179	.306
3B 2	.144[b]	.021	. 004	.83841	.008	1.369	1	178	. 244

a. Predictors: (Constant), Gender 1-2, Postretirement Work 1-2

b. Predictors: (Constant), Gender 1-2, Postretirement Work 1-2, Gender × Work

c. Dependent Variable: overall retirement satisfaction

The ANOVA in Table 29 did not show a significant model, and nothing was significant in that model (see Table 30). Thus, the null hypothesis 3B was not rejected.

No interaction effect of Gender and Postretirement Work was found either. In Figures H11 and H12 in Appendix H residuals were not normally distributed.

Table 29

ANOVA for Model 3B 1

Model		Sum of squares	df	Mean square	F	Significance
3B 1	Regression	1.680	2	.840	1.192	.306[a]
	Residual	126.084	179	.704		
	Total	127.764	181			

a. Predictors: (Constant), Gender 1-2, Postretirement Work 1-2

b. Predictors: (Constant), Gender 1-2, Postretirement Work 1-2, Gender × Work

c. Dependent Variable: overall retirement satisfaction

Table 30

Regression Coefficients and Collinearity Statistics for Predicting Model 3B 1

Model		Unstandardized coefficients		Stand. coeff.	t	Sig.	95.0% confidence interval for B		Collinearity statistics	
		B	Std. error	Beta			Lower bound	Upper bound	Tolerance	VIF
3B 1	(Constant)	4.770	.373		12.797	.000	4.035	5.506		
	Gender	.245	.160	.115	1.530	.128	-.071	.562	.969	1.032
	Work	.009	.142	.005	.065	.949	-.272	.290	.969	1.032

Dependent Variable: overall retirement satisfaction

Conclusion

The first two null hypotheses for covariates to predict life satisfaction and overall retirement satisfaction were rejected. The covariates significantly predicting life satisfaction among Canadian retirees (those in the Third Age) were Current Activity, Interest Outside of Job, Circumstance on Job, Perceived Social Support, and Postretirement Work. Among them, only the regression coefficient of Circumstance was negative. Based on the Pearson correlation coefficient results, however, Stress on Job, but

not Interest Outside of Job, was also significantly negatively correlated with life satisfaction.

In contrast, those significantly predicted overall retirement satisfaction were Current Activity and Perceived Social Support. Yet, not Perceived Social Support but Gender had a positive correlation coefficient with overall retirement satisfaction. Circumstance on Job had a negative correlation coefficient with overall retirement satisfaction. Broadly, part of the covariates predicting life satisfaction, also predicted overall retirement satisfaction from the regression coefficient perspective.

The second two null hypotheses for Fears About Growing Old to predict life satisfaction and overall retirement satisfaction were also rejected. Fears About Growing Old significantly negatively predicted life satisfaction, and the *R* squared change increased in Model 2 containing the significant covariates in the first hypothesis, except for Interest Outside of Job, and Fears About Growing Old. Similarly, Fears About Growing Old significantly negatively predicted overall retirement satisfaction, and the *R* squared change also increased in Model 2.

From these analyses results, positive factors for life satisfaction could be Current Activity, Perceived Social Support, and Postretirement Work from both regression and correlation coefficient perspectives, and negative variables could be Stress on Job from the correlation coefficient perspective, and Circumstance on Job and Fears About Growing Old from both perspectives. Positive factors for overall retirement satisfaction could be Current Activity from both regression and correlation coefficient perspectives and Perceived Social Support from the regression coefficient perspective. Gender (being

female) could be another factor from the correlation coefficient perspective. Negative factors could be Circumstance on Job from the correlation coefficient perspective and Fears About Growing Old from both perspectives.

Both third hypotheses for the interaction term of Gender and Postretirement Work predicting life satisfaction and overall retirement satisfactions were not rejected. Only Postretirement Work was a significant positive predictor of life satisfaction similarly to the Pearson correlation coefficient results. In contrast, nothing significantly predicted overall retirement satisfaction from the regression coefficient perspective although the Pearson correlation coefficient results showed that Gender (being females) had the correlation with this dependent variable. No significant effect of Gender-Work interaction was on both life satisfaction and overall retirement satisfaction.

Summary

In this chapter, I reported analyses results of the main questionnaire survey. The main survey participants had the characteristics: (a) The ratio of males and females was about 1:4; (b) The mean age of sample was 71.71, and the distributions of age for both genders were very similar to each other; (c) The majority of participants was White (about 80%); (d) Married/cohabitate subjects were a little less than bereaved/single ones; and (e) Most participants retired completely (68.5%).

Using the SPSS version 19, I ran the Pearson correlation analyses and multiple regressions for the main survey data without data of 17 subjects who never worked/retired and cases including missing values (n = 190). Factors for life satisfaction could be Current Activity (positive), Circumstance and Stress on Job (both negative),

Perceived Social Support (positive), and Postretirement Work (positive), whereas, those for overall retirement satisfaction were Gender (being female), Current Activity (positive), and Perceived Social Support (positive).

Fears About Growing Old negatively predicted both life satisfaction and overall retirement satisfaction. Only Postretirement Work significantly positively predicted Life Satisfaction in the multiple regression analysis involving the interaction term of Gender and Postretirement Work. In contrast, nothing of these significantly predicted overall retirement satisfaction although the Pearson correlation coefficient results showed that Gender (being females) had the correlation with this dependent variable. No interaction effects were found in both analyses.

In the next chapter, I will describe the interpretation of findings from the perspectives of theories and contemporary North American culture and society described in the Chapters 2 and 3. Based on the findings, implications for social change, and recommendations for action and future study will be also mentioned.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

This chapter begins with a brief overview of the reason for and methodology of the study. I conducted this study in order to test Laslett's (1987, 1991) theory to examine whether or not retirees had life satisfaction in Canada, which shares the same North American culture with the United States. To collect the cross-sectional data, I distributed self-administered questionnaires including demographic questions to a nonprobability convenience sample at two senior centers (i.e., Centers B and C) in Ontario, Canada in June to August in 2011. After reviewing the research questions and briefly summarizing the findings, I also interpret the findings, discuss social change, and make recommendations for action and further research.

Interpretation of Findings

To test Laslett's (1987, 1991) theory of the Third Age, I examined (a) whether Canadian retirees reported life satisfaction and overall retirement satisfaction; (b) if they did, which factors predicted respective satisfactions; (c) how negatively fears about growing old affected respective satisfactions; and (d) if gender differences affected respective satisfactions in Canadian retirees (Canadians in the Third Age or Canadian third agers). Pearson's product moment correlational analyses and multiple regression analyses for the dependent and independent variables revealed the responses to the research questions. The following sections discuss these findings.

Factors for Life/Retirement Satisfaction

The first research question involved which set of covariates (gender, current

activity, reasons for retirement [job stress, pressure from employer, pursuing own interest, and circumstances], perceived social support, and part-time work after retirement) significantly predicted life satisfaction and overall retirement satisfaction among Canadian retirees. The null hypotheses $H1A_0$ and B_0 were that the covariates would not significantly predict life and overall retirement satisfactions, and both were rejected (see Tables 8 and 12).

As Laslett (1987, 1991) posited, the results revealed that the subjects had life/retirement satisfactions involving various social-participation-related factors. For life satisfaction, significant, positive factors were Current Activity, Perceived Social Support, and Postretirement Work from both regression and correlation coefficient perspectives, whereas, significant, negative ones were Circumstance on Job from both perspectives and Stress on Job from only the correlation coefficient perspective (see Appendix G and Table 8). The correlation coefficient results showed Stress on Job at a higher significance level of .01 ($p = .009$), and thus I conceptualized this reason for retirement as the negative factor.

For overall retirement satisfaction, significant, positive factors were Current activity from both regression and correlation coefficient perspectives, Perceived Social Support from only the regression coefficient perspective, and Gender (being female) from only the correlation coefficient perspective, whereas, the significant, negative one was Circumstance on job from only the correlation coefficient perspective (see Appendix G and Table 12). The correlation coefficient results showed Gender and Circumstance on job in a higher significance level of .05 ($p = .011$; .027, respectively), and thus I added

these as the other factors.

Overall, most factors, that is, Current Activity, Perceived Social Support, and Circumstance on Job were common for both satisfactions; otherwise, factors for the respective satisfactions were contrasted with each other. Having Postretirement Work was the other positive factor for life satisfaction, whereas, being female was the other positive factor for overall retirement satisfaction. Stress on Job was the other negative factor for only life satisfaction. Hori and Cusack (2006) found that retirees' leadership role in senior centers might lead to their life satisfaction, whereas, I clarified various social-participation-related factors for both life and retirement satisfactions in this study.

Current Activity was the positive factor for both life and retirement satisfactions and supported activity theory (George, 1978; Havighurst, 1961; Havighurst et al., 1968; Lemon et al., 1972). Other contemporary researchers (Lowis et al., 2009; Wahrendorf et al., 2008) also recognized this theory as a most explanatory theory for adaptation to aging. Recently, Taylor-Harris and Zhan (2011) found that African American seniors, who participated in activities in a multipurpose senior center in Atlanta, Georgia, had physical, emotional, and social benefits. Moreover, seniors who eagerly participated in senior center programs in the Czech Republic also granted that their active lifestyle was the most desirable in old age (Marhankova, 2011).

This study verified that Perceived Social Support (Zimet et al., 1988) from major social network sources (i.e., family, friends, and significant others) was a positive factor for both life and retirement satisfactions. Social support perceived from such sources was more meaningful than a simple network size (Antonucci & Akiyama, 1987; Bosworth &

Schaie, 1997; Magai et al., 2003). Prominently, this finding matched the results of Fears About Growing Old, which showed loss of spouse, family, or kin was one of the highest three fears among both the males and females in all ages, except for the old-old females (see Table 21).

As Sadler (2006), who adapted Laslett's (1987, 1991) theory of the Third Age to U.S. society and culture, posited coping with retirement by having a new other job involving no retirement and creative life, having postretirement work was a factor for life satisfaction. This result coincided with Narushima's (2004) finding that a woman social activist group disagreed with the existing mandatory retirement system in Canada, which robbed retirees of being involved in society. It also partly supported the finding of Weiss et al. (2005) in that actively working at a part-time job facilitated well-being in male retirees who were also part-time job seekers, but not in the female counterparts, in Japan where people valued working and men dominated society.

Importantly, in this study, retirees doing postretirement work, regardless of volunteer or part-time job and gender, showed their life satisfaction after retirement even in Canada, which does not have a culture excessively emphasizing work and male domination like Japan. According to Carr (2009), third agers in the United States were increasingly expected to have the ability to stay productive in society through volunteerism.

