7-1976

Life Satisfaction and Attitudes toward the Future: A Comparison by Age, Sex, and Area of Residence

Jimmie Cooley

University of Nebraska-Lincoln

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ACKNOWLEDGMENTS

Family, teachers, friends, and peers—many have been involved in the completion of this research project. Some are mentioned by name.

Grateful thanks to Dr. John DeFrain for guidance and for perspective during this project. A special thanks to Professor Ruby Gingles, both instigator of the research and of this researcher's continuing quest, for aid in things "great and small." A special thanks to Dr. Jacqueline Voss for standards of excellence and for sharing. I am indebted to Anne Parkhurst, Statistical Consultant at the Statistical Laboratory of the Agricultural Experiment Station, University of Nebraska-Lincoln. Finally, a public thanks to one whose private encouragement has been important, my husband, Bruce.

J.C.
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CHAPTER I

INTRODUCTION AND STATEMENT OF THE PROBLEM

Theories and opinions concerning the process of aging abound in both popular and professional publications. An earlier interest in and research about the school-age child and the adolescent, and a later attention to the infant, the undergraduate student, and the young married adult has been joined by an interest in and research about the older person. This interest has resulted in a growing body of knowledge, particularly during the past decade; but it still cannot be said that there is a substantial body of research on the life experiences of the general population.

How does a thirty-year old differ from a sixty-year old? By the mere passage of time? By the elasticity of his skin? By his behavior? By his attitudes? These questions are not easily answered, and yet most people feel that age makes a difference.

Gerontological research has suggested that the aging process is a continuing part of all life and not something which begins at a particular point in time. Physical decline may vary from one part of the lifespan to another for different aspects of aging. Personality, however, may be quite stable over a lifetime. But consistent and sequential changes in adult life over a relatively long period of time point to a need for understanding the process of aging and the effect of aging on life satisfaction.
Statement of the Problem in General Terms

How does life satisfaction of older persons compare with younger persons? What are the attitudes of older persons toward the future as compared with younger persons? These two questions are related to successful aging, and an increase in knowledge about these factors is important for better understanding of all stages of the human life cycle.

This study was concerned with evaluations people make regarding their present satisfaction and happiness, and with their attitudes toward the future. Measurement was not limited to objective circumstances in which people live. The individual's subjective sense of well-being, or the quality of life, was the desired information, and this quality is not found by measuring income, size of residence, or a unit of time—though well-being may be related to such variables. This study sought to determine aspects of present satisfaction as well as those aspects of satisfaction or of worry which people think will apply to them in their later years.

Critical Examination and Delimitation of the Problem

Exposing and Delimiting the Problem

This study analyzed data collected under the direction of Ruby Gingles, Professor Emeritus, Human Development and the Family, University of Nebraska, from an urban population and a rural population of Nebraskans in a research project funded by the Nebraska Agricultural Experiment Station. The data were gained from a questionnaire designed to determine demographic data, self perceptions of significant life events, attitudes toward the future, and life satisfaction. The urban
sample of 215 has been analyzed by Professor Gingles and this investigator. This study was limited to the rural sample, except in comparing life satisfaction of rural residents with urban residents.

Attitudes toward the future were obtained from two 11-item check lists. The first check list pertains to satisfactions the subjects think they will enjoy in the later years of life. The second check list pertains to concerns or worries which the subjects think will apply to them in the later years of life.

Life satisfaction was determined by two life satisfaction scales developed at the University of Chicago by Bernice Neugarten and others. Scale A is comprised of 20 items which can be answered by "Yes," "No," or "Undecided." It includes such statements as, "These are the best years of my life," and "Most of the things I do are boring or monotonous." All the items tend to reflect either positive or negative feelings of satisfaction about self. Scale B, the complement to Scale A, consists of 12 open-ended questions to which respondents are asked to check the answers which seem best to fit their situations. Each question is followed by a variety of suggested answers. For example, "As you get older, do things seem to be better or worse than you thought they would be?" can be answered by: 1) They seem to be better than I expected; 2) About the same; or 3) I believe they are worse than I expected.