Circumstance on Job (i.e., reached mandatory retirement age, poor health, spouse's poor health, and could finally afford retirement) was the negative factor for both life and retirement satisfactions. This result revealed that seniors who had such

circumstances were obliged to retire. It also supported Narushima's (2004) findings in terms of disagreement with the existing mandatory retirement system. Stress on Job (i.e., too much stress at work, difficulty with physical demands of job, and disliked job) was a negative factor for life satisfaction, but not for retirement satisfaction. Retirement due to job stress seemed to negatively affect life satisfaction, but retirees might feel relieved from such stress at retirement.

Being female was a factor for overall retirement satisfaction. Laslett (1991) mentioned that women tended to have a longer Third Age due to their earlier retirement and longer life, as compared to their male counterparts. Apparently, women tended to find a way to enjoy their life after retirement during their longer Third Age. It might also imply that men were likely to have difficulties in adapting to retirement.

Fears About Growing Old

The second question was to what extent self-perceptions of Laslett's (1991) fears about growing old predicted life satisfaction and overall retirement satisfaction after controlling for significant covariates. The null hypotheses $H2A_0$ and B_0 were self-perceptions of the fears would not significantly predict life and overall retirement satisfactions after controlling for significant covariates ($R^2_{change} = 0$), and both were rejected (see Tables 16 and 20, respectively). Fears About Growing Old significantly negatively predicted both life satisfaction and overall retirement satisfaction in the same respective tables.

Kelly and Barratt (2007) doubted despite retirement fantasy (life fulfillment), retirees might face harsh reality (fears for aging). Moreover, Laslett (1987, 1991) posited

that retirees (third agers) had life satisfaction, with accompanying fears about growing old (Laslett, 1991). Furthermore, Hori and Cusack's (2006) quantitative study in both Canada and Japan showed the sample's fears of declining mental ability and loss of memory.

This study results supported the findings of Kelly and Barratt (2007) and Laslett (1987, 1991). Other than fears for declining mental ability and loss of memory that Hori and Cusack (2006) found, various kinds of fears that the subjects in this study had were clarified (see Tables I1 to I6 in Appendix I). Also verified was the usefulness of the Fears for Growing Old instrument, converted from Laslett's (1991) original 14 various-perspective exemplifications.

The highest and lowest three Fears About Growing Old differed or showed common characteristics among the preretirement-age, young-old, and old-old males and females (see Tables 21 and 22). Males tended to reveal fears about loss of their independence or liberty, especially loss of mobility. All ages had more fears regarding loss of their close life assistant (i.e., spouse, kin, or family). Meanwhile, they tended to have fewer fears regarding declining social status, funeral/estate planning, loss of spiritual serenity when close to death, death, out of retirement income, and/or loss of beauty.

Females also reported more fears about loss of their independence or liberty, especially loss of mobility. All ages tended to choose fears of cancer, heart disease, Alzheimer's disease, or dementia. In contrast, they tended to have fewer fears regarding funeral/estate planning, loss of beauty, loss of spiritual serenity, declining social status,

and/or loss of earning-power.

In summary,

1. Both males and females tended to have fears about something indispensable that may lose while aging and directly/indirectly cause great difficulty once lost. Specifically, the highest fears for both genders was loss of independence or liberty (loss of mobility; blindness or deafness; and loss of spouse, kin, and family). The differences between the two were for males, loss of home or institutionalization and contracting future, and females loss of health by having a mortal disease (cancer, heart disease, Alzheimer's disease, or dementia). Although the females in all ages indicated the mortal diseases, only the old-old males reported fear for cancer or heart disease.
2. Both the males and females had fewer fears for something that inevitably happens while aging, but was not avoidable (i.e., both genders: loss of beauty; the males: death). Something manageable somehow also caused fewer fears for both genders. For example, they could cope with falling social statuses by having a volunteer job. They could also prepare for funeral/estate planning and loss of spiritual serenity in advance. Most noticeably, out of retirement income for the males and loss of earning-power for the females were also the least fears.

Generally, poverty rates among older women (especially among those divorced, widowed, never married, and in the old-old) were much higher than males (Butrica et al., 2003/2004). Although about 80% of the sample were females, half of the females were

divorced, widowed, and never married (see Tables F1 and F3), and 53 (35%) females were the old-old in this study, losing earning-power was fewer fears for them.

Butrica et al. (2003/2004) also found that poverty rates among older women, especially among the divorced, widowed, and never married were much lower in Canada than other six major rich countries including the United States. Between Canada and the United States, poverty rates for general elderly at the 40% and 50% poverty lines were 1.7 % and 7.8% for Canada and 15.0% and 24.7% for the United States, respectively.

Canada developed plans to (a) compensate older women, victimized during their working history because of caregiving to young children or frail older adults, so that they could maintain their living standard in retirement similar to men; and (b) guarantee the financial life of low-income persons (Curl & Hokenstad, Jr., 2006). Moreover, Canada has a relatively steady public pension program to prevent seniors including older women from having poverty issues (Human Resources Development Canada, 2001). Furthermore, Canada has a publicly funded health care system, which is mostly free of charge at use and thus cost-effectible for seniors, who tend to have poor health condition.

Probably due to these three public policy plans in Canada, males tended not to have fear about out-of-retirement income, and the females were not likely to have fear about loss of earning-power. The lower number of fears was also confirmation that Canada remains a country with successful poverty preventing programs for the aging.

Moreover, the subjects' fewer fears for falling social statuses seemed to be contradictory to Hori and Cusack's (2006) findings. Hori and Cusack (2006) found in both Canadian and Japanese subjects, higher sociodemographic groups (i.e., university

grads, male, managerial) showed negative attitudes toward aging, whereas, lower sociodemographic groups (i.e., less education and female in both countries; no job and clerical in Canada; self-employed in Japan) showed positive attitudes. Based on this result, Hori and Cusack assumed that the higher sociodemographic groups might view aging as a decline, while the lower sociodemographic groups might experience aging like an extension of their daily life.

Hori and Cusack (2006) studied social participation with elders attending learning programs, and the subjects who experienced falling social statuses viewed aging as a decline. Meanwhile, I studied elder social participation from various perspectives, including current activities, perceived social support, and postretirement work. The subjects in my research reported fewer fears about falling social statuses since they already experienced them, and the results showed that having postretirement job, even a volunteer job, could be a factor for life satisfaction. With respect to senior social participation, having postretirement job might be more effective to mitigate a negative feeling against falling social statuses and to have life satisfaction than merely attending learning programs.

Interaction Effect of Gender and Postretirement Work

The third question was whether or not there was a significant interaction effect of gender and working after retirement on life satisfaction and overall retirement satisfaction among these retired Canadians. The null hypotheses $H3A_0$ and B_0 were there would not be a significant interaction of gender and working part-time after retirement with respect to life and overall retirement satisfactions. Both hypotheses were not rejected (see Tables

24 and 28).

Only Postretirement Work significantly positively predicted life satisfaction (see Table 26) similarly to the Pearson correlation coefficient results (see Appendix G). In contrast, neither of them significantly predicted overall retirement satisfaction from the regression coefficient perspective. However, the Pearson correlation coefficient results showed that Gender (being females) had a correlation with this dependent variable. No significant effect of Gender-Work interaction was found on both satisfactions.

Unlike Gender, Postretirement Work was a significant, positive factor for and had a positive correlation with life satisfaction (see Appendix G and Table 26, respectively). In this study, the subjects having postretirement work contained both retirees with non-full-time, paid jobs (n = 12; 5.4%) and those having volunteer jobs (n = 40; 18.2%). That is, 76.9% of the postretirement working subjects worked without payment.

This result implied that having a job even without a wage increased Canadian retiree life satisfaction. As mentioned above, unlike women who tended to have poverty in their old age (Butrica, Iams, & Smith, 2003/2004) in other countries including the United States, those in Canada seldom experienced poverty in old age because of the steady programs of (a) compensating formerly caregiver older women and guaranteed financial life of low-income persons (Curl & Hokenstad, Jr., 2006), (b) public pension program (Human Resources Development Canada, 2001), and (c) publicly funded health care system. With enough retirement income from these successful programs, Canadian retirees may have benefitted from their postretirement work probably not for their retirement income, but for social participation. Moreover, unlike in Japan a male-

dominated society, where people valued working and only male retirees sought part-time jobs for their improved well-being (Weiss et al., 2005), both male and female Canadian retirees could have postretirement work as a part of life fulfillment.

Not having a postretirement job, but being woman had a positive correlation with overall retirement satisfaction (see Appendix G). Moreover, as mentioned above, the females in this study actually had least fear for loss of earning-power (see Table 22). This result was contrary to Narushima's (2004) study regarding Canadian women activists, comprising former or active full-time workers. These activists disagreed with Canada's compulsory retirement system, which made elders mere postproductive service recipients.

This discrepancy might be attributable to different views toward retirement between Canadian women who retired relatively longer ago and already found and enjoyed their retiree life and role, such as a postretirement work and senior center program participation, versus those recently retired or imminently to retire who have not realized their retiree role yet.

As Laslett (1987, 1991) mentioned, women tended to have a longer period of their Third Age due to their earlier retirement and longer life, compared to the males. Moreover, Weiss et al. (2005) did not find that having a part-time job increased older women's well-being, unlike males in a male-dominated Japanese society. Furthermore, Hori and Cusack (2006) revealed that only female groups in both Japan and Canada, not their male counterparts, showed positive attitudes toward aging. Thus, women might find a better way to have the Third Age in their longer period of postretirement life than men

in Canada a non-male-dominated society with the three poverty prevention programs.

Implications for Social Change

This study revealed that third agers in Canada actually had life/retirement satisfactions, as Laslett (1987, 1991) posited in the theory of the Third Age. These factors for satisfactions were from the social participation. Laslett's theory refocused researchers' view toward older adults, especially retirees, to those who could fulfill their life (Sadler, 2006), despite accompanying fears about growing old (Kelly & Barratt, 2007; Laslett, 1991). Yet, previous studies with third agers were from only specific, positive perspectives (e.g., Sadler, 2006; Trentin, 2004). Most employed qualitative methodologies without examining whether third agers had such accompanying fears.

The specific factor to have more life/retirement satisfactions around retirement was avoiding retirement due to circumstance on job (i.e., reached mandatory retirement age, poor health, spouse's poor health, and could finally afford retirement). Other specific factors after retirement were having (a) more leisure activities with friends and family and participating in physical activities; (b) more social support perceived from their family, friends, and/or significant others; and (c) fewer fears about growing old, especially, loss of independence or liberty, loss of close life assistant, and having a mortal disease.

Other factors for greater life satisfaction around retirement were avoiding retirement due to stress on job (i.e., too much stress at work, difficulty with physical demands of job, and disliked job) and then having less stressful postretirement work. Another factor for more retirement satisfaction was a longer, more meaningful

postretirement (Third Age) life like the female subjects had.