All of the persons in the sample are female extension club members and their husbands in six randomly selected, predominantly rural counties in Nebraska. Extension clubs are a part of the educational
program of the Cooperative Extension Service. They are served by county
and area extension agents who are jointly employed by the University of
Nebraska and their County Extension Service. The Nebraska Home Exten­
sion clubs are comprised of 28,077 members and 2017 clubs (Solt, 1972).

A survey by the Nebraska Extension Service (Solt, 1972) shows
that 88.2% of extension club members in the state are married, with well
over half of these having children still at home. Only 10.6% are
employed full-time outside the home. There are 13.6% of these extension
club members who have less than a high school education. This compares
with 40.7% of the adult population 25 years and over in Nebraska with
less than a high school education (1970 U.S. Census). The 44.8% of
extension club members who are high school graduates is slightly higher
than the 37.2% of the state population who are high school graduates. A
greater percentage of extension club members have done some college work
(34.0%) than is true statewide (12.4%); however, 9.7% of the adult popu­
lation in the state 25 years of age and older have completed four or
more years of college (1970 U.S. Census) as compared with 7.5% of exten­
sion club members (Solt, 1972). Insofar as this population is represent­
tative of other rural populations, the findings can be generalized.

It is recognized that age differences may be the consequence of
environmental effects or of a changing society. This study, however,
was not concerned with historical environmental events or cohort effects
but was limited to evaluation of life satisfaction and evaluation of
attitudes toward the future.
Definitions

Life satisfaction is defined by the investigator as contentment and fulfillment and is related to zest for life, resolution, congruence, self-image, mood tone, sense of well-being; specifically, that which is measured by Life Satisfaction Scales A and B developed by Neugarten, Havighurst, and Tobin (1961).

Attitude is defined as a way of thinking and feeling; a response a person makes on the basis of beliefs; a predisposition to respond in a particular way; specifically, that which is measured by a check list of anticipated future satisfactions and by a check list of anticipated future concerns or worries developed by Professor Gingles (Appendix).

Urban is defined for the purposes of this research as within the city of Lincoln.

Rural is defined for the purposes of this research as within a county with no towns 2500 or over in population; specifically, Antelope, Chase, Dundy, Garden, Kearney, and Sioux counties.

Age groups are under 35 years of age, 35-44, 45-54, 55-64, 65-74, and 75 or older. This is a convenient and common method of grouping by age (Thompson and Streib, 1961; Riley and Foner, 1968; Troll, 1971), as well as following U.S. Census precedent.

Restatement of the Purpose of the Paper

This study was concerned with life satisfaction as related to age, sex, and area of residence and was concerned with attitudes toward the future as related to age.
Statement and Development of Hypotheses

To facilitate evaluation of life satisfaction, the following hypotheses were developed:

1. There is a statistically significant difference between life satisfaction for rural and urban residents.

1A. There is a statistically significant difference between life satisfaction for rural and urban women.

1B. There is a statistically significant difference between life satisfaction for rural and urban men.

2. There is a statistically significant relationship between life satisfaction and age.

2A. There is a statistically significant relationship between life satisfaction and age for women.

2B. There is a statistically significant relationship between life satisfaction and age for men.

3. There is a statistically significant difference between urban residents and rural residents for the relationship between life satisfaction and age.

3A. There is a statistically significant difference between urban women and rural women for the relationship between life satisfaction and age.

3B. There is a statistically significant difference between urban men and rural men for the relationship between life satisfaction and age.

To facilitate evaluation of attitudes toward the future, the following hypotheses were developed:

4. There is a statistically significant relationship between attitude toward the future with respect to number of satisfactions and age.

5. There is a statistically significant relationship between attitude toward the future with respect to number of worries and age.
6. There is a statistically significant relationship between attitude toward the future with respect to kinds of satisfactions and age.

7. There is a statistically significant relationship between attitude toward the future with respect to kinds of worries and age.

Assumptions on Which the Hypotheses are Based

Previous studies indicate a relationship between age and declines in physical ability and health (Atchley, 1972; Birren, 1974), a relationship between age and increased prevalence of chronic diseases and injuries (Atchley, 1972), a relationship between age and decline of income (Atchley, 1972; Gubrium, 1973), a relationship between age and increased isolation (Riley and Foner, 1968; Gubrium, 1973), a relationship between age and decreased morale (Cumming and Henry, 1961; Riley and Foner, 1968), a relationship between age and feelings of uselessness and deprivation (Streib and Schneider, 1972; Back and Gergen, 1966), and a relationship between age and a less optimistic outlook toward the future (Cumming and Henry, 1961; Back and Gergen, 1966).

Morale appears to be generally higher among men than women (Riley and Foner, 1968); the loss of a spouse has more of an effect upon the widower than the widow, although morale is higher for the widower than for the widow (Berardo, 1970); and morale is notably low among women widowed ten years or less (Riley and Foner, 1968).

There is some indication that rural residents may be less satisfied with their lives than are urban residents. Shanas (1970) emphasizes the importance of nearby peers for older persons which is often lacking in rural areas, and Koller (1968) points out that even those with a
lifetime of rural living behind them have found country or farm community living increasingly distressing.

Relationships between age and life satisfaction, and between age and attitude toward the future seem logical because for the older person it is a time of increasing decrements (Twente, 1970). Also, our society in many ways seems to be a youth-oriented culture which downgrades the older person's contributions. Thus, the elderly person may experience a loss of status and a lowered self-concept.

**Null Hypotheses**

To facilitate evaluation of life satisfaction, the following null hypotheses were developed:

1. There is no statistically significant difference between life satisfaction for rural and urban residents.

1A. There is no statistically significant difference between life satisfaction for rural and urban women.

1B. There is no statistically significant difference between life satisfaction for rural and urban men.

2. There is no statistically significant relationship between life satisfaction and age.

2A. There is no statistically significant relationship between life satisfaction and age for women.

2B. There is no statistically significant relationship between life satisfaction and age for men.

3. There is no statistically significant difference between urban residents and rural residents for the relationship between life satisfaction and age.

3A. There is no statistically significant difference between urban women and rural women for the relationship between life satisfaction and age.
3B. There is no statistically significant difference between urban men and rural men for the relationship between life satisfaction and age.

To facilitate evaluation of attitudes toward the future, the following null hypotheses were developed:

4. There is no statistically significant relationship between attitude toward the future with respect to number of satisfactions and age.

5. There is no statistically significant relationship between attitude toward the future with respect to number of worries and age.

6. There is no statistically significant relationship between attitude toward the future with respect to kinds of satisfactions and age.

7. There is no statistically significant relationship between attitude toward the future with respect to kinds of worries and age.

Limitations of the Study

One limitation of the study is the difference in the age range of the two samples—rural residents were from 19 to 87 years of age and urban residents were from 30 to 65. Both samples are also slightly biased upward for income.
CHAPTER II

REVIEW OF RELATED LITERATURE

Aging Theories

There are several theories of the process of aging. The disengagement theory of aging (Cumming and Henry, 1961) holds that since there are few explicit norms for old age (Havighurst and Albrecht, 1953), the general and vague standards about family, social activities, and religious life taper off in intensity over time. Such terms as role loss, distance from society, and lessened ego-energy are used to describe disengagement. This general theoretical interpretation of the social-psychological nature of aging was the result of an intensive study of older persons in Kansas City--the Kansas City Study of Adult Life. In Growing Old, The Process of Disengagement, Cumming and Henry wrote:

In our theory, aging is an inevitable mutual withdrawal or disengagement, resulting in decreased interaction between the aging person and other social systems he belongs to. The process may be initiated by the individual or by others in the situation. The aging person may withdraw more markedly from some classes of people while remaining relatively close to others. His withdrawal may be accompanied from the outset by an increased preoccupation with himself; certain institutions in society may make this withdrawal easy for him. When the aging process is complete, the equilibrium which existed in middle life between the individual and his society has given way to a new equilibrium characterized by a greater distance and an altered type of relationship. (pp. 14-15)

According to the disengagement theory, the individual reduces the number of his interpersonal relationships and alters the quality of those that remain. The individual is said to be ready for disengagement when 1) he becomes aware of the short amount of life remaining to him,
2) he perceives his life-space as shrinking, and 3) his ego-energy is lessened (Atchley, 1972). Advocates of the disengagement perspective argue that because of inevitable declines in both social interaction and economic productivity, disengagement is both natural and beneficial (Bengtson and Haber, 1975). This theory is summed up as "an inevitable process in which many of the relationships between a person and other members of society are severed, and those remaining are altered in quality" (Cumming and Henry, 1961, p. 211).

The activity theory of aging implies that the norms for old age are the same as those for middle age. Older people often resort to the norms of middle age (independence, providing for own needs, avoiding being a "burden"). And the activity theory holds that the older person should be judged in terms of a middle-aged system for measuring success (Atchley, 1972). So advocates of the activity perspective argue that active middle-age roles and norms are still appropriate in old age, although to a lesser degree (Bengtson and Haber, 1975).

The continuity theory of aging is, quite simply, that as the individual grows older he is predisposed toward maintaining continuity in his habits, associations, preferences, and a host of other dispositions which have become a part of his personality (Atchley, 1972). Therefore, during all phases of the life cycle, these predispositions are evolving from interactions of personal preferences, opportunities, capabilities, and experience.

Developmental theories of aging are closely akin to the continuity theory--particularly that of Havighurst (1965) in his discussion
of the developmental tasks of later maturity. These tasks are things which must be accomplished if the individual is to achieve the next developmental stage in personality growth. Erikson's eight stages are also developmental as are Piaget's stages of intellectual development and Buhler's five "phases" of self-determination.

The critical periods theory of the aging process asserts that when there is a big change, many things change, and this constitutes a crisis. Included in such changes would be change in role, such as children no longer in home or the death of a spouse, change in status, especially that of work, and change in economic position. The individual has "choice points" at critical periods which influence the motivational pattern of an individual (Birren, 1971).

The investigator views the human life cycle as developmental, that is, as a succession of events and happenings which an individual experiences between birth and death. These events occur in an order which can be recognized and which convey a unity of direction. There is an orderly sequence of growth, maintenance, and decline which is irreversible. This continuous process develops under the pressure of needs, and is oriented to the past, the present, and the future. Therefore, some old people may reduce the number and quality of interpersonal relationships, but this is not inevitable. Some old people may maintain an activity level reminiscent of middle age, but this is not inevitable or even possible for all. Some old people may view their lives as a series of crises or peak experiences, but this is not inevitable. What appears to be inevitable, however, is a continuous unfolding process, unique as
it becomes a part of each individual's personality, and which may or may not give meaning and satisfaction to the person's life.

**Measuring Successful Aging**

Just as there are various theories of the aging process, so there is more than one theoretical approach to a measurement of successful aging. One approach emphasizes activity, and the extent of social participation becomes the measure of success or competence in aging. The greater the activity, the greater the psychological well-being. An example of this approach was the use of a scale for measuring social acceptability of the older person's behavior by Havighurst and Albrecht (1953). A high score depended upon a high level of activity.

Another approach for measuring successful aging is one in which the individual evaluates his own present and past satisfaction and happiness. Here importance is attached to feelings of usefulness, stability, importance, or morale. An early attempt to relate social interaction and life satisfaction using this approach was a study conducted by Tobin and Neugarten (1961). The hypotheses were that a positive relationship exists between social interaction and life satisfaction for the younger person and that a positive relationship exists between the disengaged state and life satisfaction for the older person (the latter implied in the theory of disengagement). An Interaction Index and a Life Satisfaction Scale were administered to 108 persons aged 50-69 and 70 persons aged 70-89. It was found that positive relationships with life satisfaction were significantly greater for the
older than for the younger group. The hypotheses were rejected. Their conclusion was that with advancing age engagement is more closely related to psychological well-being than is disengagement.