Other important implications include:

- Current and future retirees in Canada, in turn in the United States and other developed countries having emergence of the Third Age, could increase their life/retirement satisfactions and reduce fears about growing old with supports from their friends, family, significant others, former/current employers, communities, senior centers, Universities of the Third Age or similar institutes, and local hospitals.
- Employers, communities, senior centers, Universities of the Third Age or similar institutes, and local hospitals could encourage volunteer work for retirees.

These benefits for retirees may result in strengthening the younger generation's positive views toward aging and elders. Hori and Cusack (2006) found that active elders could be positive aging models whom younger generations respected. The later benefit might also fit the current globally poor economic conditions. Since the recent recession, the number of volunteers surged; through their volunteer work, younger unemployed people in up to around their 40s could receive new training and new employment (Pepose, 2010) and older retired people could enjoy socializing (Jackson, 2009). Employers, communities, senior centers, Universities of the Third Age or similar institutes, and local hospitals could maintain productivity within a tight budget during a recession by accepting skilled retired volunteers, and these volunteer elders could increase their life satisfaction. By reducing factors for fears about growing old, seniors

can extend their life, become involved in volunteer work, and increase life/retirement satisfactions. Thus, increasing seniors' life/retirement satisfactions and reducing their fears about growing old will lead to activating their lives and their community.

Recommendation for Action

To realize these factors for better life/retirement satisfactions around retirement,

1. Before retirement, older adults need to find a gerontological advisor to provide support and guidance about job circumstances (i.e., reached mandatory retirement age, their own poor health, their spouse's poor health, and could finally afford retirement) as much as possible.
2. After becoming retirees, elders need to

- Positively participate in private leisure and physical activities or these programs in senior/community centers and Universities of the Third Age or similar institutes with friends and/or family,
- Build strong ties with their family, friends, and/or significant others for their social support
- Collect information about mortal disease prevention, and
- Prepare contact for an elder care service if family help is not available.

Moreover, to realize the other factors for life satisfaction around retirement,

- Find a gerontological adviser to reduce stress on job during their employment and
- Have a less stressful part-time or volunteer job after retirement.

Furthermore, for the other factor for more retirement satisfaction, maintain a

healthy, active, and sociable life.

Communities can prepare (a) more senior leisure and physical activity programs in community centers, (b) social support teams for retirees' life/retirement satisfactions, and (c) more volunteer work opportunities for their life satisfaction.

Centers B and C in Ontario, Canada are in a city famous for car industry. Employers, many of whom were related to the car industry, and unions should have gerontological counselors for employees to talk about their circumstances and stresses on job, prepare a retirement seminar to notify the factors for life/retirement satisfactions to preretirees, and offer many volunteer opportunities to the retirees.

Center A formerly prospered with many members (200 in 2006; 240 in 2007) and programs (33 a week in 2006; 24 in 2007). During the pilot study in 2011, however, Center A had only about 160 members, 15 programs, 50 duplicated daily participants, one senior volunteer choir instructor, and a board comprising senior members who operated this center. Due to insufficient budget, Center A ceased the meals on wheels program, which previously provided healthy center members with opportunities to voluntarily deliver lunches and cheers to unhealthy members who were obliged to stay home. All physical programs, except for shuffleboard, already vanished. Other than the shuffleboard, the remaining programs were card games (pepper, bridge, and cribbage), bingo, checkup by nurses, and diner's club (lunch), and choir. I rarely found new younger program participants in these six years, and many of them were obese.

Situations were worse in Center D (the director rejected this study) located in a town with a greater population than the location of Center A. This senior center had at

most 30 members (mostly females) and only card game programs in weekday afternoons. Senior centers in rural areas seem to have issues of decreasing sizes in members and programs, and aging and obesity of members. These senior centers might hardly attract the young-old, and thus many younger healthy retirees attended programs in Centers B and C as I found during the survey. Although regaining the previous prosperity is the best for Centers A and D, it is not easily achievable. Thus, two large tasks in rural senior centers are offering physical programs to senior members and increasing volunteer opportunities (e.g., friendly visiting unhealthy members who are obliged to stay home). Friendly visiting can also provide social support to unhealthy members without requiring any funds.

Centers B and C had a total of more than 1,000 members; more than 400 volunteer workers, including receptionists, program instructors, and friendly visitors; a total of about 300 duplicated daily program participants, aged 50s to 90s (see Table 5); 69 programs a week, most of which were physical; and various special events (e.g., Christmas in July and a Hawaiian party). The operation of Centers B and C was apparently successful. However, Centers A, B, and C had about 100 to 300 members who did not attend a program, respectively. Carr (2009) found that third agers who had access to a social network tended to do volunteer job. The tasks common among the senior centers are encouraging all members to participate in a program, especially physical one, which may lead to having volunteer opportunity information, and pervading health retention information through newsletters, emails, or other media. In addition, to increase more volunteer opportunities, offering programs where self-appointed group leaders, that

is, the elderly themselves teach like the British-style University of the Third Age can result in increasing more volunteer opportunities. I met two cancer survivors during the survey in Centers B and C, and they might be able to share useful cancer surviving tips with other members.

Community Recommendations

Local hospitals and the Heart and Stroke Foundation of Canada can provide education and information about how to maintain health and to make available services for the chronically ill (e.g., loss of mobility, blindness or deafness, cancer, heart disease, Alzheimer's disease, or dementia). I did not see any health information brochure in Centers A, B, and C. It is desirable that senior centers have such brochures that the local hospitals and foundation prepared at a front desk so that seniors can easily obtain the most recent preventive information.

Canada has a culture to protect women and low-income persons from having poverty with its above-mentioned three successful programs, that is, (a) compensating former caregiver older women and guaranteeing life for low-income persons (Curl & Hokenstad, Jr., 2006), (b) public pension program (Human Resources Development Canada, 2001), and (c) publicly funded health care system. Although faster recovery from global economic recession is preferable, the governments of Canada, regardless of poor economic situations, should maintain these programs. Retention of the publicly funded health care system helps retirees avoid health issues and thus have fewer fears about growing old.

North-American society, which Canada and the United States share together

(Rokach, 2007), tends to rather value working. In Canada, due to the three successful poverty preventing programs, retirees seem not to worry about their retirement income. Yet, all members in the senior centers did not necessarily have volunteer jobs. Thus, more volunteer opportunities for seniors are preferable. Moreover, a key term in Western societies facing population aging, to which both Canada and the United States belong, is *active ageing* that the World Health Organization adopted in the 1990s (Marhankova, 2011). Participation in activities is recommended for retirees in the whole Western societies to have life/retirement satisfactions.

Dissemination of Results

From the findings, having fewer retirement-inducing issues and stress on job, fewer fears about growing old, more current activity, more perceived social support, and postretirement work can result in life satisfaction after retirement. Having a poverty-free retirement life longer due to longevity like women, more current activity, more perceived social support may lead to overall retirement satisfaction. For social change for third agers based on the findings, I will

1. Disseminate a summary of study results with acknowledgements to all members of Centers A, B, and C through monthly newsletters. I will also present a few booklets to the directors and both facilities so that anybody interesting in this study can share the results and recommendations.
2. Contact the local seniors advisory committee and/or research sites to disseminate the study results and the recommendations and to ask the committee members to discuss linking up with municipal, community centers,

major employers and unions, and local major hospitals and the Heart and Stroke Foundation of Canada.

3. Based on the study results and recommendations for better life/retirement satisfaction, the municipal can develop more senior physical activity programs in community centers, social support teams, and more volunteer opportunities. Major employers and unions can have gerontological counselors to mitigate employees' circumstances and stresses on job, prepare a retirement seminar for preretirees, and offer many volunteer opportunities to retirees.
4. Attend conferences in North America (e.g., the Gerontological Society of America, the Association for Gerontology in Higher Education, or the Canadian Association on Gerontology) and Japan (e.g., the Society for Applied Gerontology-Japan). The purpose is to disseminate the results and prompt researchers in other countries/regions to investigate factors for life/retirement satisfactions and retirees' fears, using the instrument Fears About Growing Old, which I converted from Laslett's (1991) exemplifications through the pilot study and/or other measures.
5. Publish this study in major gerontological journals (e.g., *Educational Gerontology*).
6. Periodically visit local senior centers to check the number of members, programs, and volunteer opportunities, contents of programs (whether physical programs are provided), and whether retirees have sufficient information about maintaining health and minimizing or managing the effects

of chronic disease and health issues.

Recommendations for Further Study

I conducted this study, based on Laslett's (1987, 1991) theory of the Third Age, which prevails globally, especially in developed countries as aging societies, including Canada, the United States, and Japan. Yet, the theory is originally British. If I conduct a similar study, using the instruments including the Fears About Growing Old developed in this study and others, with third agers in the United Kingdom or other EU countries, I may find different results.

In this research, using a quantitative methodology, I found that specific factors regarding social participation affected third agers in Canada, specifically, life/retirement satisfactions and accompanying fears about growing old. The context was findings of Rokach (2007) that Canada shares the same North American society and culture with the United States, where retirees face threat of marginality (Weiss, 2005). However, I need to conduct a similar research in the United States to see if the results will be the same.

The subjects of this study comprised a nonprobability convenience sample of regular program participants at the three senior centers in Ontario, Canada. To further closely examine factors for life/retirement satisfactions in retirees (i.e., third agers), similar studies with a random sampling in many other countries having retiree-related measures (e.g., pension programs and retirement system) different from those in Canada will be suggested.

Moreover, in this study, 80% of the participants were White and 10% were Asian, and the ratio of males and females were 1:4. Studies on understanding why males do not

participate at higher levels in programs need to be pursued. Recommended also are studies involving other races, depending on the actual circumstances in respective country, as well as having a more balanced ratio of both genders.

In this study I also partly investigated elders' preretirement conditions, that is, reasons for retirement with Floyd et al.'s (1992) instrument the Retirement Satisfaction Inventory. Recently many gerontologists focus on studying middle age rather than old age in order to help people make a better adaptation to their later life (Barrett & Murk, 2009). These studies included preparation for retirement or life after retirement (Sadler, 2006). Thus, conducting a study regarding retirement planning with preretirees and a study on secure retirement plans in terms of finances and housing with preretirees may prove informative.

Summary

The finding that Current Activity and Perceived Social Support were positive factors common between life and retirement satisfactions supported activity theory and the importance of social support perceived from major social network sources (i.e., family, friends, and significant others). Circumstance on Job the negative factor for both satisfactions implied seniors were obliged to retire due to their mandatory retirement age, their own or spouse's poor health, and retirement afforded retirement. Retirement due to job stress seemed to negatively affect life satisfaction.

As other authors suggested, having Postretirement Work can increase retiree life satisfaction, and being women may be associated to retirement satisfaction. Having a longer retirement life with some appropriate retiree role like women can be a key to

retirement satisfaction. Results for Fears About Growing Old showed seniors' need to prevent life threatening events and the importance of poverty prevention plans of Canada.

With these factors, current and future retirees in Canada and other developed countries can increase their life/retirement satisfactions and reduce fears about growing old by perceiving supports from their friends, family, significant others, former/current employers, communities, senior centers, Universities of the Third Age or similar institutes, and local hospitals and the Heart and Stroke Foundation of Canada. Moreover, employers, communities, senior centers, and local hospitals can accept retiree volunteer works for activations of both seniors and communities.

People and facilities should cooperate to further life satisfaction and soothing fears of retirees by providing support programs. A future similar study with a random sampling, various races, and a closer ratio between both genders in other developed countries in EU, as well as other studies regarding retirement planning or secure retirement plans with preretirees are suggested.

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Appendix A: General Terms

Center A: This club, established in 1976 in Ontario, Canada, was a multipurpose service center for older adults. The total number of registered members was about 160 (as of May, 2010). Its mission was "to promote the well-being, enhance the quality of life, and encourage the full potential of older adults by promoting socialization through physical, mental, and social activities, and community outreach" in the local county. The membership was open to all older adults without specific prescription of age and job status.

Centers B and C: These centers belong to a nonprofit, registered charity incorporated in 1961 in Ontario, Canada currently with over 1,000 members. The mission is "to enrich the lives of adults over the age of 50 through the provision of activities, programs and services". The two centers provide recreational, educational, and social programs and activities, as well as community support services, which more than 400 volunteers support, to adults aged 50 and older.

Early retirement: After the 1970s, early retirement has prevailed depending on economic condition, and some workers, especially nonprofessionals, were obliged to retire early in their 50s (Townsend, 1981). Early retirement still exists after 2000 (Curl & Hokenstad, Jr., 2006).

Elders, older adults, seniors, or, the elderly: Most global developed countries have accepted that elders, older adults, seniors, or, the elderly are those chronologically aged 65 years or older (World Health Organization, 2008). However, in this dissertation, elders, older adults, seniors, or the elderly also refer to third agers, who are not

necessarily 65 years or older (e.g., 50 or older due to social conditions, such as early retirement) unless specifically noted.

Part-time job: Categorized by their employer or work for less than 40 hours a week.

Retirees: Individuals who have withdrawn from a full-time job, generally at age of 65 in accordance with most employer's prescription, a government's regulation regarding pension, or in their 50s due to early retirement or poor economic condition.

Retirement: Withdrawal from a full-time job generally at age of 65 in accordance with mostly employer's prescription or a government's regulation regarding pension or exclusively in one's 50s due to early retirement or poor economic condition.

The First Age: The first stage of one's life, divided into four in accordance with new schemes, characteristic of dependence, immaturity, education, and socialization (Laslett, 1987, 1991).

The Fourth Age: The fourth and last stage of one's life, characteristic of final dependence, decrepitude, and death (Laslett, 1991).

The old-old: Those aged 75 or older.

The Second Age: The second stage of one's life, characteristic of independence, maturity, responsibility, earning, and saving (Laslett, 1987, 1991).

The Third Age: The third stage of one's life, characteristic of personal achievement and fulfillment, accompanying fears for aging, which comes after retirement for most people (Laslett, 1987). According to Laslett (1987, 1991), it emerged in countries with population aging and sufficient finance, that is, in Britain in about 1950

and in other European countries, European-descended countries, and Japan in 1960 to 1965.

The young-old: Those aged between 65 and 74.

Third agers: People in the Third Age, that is, in most cases, those who retired from a full-time job, live in a developed country with good demographic and economic conditions, and have sufficient income, health, vigor, and attitudes to have the Third Age (Laslett, 1987, 1991).

Appendix B: Preliminary Dissertation Research Survey

Directions: Please answer the following questions carefully and honestly. In most questions, you will choose and circle the only one number of the most applicable response. In some questions, you will choose all applicable responses. If you find a bracket ( ), please specify. There are no right or wrong answers, and your opinion on each statement is important. When you complete this survey, please insert it with the completed informed consent form into the envelope, seal it, and return it to I. Thank you for your confidential participation in this survey.

A1. What is your gender?

1. Male, 2. Female

A2. How old are you as of 2010? ( ) years old

A3. What is your race?

1. White, 2. Hispanic 3. Black, 4. Asian,

5. Native Canadian, 6. Other: please specify ( )

A4. What is your marital status?

1. Married, 2. Cohabitate, 3. Divorced, 4. Separated,

5. Bereaved, 6. Never married

PLEASE PROCEED TO THE NEXT PAGE.

A5. What is your educational background (final educational institution graduated)?

1. Elementary school, 2. Junior high school, 3. High school,

4. College, 5. University, 6. Vocational school,

7. Postgraduate school (Master degree),

8. Postgraduate school (Ph. D. degree)

A6. What is your current job status? Please circle all applicable numbers (for example, if you work for your family's business as a part-time worker, you will circle both 3 and 6).

1. Retired completely (no job), 2. Laid off and waiting/searching for a job,

3. Part-time worker
(as categorized by your employer or work for less than 40 hours a week)

4. Full-time worker
(as categorized by your employer or work for 40 or more hours a week)

5. On-call worker, 6. Volunteer 7. Self-employed/Freelancer,

8. Working for my family's business 9. Never worked

A7. If you work as a paid worker now, how many hours do you work a week?

( ) hours a week

PLEASE PROCEED TO THE NEXT PAGE.

B1. Beside each of the statements presented below, please indicate whether you agree or disagree.

1. Strongly Disagree 2. Disagree 3. Disagree Somewhat

4. Agree Somewhat 5. Agree 6. Strongly Agree

PLEASE CIRCLE A NUMBER

a. As I grow older, things seem better than I thought they would…….1	2	3	4	5	6
b. This is the dreariest time of my life…….1	2	3	4	5	6
c. I am just as happy as when I was younger..1	2	3	4	5	6
d. I would enjoy my life more if it were not so dull……..1	2	3	4	5	6
e. My life could be happier than it is now…...1	2	3	4	5	6
f. The things I do are boring or monotonous...1	2	3	4	5	6
g. I expect interesting and pleasant things to happen to me in the future……...1	2	3	4	5	6
h. The things I do are as interesting to me as they ever were……..1	2	3	4	5	6
i. My life is great……..1	2	3	4	5	6
j. Everything is just great…….1	2	3	4	5	6
k. As I look back on my life I am well satisfied……1	2	3	4	5	6

PLEASE PROCEED TO THE NEXT PAGE.

1. Strongly Disagree 2. Disagree 3. Disagree Somewhat

4. Agree Somewhat 5. Agree 6. Strongly Agree

PLEASE CIRCLE A NUMBER

l. I enjoy everything that I do……...1 2 3 4 5 6

B2. Beside each of statements presented below, please indicate how much you have each fear about growing old.

1: Not at all 2: Little 3: Somewhat 4: Very Much

PLEASE CIRCLE A NUMBER

a. Death…….1 2 3 4

b. Alzheimer's disease……..1 2 3 4

c. Cancer or heart disease……..1 2 3 4

d. Blindness, deafness, lameness, or incontinence……1 2 3 4

e. Physical debility, mental decline and illness…….1 2 3 4

f. Loss of beauty, attractiveness, fertility, or potency……...1 2 3 4

g. Inability to recall names, events, people, or experiences…..1 2 3 4

h. Loss of keenness of hearing, eyesight, and smell……1 2 3 4

i. Loss of mobility, being indoors, and the consequent loss

of choice of places to go and things to do…….1 2 3 4

j. Loss of earning-power, being retired, or unemployed

because of age……1 2 3 4

PLEASE PROCEED TO THE NEXT PAGE.

1: Not at all 2: Little 3: Somewhat 4: Very Much

PLEASE CIRCLE A NUMBER

k. Falling status, public status, and private status within the family because of chronological age…….1 2 3 4

l. Loss of spouse, siblings, kin, friends, family, and consequent desolation……1 2 3 4

m. Loss of home, having to live with other people, or in an Institution…….1 2 3 4

n. The contraction of the future, frustration in fulfilling the chosen plan of life……1 2 3 4

B3. Under each of the statements presented below, please indicate how often you participate in activities.

a. How often do you participate in leisure activities with friends?

1: Never 2: Seldom 3: Sometimes 4: Often

b. How often do you participate in physical activities (such as dancing, bicycling, or walking)?

1: Never 2: Seldom 3: Sometimes 4: Often

c. How often do you participate in leisure activities with your family?

1: Never 2: Seldom 3: Sometimes 4: Often

PLEASE PROCEED TO THE NEXT PAGE.

B4. How important were each of the following in your decision to retire? (If a question does not apply to you, mark "very unimportant.")

1: Very Unimportant 2: Unimportant

3: Somewhat Unimportant 4: Somewhat Important 5: Important

6: Very Important

	PLEASE CIRCLE A NUMBER					
a. I reached mandatory retirement age……..1	2	3	4	5	6	
b. I was in poor health……...1	2	3	4	5	6	
c. My spouse was in poor health……...1	2	3	4	5	6	
d. I could finally afford it……..1	2	3	4	5	6	
e. I was laid off, or my hours were cut back…..1	2	3	4	5	6	
f. I was experiencing difficulties with people at work……..1	2	3	4	5	6	
g. I was pressured to retire by my employer….1	2	3	4	5	6	
h. I was offered incentives to retire by my company……1	2	3	4	5	6	
i. I wanted to spend more time with my family……1	2	3	4	5	6	
j. I wanted more time to pursue my interests (such as hobbies and travel)……..1	2	3	4	5	6	
k. I wanted to make room for younger people..1	2	3	4	5	6	

PLEASE PROCEED TO THE NEXT PAGE.

1: Very Unimportant 2: Unimportant

3: Somewhat Unimportant 4: Somewhat Important 5: Important

6: Very Important

PLEASE CIRCLE A NUMBER

l. I disliked my job……1 2 3 4 5 6

m. I experienced too much stress at work…….1 2 3 4 5 6

n. I had difficulty handling the physical

demands of my job……1 2 3 4 5 6

o. My spouse wanted me to retire…….1 2 3 4 5 6

B5. Overall, how satisfied are you with your retirement right now?

1. Very Dissatisfied, 2. Dissatisfied, 3. Somewhat Dissatisfied,

4. Somewhat Satisfied, 5. Satisfied, 6. Very Satisfied

B6. Beside each of the statements presented below, please indicate whether you agree or disagree?