A related study of 188 men and women found no correlation between life satisfaction and age, and a positive correlation between life satisfaction and education, area of residence, and occupation (Neugarten, Havighurst, and Tobin, 1961). Life satisfaction for those not married was significantly less than for those who were married.

Often, of course, measuring instruments combine elements from different approaches. One study conducted by Bortner and Hultsch (1970) included a projective technique. Each subject was asked to define the best and worst possible life he could imagine, which was considered the top and bottom rungs of a ladder, and to rate himself on the ladder in terms of now, five years ago, and a possible five years hence. Then each subject was asked to rate himself on the ladder in terms of success in life's goals, self-confidence, and self-respect. Finally each subject was asked to rate the country's status—past, present, and future. The findings for these 1401 persons aged 20-70 showed that through their 50's people felt that they had made and would continue to make progress; during their 60's past and present were evaluated equally; by their 70's the past seemed better than the present or future.

This study relied primarily upon two measurements—self-evaluation on the life satisfaction scales and a projective device of the check lists concerning attitudes toward the future.
Adjustment, Happiness, and Satisfaction Research

There is no accurate calibration of ages or stages and there is very little longitudinal research, but a review of the literature indicates a continuing effort to gauge components of the quality of life experience.

Kuhlen found "an indication that as people get older, at least beyond middle age, their reported happiness decreases on the average" (Kuhlen, 1968, p. 125). He notes a relationship between self-confidence and caution, finding a greater generality of caution among older people than among younger persons with a concomitant decrease in concept of self.

Buhler (1968) developed two models against which events and activities during an individual's life cycle can be measured. The expansion-restriction model indicates a gain in new dimensions up to about age 25, a stationary period until about age 55, and a descent after age 55. The self-determination model indicates tentative self-determination until about age 25, specified and definite self-determination between 25 and 45, self-assessment and reorientation for the future between 45 and 65, and experiences of life as fulfillment, resignation, or failure after age 65. Buhler takes the view from her studies that more critical in old age maladjustment than functional decline and insecurity is the individual's self-assessment as to whether he did or did not reach fulfillment, a realization of his own potential.

Rollins and Feldman (1970) found late maturity a time of marital satisfaction exceeded only by honeymooners; preretirement couples seemed
somewhat less satisfied; and early retirement seemed to combine low marital interaction and satisfaction with marriage. On the other hand, Spanier, Lewis, and Cole (1975) concluded marital adjustment in the latter stages of the family cycle to be more a function of chronological age or age-related perceptions than of actual changes in the marital relationship. Overall satisfaction with life may be reduced by loss of spouse (Riley and Foner, 1968).

Streib and Schneider (1971) did not find retirement itself to be a psychological depressant, but did find that 46% of those retirees who return to work for whatever reason indicate feelings of deprivation as against 31% of those who remained retired. Adverse effects of retirement were found to be overestimated by one out of five.

Kalish (1967) reports on the anxiety aroused in the elderly by the possibility of dependency and the guilt and ambivalence elicited by thoughts of being a burden to now grown children. Independence is reported by Atchley (1972) as something to be protected in later maturity and old age.

Riley and Foner (1968) report that happiness tends to decline by age categories and that the proportions who are very happy drop from 40% of those aged 21-34 to 27% of those aged 55 and older. Morale tends to decline by age beyond 60 years, worry does not show an increase, and a given individual's relative satisfaction remains fairly constant. About half of those over 60 report no worry about health; one in seven report a lot of worry. Decreasing satisfaction with life was found to be more pronounced among older men who feel economically deprived than among
Campbell (1976) reports that happiness is highest among young people and declines with age, but that general satisfaction is lowest among young people and increases with age. Happiness seems to reflect primarily "the gratifications derived from the individual's central relationships, especially those within his family" (Riley and Foner, 1968, p. 342), while satisfaction appears to be tied to experiences of "life as fulfillment"—the experience of feeling that one has done something with his life or that his life has meaning (Buhler, 1968, p. 42).