1. Disagree 2. Agree

PLEASE CIRCLE A NUMBER

a. There is a special person who is around when I am in need…….1 2

b. There is a special person with whom I can share my joys and

sorrows……..1 2

c. My family really tries to help me……..1 2

d. I get the emotional help and support I need form my family……1 2

PLEASE PROCEED TO THE NEXT PAGE.

1. Disagree 2. Agree

PLEASE CIRCLE A NUMBER

e. I have a special person who is a real source of comfort to me……..1 2

f. My friends really try to help me……..…1 2

g. I can count on my friends when things go wrong…….1 2

h. I can talk about my problems with my family……..1 2

i. I have friends with whom I can share my joys and sorrows…….…1 2

j. There is a special person in my life who cares about my feelings…….1 2

k. My family is a willing to help me make decisions…….1 2

l. I can talk about my problems with my friends……...1 2

THE END

Please insert this survey with the completed informed consent form into the envelope, seal it, and return it to I. Thank you again for your confidential participation in this survey.

Appendix C: Table of Life Expectancy

Life Expectancy at Birth 2005 – 2010 (Highest 29 and Lowest 23 of 195 Countries/Regions)

Rank	Highest country	Life expectancy Overall (male; female)	Lowest country	Life expectancy Overall (male; female)
1	Japan	82.7 (79.0; 86.2)	Afghanistan	43.8 (43.9; 43.8)
2	Hong Kong	82.2 (79.4; 85.1)	Zimbabwe	44.1 (43.4; 44.3)
3	Iceland	81.8 (80.2; 83.3)	Zambia	45.2 (44.6; 45.6)
4	Switzerland	81.8 (79.3; 84.1)	Lesotho	45.3 (44.5; 45.8)
5	Australia	81.5 (79.1; 83.8)	Swaziland	45.8 (46.3; 45.2)
6	Italy	81.2 (78.1; 84.1)	Angola	46.8 (44.9, 48.8)
7	France	81.2 (77.6; 84.7)	Central African	46.9 (45.4; 48.4)
8	Sweden	80.9 (78.7; 83.0)	Sierra Leone	47.4 (46.1; 48.7)
9	Spain	80.9 (77.6; 84.1)	Guinea	47.6 (46.1; 49.2)
10	Israel	80.7 (78.6; 82.8)	Mozambique	47.8 (46.9; 48.7)
11	Macau	80.7 (78.5; 82.8)	Nigeria	47.8 (47.3; 48.3)
12	Canada	80.7 (78.3; 82.9)	Mali	48.3 (47.6, 49.0)
13	Norway	80.6 (78.3; 82.8)	Chad	48.7 (47.4; 50.0)
14	Singapore	80.3 (77.9; 82.8)	Somalia	49.6 (48.2; 51.0)
15	New Zealand	80.2 (78.2; 82.2)	Rwanda	49.9 (48.1; 51.6)
16	Netherlands	80.0 (77.8; 82.0)	Equatorial Guinea	50.1 (48.9; 51.3)
17	Austria	80.0 (77.2; 82.6)	Burundi	50.3 (48.8; 51.7)
18	Ireland	79.9 (77.5; 82.3)	Cameroon	51.0 (50.4; 51.5)
19	Germany	79.9 (77.1; 82.4)	South Africa	51.6 (49.9; 53.2)
20	Malta	79.7 (77.8; 81.4)	Uganda	52.4 (51.8; 53.0)
21	Cyprus	79.7 (77.3; 82.0)	Burkina Faso	52.9 (51.6, 54.2)
22	Belgium	79.7 (76.7; 82.6)	Malawi	52.9 (51.8; 53.8)
23	Martinique	79.6 (76.5; 82.3)	Congo, Repub.	53.6 (52.6; 54.5)
24	Finland	79.6 (76.2; 83.0)		
25	Luxemburg	79.5 (76.7; 82.1)		
26	UK	79.4 (77.2; 81.6)		
27	USA	79.2 (76.9; 81.4)		
28	Greece	79.2 (77.1; 81.3)		
29	Guadeloupe	79.1 (76.0; 82.2)		
–	World average	67.6 (65.4; 69.8)		

Note. Adapted from "United Nations world population prospects: The 2008 revision population database" by the United Nations, Department of Economic and Social Affairs,

Population Division. Copyright 2009 by the United Nations. Retrieved from http://esa.un.org/unpp/index.asp?panel=2

Appendix D: Instrument Fears for Growing Old Revised after Pilot Study

B2. Beside each of statements presented below, please indicate how much you have each fear about growing old.

1: Not at all 2: Little 3: Somewhat 4: Very Much

PLEASE CIRCLE A NUMBER

a. Death..……	1	2	3	4
b. Alzheimer's disease, dementia, or other mental decline…	1	2	3	4
c. Cancer, heart disease, stroke, or major debilitating disease……	1	2	3	4
d. Blindness, deafness, lameness, or incontinence…….	1	2	3	4
e. Loss of beauty, attractiveness, fertility, or potency……..	1	2	3	4
f. Inability to recall names, events, people, or experiences….	1	2	3	4
g. Loss of keenness of hearing, eyesight, and smell…….....	1	2	3	4
h. Loss of physical mobility, being indoors, and the consequent loss of choice of places to go and things to do….	1	2	3	4
i. Loss of earning-power, being retired, or unemployed because of age…….....	1	2	3	4
j. Falling status, public status, and private status within the family because of chronological age……	1	2	3	4
k. Loss of spouse, siblings, kin, friends, family, and consequent desolation……..	1	2	3	4
l. Loss of home, having to live with other people, or in an				

institution…….1 2 3 4

m. The contraction of the future and frustration in fulfilling the chosen plan of life……1 2 3 4

n. Mental health issue (e.g., depression)……..1 2 3 4

o. Funeral and estate planning……..1 2 3 4

p. Fears of running out of retirement income for long-term care before death……..1 2 3 4

q. Loss of spiritual serenity when getting close to death……..1 2 3 4

Appendix E: Analytic Results of Internal Consistency Reliability

Table E1

Item-Total Statistics of Instrument Fears About Growing Old

Item	Scale mean if item deleted	Scale variance if item deleted	Corrected item-total correlation	Cronbach alpha if item deleted
a. Death	31.38	84.44	.35	.87
b. Alzheimer's	31.06	77.21	.56	.86
c. Cancer	31.02	79.00	.57	.86
d. Blindness	31.10	79.54	.49	.86
e. Loss of beauty	31.88	83.90	.29	.87
f. Memory loss	31.21	81.15	.38	.87
g. Hearing loss	31.13	77.77	.65	.86
h. Mobility loss	30.77	82.31	.30	.87
i. Earning loss	31.85	81.96	.42	.86
j. Falling status	31.73	78.07	.61	.86
k. Loss of family	30.96	75.19	.60	.86
l. Loss of home	31.00	75.66	.57	.86
m. Short future	31.65	79.77	.66	.86
n. Mental issue	31.56	77.87	.61	.86
o. Funeral	31.92	84.33	.31	.87
p. No income	31.54	78.38	.53	.86
q. No serenity	31.79	79.96	.51	.86

Table E2

Item-Total Statistics of Instrument Current Activity

Item	Scale mean if item deleted	Scale variance if item deleted	Corrected item-total correlation	Cronbach alpha if item deleted
a. Activity with friend	6.02	2.60	.38	.58
b. Physical activity	6.90	1.26	.46	.50
c. Activity with family	6.47	1.88	.49	.39

Appendix F: Descriptive Data Tables

Table F1

Age of Participants (N = 219)

	Female	Male	Both genders
N	175	44	219
Mean	71.78	71.43	71.71
Standard deviation	8.82	9.64	8.97
Minimum	52	53	52
Maximum	96	96	96

Table F2

Race of Participants (N = 219)

	Frequency	Valid percent
White	177	80.8
Asian	25	11.4
Mixed (White/Native)	14	6.3
Hispanic	1	0.4
Black	1	0.4
Black/Native Canadian	1	0.4
Total	219	100

Table F3

Marital Status of Participants

	N		Percent		Cumulative percent	
	Male	Female	Male	Female	Male	Female
Married	28	74	63.6	42.3	63.6	42.5
Cohabitate	1	1	2.3	.6	65.9	43.1
Divorced	1	25	2.3	14.3	68.2	57.5
Separated	2	8	4.5	4.6	72.7	62.1
Bereaved	7	51	15.9	29.1	88.6	91.4
Never married	5	14	11.4	8.0	100.0	99.4
Divorced and bereaved	0	1	0	.6		100.0
Total	44	174	100.0	99.4		
Nonresponse	0	1	-	.6		
Total	44	175	100.0	100.0		

Table F4

Educational Background (N = 219)

	N	Percentage
Elementary/second education	103	47.0
Elementary school	17	7.7
Junior high school	7	3.1
High school	79	36.0
Higher education (up to Ph.D.)	96	43.8
College	45	20.5
University	41	18.7
Graduate school for master degree	8	3.6
Graduate school for Ph.D. degree	2	0.9
Vocational school	11	5.0
Nurses' school	4	1.8
High school dropout	2	0.9
Some in college	1	0.4
Some in University	2	0.9

Table F5

Job Status (N = 219)

	Frequency	Valid Percent
Retired + no job	150	68.4
Retired + volunteer	40	18.2
Retired + part-time job	4	1.8
Retired + other non-full time job	8	3.6
Retired + volunteer + family business	1	0.4
Retired + part-time + volunteer + family business	1	0.4
Retired + part-time + self-employed/freelancer	1	0.4
Retired + on-call	1	0.4
Retired + volunteer + self-employed/freelance	1	0.4
Retired + self-employed/freelancer	1	0.4
Retired + part-time + volunteer + self-employed/freelancer + family business	1	0.4
Retired + work for church	1	0.4
Never retired/worked	17	7.7
Never retired	5	2.2
Retired + full-time job	1	0.4
Laid off/searching for job	1	0.4
Never worked	10	4.5
Total	219	100.0

Table F6

Number of Hours Worked per Week

	N	Hours
A part-time job	1	8
Part-time, volunteer, and family business jobs	1	15
Volunteer, self-employed/freelance, and family business jobs	1	20
A part-time job	1	20
Part-time and volunteer jobs	1	20 - 30
A part-time job	2	30

Appendix G: Table of Pearson Correlation Coefficient

Table G

Correlations among All Variables (N =190)

		Life S.	Retire. S.	Gender 1-2	Activity	Circum.	Pressure	Interest	Stress	Work or Volunteer	Support	Fears
Life S.	Pearson R	1	.445**	-.002	.386**	-.234*	-.122	.091	-.189**	.200**	.227**	-.319**
	Sig. 2-tailed		.000	.977	.000	.001	.093	.212	.009	.006	.002	.000
Retire. S.	Pearson R	.445**	1	.183*	.243**	-.160*	-.055	.014	-.100	.038	.124	-.174*
	Sig. 2-tailed	.000		.011	.001	.027	.454	.848	.171	.599	.087	.017
Gender 1-2	Pearson R	-.002	.183*	1	.111	-.145*	-.034	-.124	-.007	-.170*	.059	.082
	Sig. 2-tailed	.977	.011		.126	.046	.642	.089	.926	.019	.417	.262
Activity	Pearson R	.386**	.243**	.111	1	-.034	.001	-.002	-.026	.032	.201**	-.128
	Sig. 2-tailed	.000	.001	.126		.639	.988	.979	.718	.661	.005	.079
Circum.	Pearson R	-.234*	-.160*	-.145*	-.034	1	.358**	.263**	.445**	-.200**	-.083	.273**
	Sig. 2-tailed	.001	.027	.046	.639		.000	.000	.000	.006	.256	.000
Pressure	Pearson R	-.122	-.055	-.034	-.001	.358**	1	.151*	.525**	-.006	-.141	.148*
	Sig. 2-tailed	.093	.454	.642	.988	.000		.038	.000	.932	.052	.042
Interest	Pearson R	.091	.014	-.124	-.002	.263**	.151*	1	.255**	-.118	.084	.010
	Sig. 2-tailed	.212	.848	.089	.979	.000	.038		.000	106	.249	.892
Stress	Pearson R	-.189**	-.100	-.007	-.026	.445**	.525**	.255**	1	-.094	-.127	-.195**
	Sig. 2-tailed	.009	.171	.926	.718	.000	.000	.000		.195	.081	.007
Work	Pearson R	.200**	.038	.-170*	.032	-.200**	-.006	-.118	-.094	1	-.096	-.128
	Sig. 2-tailed	.006	.599	.019	.661	.006	.932	.106	.195		.188	.078
Support	Pearson R	.227**	.124	-.059	.201**	-.083	-.141	-.084	-.127	-.096	1	.050
	Sig. 2-tailed	.002	.087	.417	.005	.256	.052	.249	.081	.188		.495
Fears	Pearson R	-.319**	-.174*	.082	-.128	.273**	.148*	.010	.195**	-.128	.050	1
	Sig. 2-tailed	.000	.017	.262	.079	.000	.042	.892	.007	.078	.495	

**. Correlation is significant at the 0.01 level (2-tailed). *. Correlation is significant at the 0.05 level (2-tailed)

Appendix H: Histograms and Normal P-P Plots

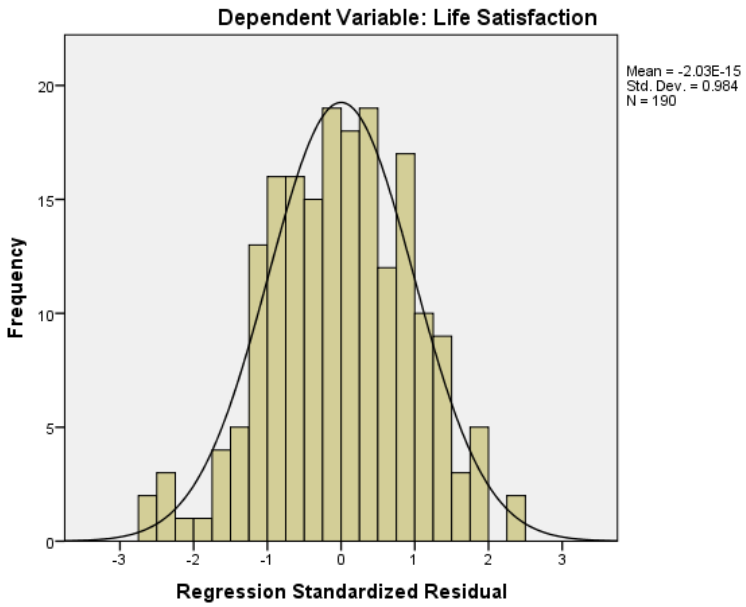

Figure H1. *H*1A Histogram

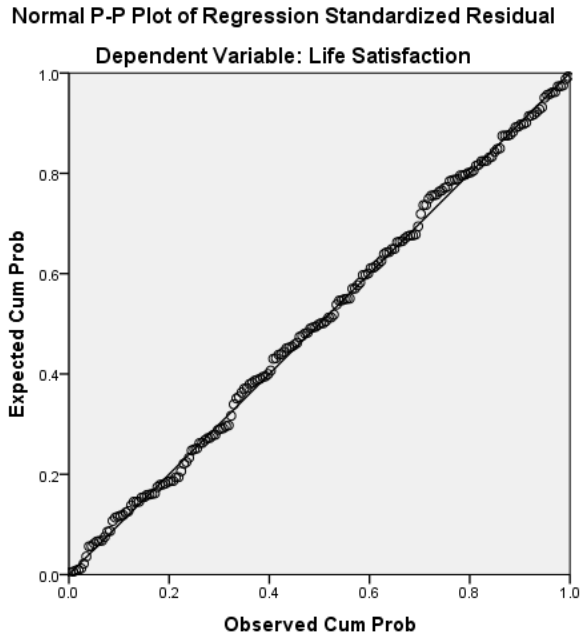

Figure H2. *H*1A Normal P-P Plot of Regression Standardized Residual

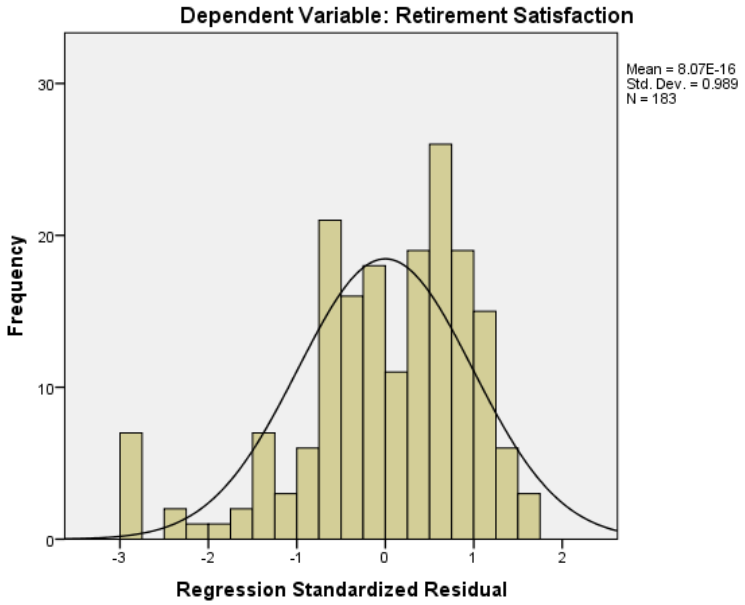

Figure H3. *H*1B Histogram

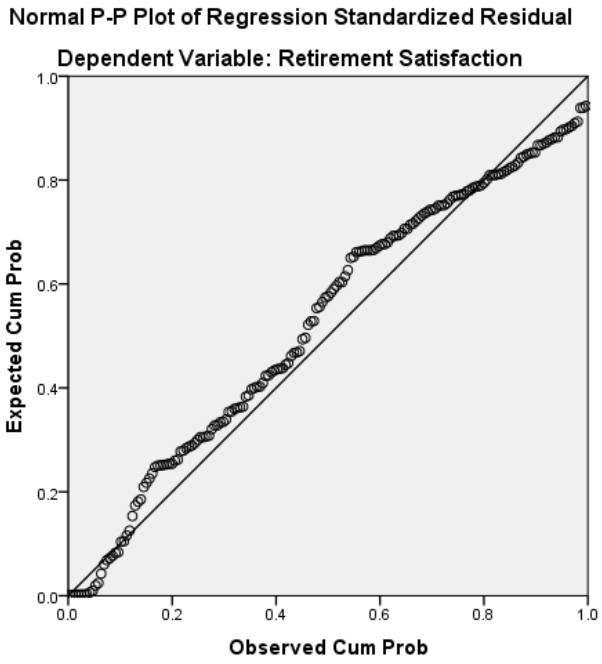

Figure H4. *H*1B Normal P-P Plot of Regression Standardized Residual

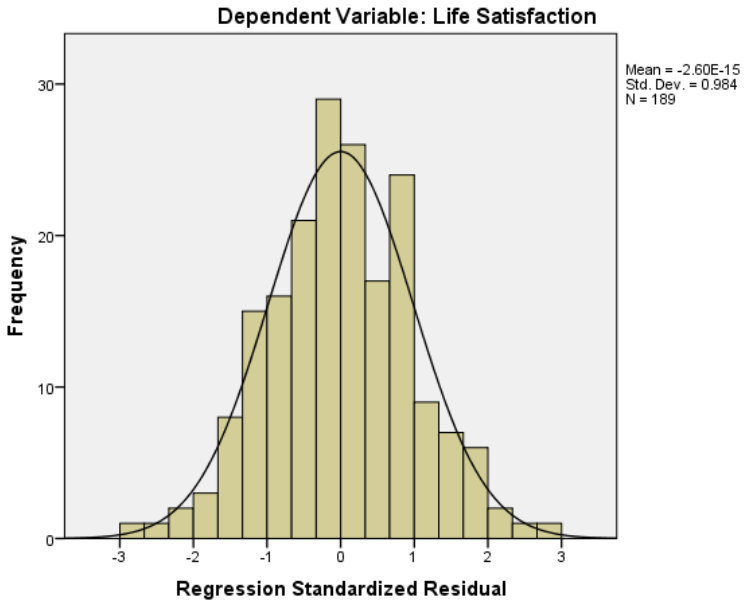

Figure H5. *H*2A Histogram

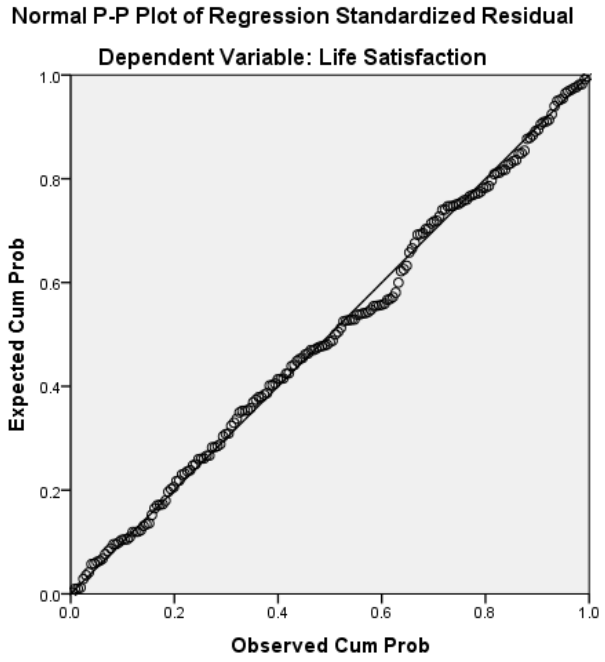

Figure H6. *H*2A Normal P-P Plot of Regression Standardized Residual

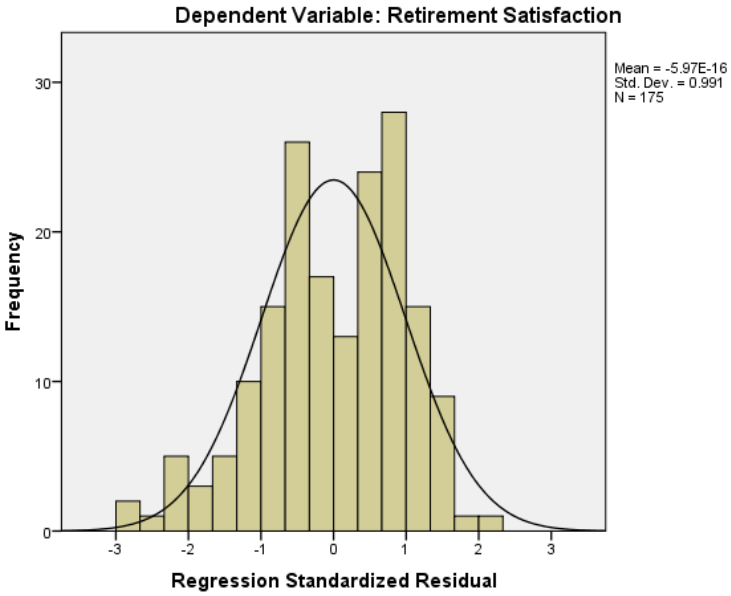

Figure H7. *H*2B Histogram

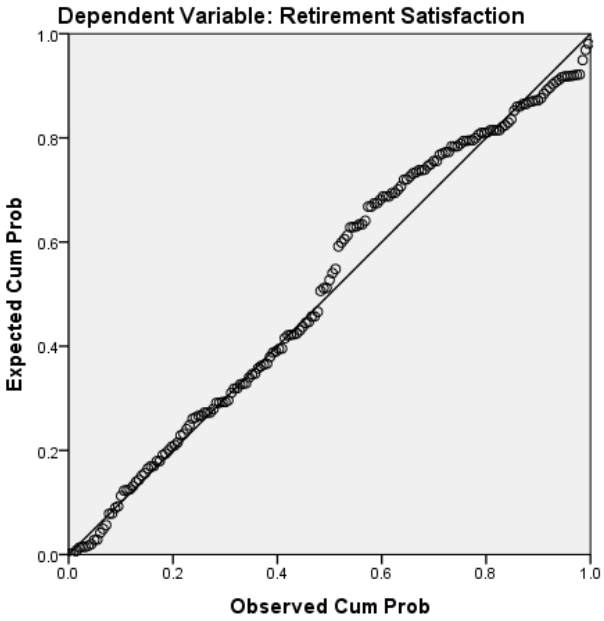

Figure H8. *H*2B Normal P-P Plot of Regression Standardized Residual

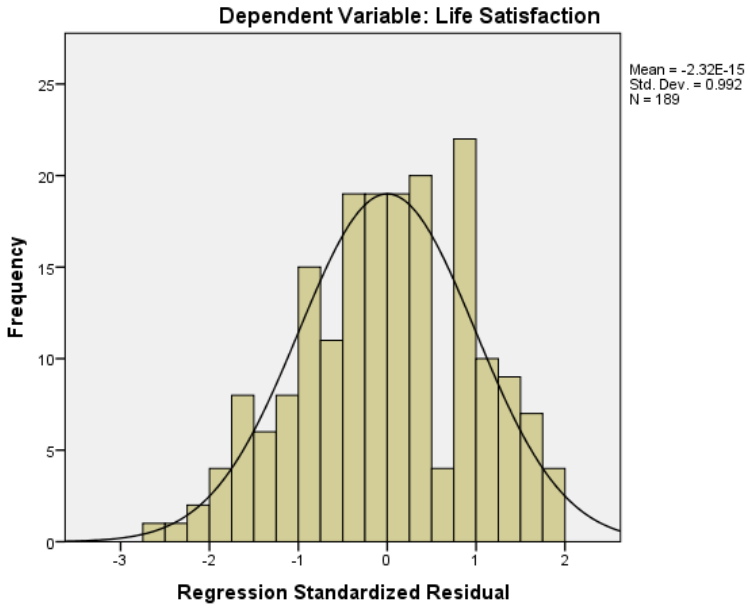

Figure H9. *H*3A Histogram

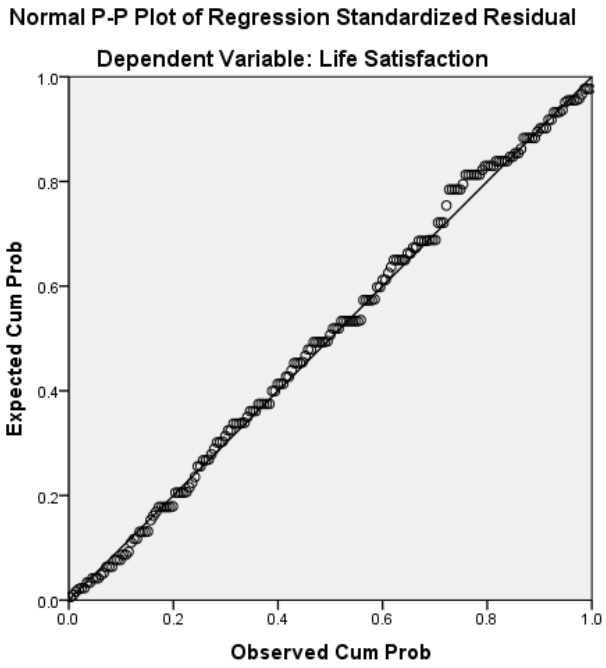

Figure H10. *H*3A Normal P-P Plot of Regression Standardized Residual

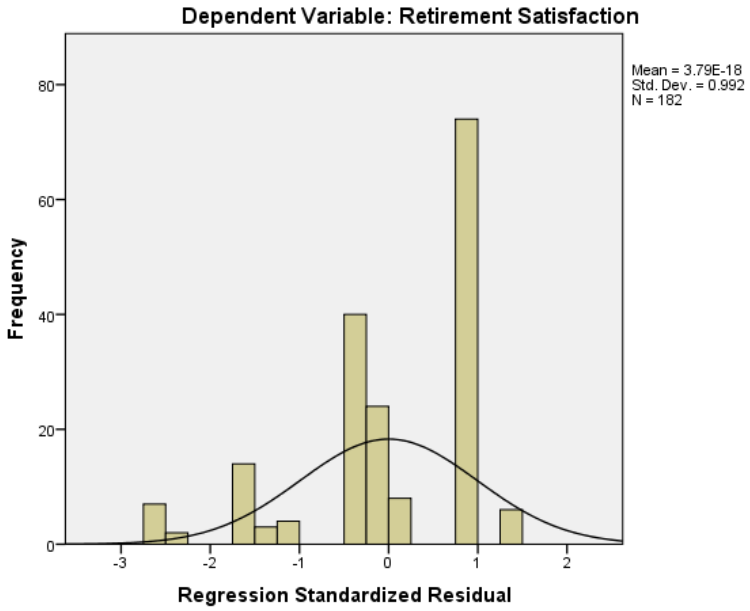

Figure H11. *H*3B Histogram

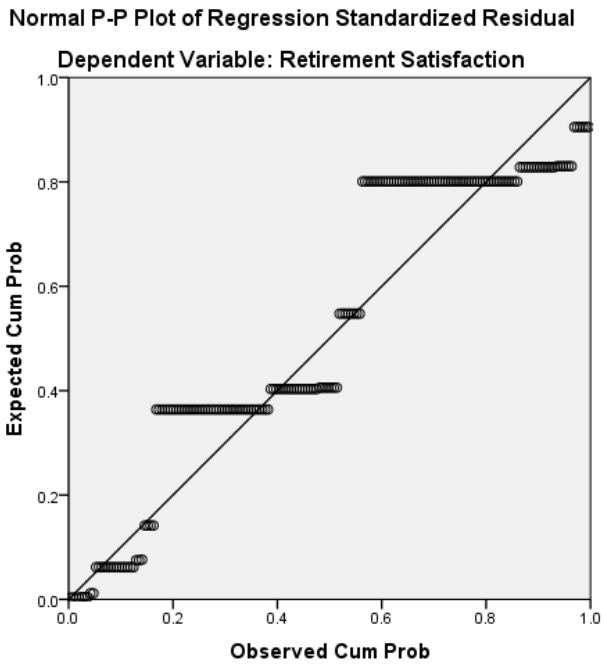

Figure H12. *H*3B Normal P-P Plot of Regression Standardized Residual

Appendix I: Descriptive Statistics of Fears About Growing Old

Table I1

Descriptive Statistic of Fears About Growing Old among Males Less than 65 Years

	N	Minimum	Maximum	Mean	Std. deviation
a. Death	8	0	2	.88	.835
b. Alzheimer's, dementia	8	1	3	1.87	.991
c. Cancer, heart disease	8	0	3	1.38	1.188
d. Blindness, deafness	8	0	3	1.25	1.282
e. Loss of beauty	8	0	2	.63	.916
f. Forgetfulness	8	0	3	1.63	1.061
g. Loss of keen senses	8	0	3	1.63	1.061
h. Loss of mobility	8	1	3	2.13	.835
i. Loss of earning-power	8	0	3	1.75	1.035
j. Falling statuses	8	0	3	.63	1.061
k. Loss of spouse, family	8	1	3	2.13	.991
l. Loss of home	8	0	3	1.25	1.282
m. Contracting future	8	0	3	1.88	.835
n. Mental health issue	8	0	3	1.63	1.061
o. Funeral/estate planning	8	0	3	.63	1.061
p. Out of retirement income	8	0	3	1.25	1.165
q. Loss of spiritual serenity	8	0	3	1.13	1.126
Valid *N* (listwise)	8				

Table I2

Descriptive Statistic of Fears About Growing Old among Males 65-74 Years

	N	Minimum	Maximum	Mean	Std. deviation
a. Death	14	1	2	.79	.893
b. Alzheimer's, dementia	14	1	3	1.43	1.089
c. Cancer, heart disease	14	1	2	1.36	.745
d. Blindness, deafness	14	1	3	1.50	1.019
e. Loss of beauty	14	1	2	.93	.997
f. Forgetfulness	14	1	3	1.43	.852
g. Loss of keen senses	14	1	3	1.43	.852
h. Loss of mobility	14	1	3	1.93	1.072
i. Loss of earning-power	14	1	3	.86	1.099
j. Falling statuses	14	1	2	.93	.917
k. Loss of spouse, family	14	1	3	1.86	.949

(*table continues*)

Table I2

Descriptive Statistic of Fears About Growing Old among Males 65-74 Years

l. Loss of home	14	1	3	1.50	1.345
m. Contracting future	14	1	2	.86	.770
n. Mental health issue	14	1	3	1.21	.975
o. Funeral/estate planning	14	1	2	.57	.646
p. Out of retirement income	14	1	2	.71	.825
q. Loss of spiritual serenity	14	1	3	1.07	1.141
Valid *N* (listwise)	14				

Table I3

Descriptive Statistic of Fears About Growing Old among Males 75 Years or Older

	N	Minimum	Maximum	Mean	Std. deviation
a. Death	17	0	2	.59	.795
b. Alzheimer's, dementia	17	0	3	1.41	1.417
c. Cancer, heart disease	17	0	3	1.65	1.222
d. Blindness, deafness	17	0	3	1.59	1.176
e. Loss of beauty	17	0	3	.94	1.144
f. Forgetfulness	17	0	3	1.41	.939
g. Loss of keen senses	17	0	3	1.29	1.047
h. Loss of mobility	17	0	3	1.47	1.231
i. Loss of earning-power	17	0	3	.82	1.131
j. Falling statuses	17	0	3	.71	.849
k. Loss of spouse, family	17	0	3	2.12	.993
l. Loss of home	17	0	3	1.47	1.068
m. Contracting future	17	0	3	1.06	1.088
n. Mental health issue	17	0	3	1.35	1.169
o. Funeral/estate planning	17	0	3	.41	.795
p. Out of retirement income	17	0	3	1.06	1.197
q. Loss of spiritual serenity	17	0	3	.71	.920
Valid *N* (listwise)	17				

Table I4

Descriptive Statistic of Fears About Growing Old among Females Less than 65 Years

	N	Minimum	Maximum	Mean	Std. deviation
a. Death	33	0	3	1.36	.929
b. Alzheimer's, dementia	33	0	3	1.61	1.116
c. Cancer, heart disease	33	0	3	1.91	1.071
d. Blindness, deafness	33	0	3	1.52	1.253
e. Loss of beauty	33	0	3	.73	.839
f. Forgetfulness	33	0	3	1.55	1.063
g. Loss of keen senses	33	0	3	1.39	1.197
h. Loss of mobility	33	0	3	1.76	1.200
i. Loss of earning-power	33	0	3	1.03	1.045
j. Falling statuses	33	0	3	.82	1.074
k. Loss of spouse, family	33	0	3	1.64	1.168
l. Loss of home	33	0	3	1.27	1.126
m. Contracting future	33	0	3	1.09	1.128
n. Mental health issue	33	0	3	1.18	1.158
o. Funeral/estate planning	33	0	3	.70	.984
p. Out of retirement income	33	0	3	1.09	1.128
q. Loss of spiritual serenity	33	0	3	.76	1.062
Valid *N* (listwise)	33				

Table I5

Descriptive Statistic of Fears About Growing Old among Females 65-74 Years

	N	Minimum	Maximum	Mean	Std. deviation
a. Death	65	0	3	1.20	.971
b. Alzheimer's, dementia	65	0	3	2.03	.984
c. Cancer, heart disease	65	0	3	2.03	.829
d. Blindness, deafness	65	0	3	1.94	1.029
e. Loss of beauty	65	0	3	.92	.907
f. Forgetfulness	65	0	3	1.69	.883
g. Loss of keen senses	65	0	3	1.72	.992
h. Loss of mobility	65	0	3	2.15	.956
i. Loss of earning-power	65	0	3	.69	.934
j. Falling statuses	65	0	3	.66	.834
k. Loss of spouse, family	65	0	3	2.12	.944
l. Loss of home	65	0	3	1.86	1.059
m. Contracting future	65	0	3	1.11	.904

(*table continues*)

Table I5

Descriptive Statistic of Fears About Growing Old among Females 65-74 Years

n. Mental health issue	65	0	3	1.37	1.009
o. Funeral/estate planning	65	0	3	.91	1.011
p. Out of retirement income	65	0	3	1.31	1.117
q. Loss of spiritual serenity	65	0	3	.88	1.038
Valid *N* (listwise)	65				

Table I6

Descriptive Statistic of Fears About Growing Old among Females 75 Years or Older

	N	Minimum	Maximum	Mean	Std. Deviation
a. Death	53	0	3	1.15	1.026
b. Alzheimer's, dementia	53	0	3	2.00	1.000
c. Cancer, heart disease	53	0	3	1.94	.949
d. Blindness, deafness	53	0	3	2.04	.854
e. Loss of beauty	53	0	3	.75	.939
f. Forgetfulness	53	0	3	1.55	.889
g. Loss of keen senses	53	0	3	1.72	.928
h. Loss of mobility	53	0	3	2.19	1.039
i. Loss of earning-power	53	0	3	.45	.952
j. Falling statuses	53	0	3	.83	1.051
k. Loss of spouse, family	53	0	3	1.57	1.101
l. Loss of home	53	0	3	1.55	1.280
m. Contracting future	53	0	3	.92	1.016
n. Mental health issue	53	0	3	1.11	1.068
o. Funeral/estate planning	53	0	3	.62	.860
p. Out of retirement income	53	0	3	1.19	1.144
q. Loss of spiritual serenity	53	0	3	.66	.939
Valid *N* (listwise)	53				

Curriculum Vitae

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Education:

Doctor of Philosophy – Human Services — Expected 2012
Specialization–Clinical Social Work (Gerontology)
Walden University, Minneapolis, Minnesota, United States
Dissertation Topic: "*Life Satisfaction After Retirement in Canada*"
GPA: 4.0

Master of Arts – Sociological Gerontology — 2001
Graduate School of Kobe University, Kobe, Hyogo, Japan

Teacher Training – Junior High and High School Teacher Licenses of Japanese Language — 1989
Bukkyo University, Kyoto, Kyoto, Japan

Bachelor of Arts – Social Welfare — 1985
Kyoto Prefectural University, Kyoto, Kyoto, Japan

Relevant Professional Experience:

Japanese Essay Teacher — 2009-2010; 2011-Present
Kotoba no mori, Yokohama, Japan
Received training. Teach Japanese Essay through the Internet/phone to Japanese students including K-12 and adults living in North America.

Private Japanese Lesson Teacher — 2005-Present
Windsor, Ontario, Canada; Bloomfield, Michigan, the USA
Taught basic Japanese to Canadian teenagers; prepared Canadian adults to teach English in Japan and U.S. adults for business purposes (i.e., successful employment at a Japanese company; providing customer service to Japanese customers).

Private International School Teacher — 2002-2008
Koby International Academy, Novi, Michigan, the USA
Taught Japanese and Japanese Essay Writing at Japanese high school/university level, and/or English to G1-12 students. Increased the number of students who passed exams of Japanese top high schools/universities.

Prep School Teacher 1999-2001
Bunyu Gakuen, Kyoto, Kyoto, Japan
Taught Japanese, Japanese Essay Writing at Japanese high school/university level, and English to G7-12 students. Increased the number of students who passed exams of Japanese top high schools/universities.

Professional School Teacher 1994-1999
Kobe Medical and Welfare Professional School, Kobe, Hyogo, Japan
Taught subjects related to Social Welfare (i.e., Community Development and Welfare of the Aged) to young adult learners. Mentored students completing social worker training, graduation theses, and papers for a bachelor degree in social welfare and social worker certification.

Public High School Teacher 1990-1994
Toba High School, Kyoto, Kyoto, Japan
Taught Japanese and Japanese Essay Writing at the Japanese university admission level; Geography, and World History at the high school level. Increased the number of students who passed exams of Japanese top universities.

Private High School Teacher 1989-1994
Koka High School, Kyoto, Kyoto, Japan
Taught Modern and Classic Japanese, and Japanese Essay Writing.

Public High School Teacher 1989-1991
Yamashiro High School, Kyoto, Kyoto, Japan
Taught Japanese and Japanese History.

Public High School Teacher 1987-1989
Nishi-Otokuni High School, Kyoto, Kyoto, Japan
Taught Modern Society, Politics and Economics.

Prep School Teacher 1985-1990
Yamashiro Gakuen, Kyoto, Kyoto, Japan
Taught Japanese, English, Mathematics, Science, and Japanese Essay Writing to G4-11 students.

Other Experience:

Freelance Japanese-English and English-Japanese Translator 2003-Present
Windsor, Ontario, Canada
Translate medical/chemical patents for the U.S. Patent and Trademark Office and large companies (e.g., P & G, 3M, and Honda) and documents related to marketing, laws, and finances for large companies (e.g., Coors and Bank of America).

Volunteer:

Instructor of Origami Class March 2011
The McEwan Centre, the Centres for Seniors Windsor, Windsor, Ontario, Canada

Senior Program Assistant 2007
Centres for Seniors Windsor, Windsor, Ontario, Canada

Instructor of Japanese Literacy Class for Korean senior residents in Japan 1999-2001
Himawari No Kai, Hyogo Ward, Kobe, Hyogo, Japan

Licenses and Certifications:

Japan, Social Worker – #26567 Certified

Kyoto, Japan, High School Teacher of Japanese Language – #4094 Licensed

Kyoto, Japan, Junior High School Teacher of Japanese Language – #3720 Licensed

Kyoto, Japan, High School Teacher of Social Studies – #3561 Licensed

Kyoto, Japan, Junior High School Teacher of Social Studies – #3300 Licensed

Professional Presentations and Theses:

Oda, T & Nguyen, S. (2004). *The elder sense of recovery from damages caused by the Great Hanshin and Awaji Earthquake and change of social relationship: Based on a study carried five years after the disaster in Mano, Nagata-ward, Kobe, Hyogo, Japan [in Japanese]*. *Kobe University Bulletin of the Faculty of Human Development Science*, *12*(1), 135-151.

Ueba (nee), S. (2001). *Senior social relationships in an inner city*: *A study in Mano-district, Nagata-ward, Kobe [in Japanese]*. An M.A. graduation thesis presented for the Graduate School of Kobe University's Human Development Science majors at the annual department meeting. February 2000.

Ueba (nee), S. (1985). *Female juvenile delinquency [in Japanese]*. A B.A. graduation thesis presented for the Kyoto Prefectural University's Social Welfare majors at the annual proposal meeting. November 1984.