One should keep in mind limitations in measuring successful aging. Even though activity decreases, satisfaction with present and past life may be maintained. Self reports of happiness are vulnerable to distortion. Measures of happiness and satisfaction are interrelated, but they are not identical.

Summary

There are several theories of the process of aging—disengagement, activity, continuity, developmental, and critical periods. A continuous, developmental model is one which is congruent with the work of Piaget, Erickson, and Buhler. If senescence is a phenomenon that begins at the time of maturation, that is, at early maturity, then the significance of the manifestations of aging is that of intensity in the later years. A developmental approach provides unifying factors and consistent trends to view life in its entirety rather than in separate pieces. In the process of aging, there are certain things an individual does, such as
recognizing new limitations or changes in roles. So the successful part of aging becomes whether or not alternative sources of need-satisfaction are substituted. This in turn calls for a conscious or unconscious evaluation of self; self-concept, for example, may have to be changed from that of a work role or a parent role. And this altered style of life requires reintegration of values (Atchley, 1972) or reorientation of goals (Buhler, 1968).

Several methods have been employed in the attempt to measure successful aging—activity level, social interaction, successful disengagement, self evaluations, projective techniques, as well as various combinations. Happiness, health, socioeconomic status, marital satisfaction, worry, retirement, and independence as related to age have been researched with sometimes conflicting results. The Life Satisfaction scales used in this study were developed to measure five broad areas: zest (versus apathy), resolution and fortitude, goodness of fit between desired and achieved goals, mood tone, and positive self-concept. To secure a better understanding of all of the life cycle, adulthood should not be treated as lockstep sameness but should be considered as infinitely modulated. Determining levels of satisfaction throughout the life span is one contribution to this understanding. McClusky's comment is appropriate: "The overwhelming outcome of research indicates that as the years increase so also do the differences between individuals" (McClusky, 1974, p. 327).
CHAPTER III

RESEARCH PROCEDURE

Selection of Subjects

At the suggestion of Robert Kleis, Assistant Director of the Experiment Station, and with the help of Roberta Sward, Assistant State Leader of Extension, four districts of the state of Nebraska representing four types of rural areas were used to begin the selection process for a rural sample. The districts represented four kinds of rural areas in the state of Nebraska: dry farming, irrigation farming, the sand hills, and the more heavily populated southeastern part. Counties having towns of 2500 and over were eliminated, and from the remaining counties six were randomly selected. These counties and their total extension club membership were: Antelope, 250; Chase, 151; Dundy, 169; Garden, 60; Kearney, 325; and Sioux, 100.

With the permission of the Cooperative Extension Service, all members of extension clubs in the stratified sample were sent a letter requesting that they be participants in a study conducted by the University of Nebraska-Lincoln which was important for understanding some of the problems of aging in rural Nebraska. Each member also received an identical color-coded questionnaire for her husband to answer. A stamped return envelope was enclosed with the letter. A follow-up letter was sent to all of the extension club members thanking them for their cooperation if they had returned the questionnaire and encouraging them to send it in if they had not yet done so.
The subjects for the urban sample were selected by random using a stratified map of Lincoln based on Socio-Economic Status scores used by Duncan (1961).

**Description of Subjects**

The rural sample is comprised of 510 persons—212 men and 298 women. A breakdown by age groups is shown in Table 1.

<table>
<thead>
<tr>
<th>Ages of Persons in Rural Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Under 35</td>
</tr>
<tr>
<td>35-44</td>
</tr>
<tr>
<td>45-54</td>
</tr>
<tr>
<td>55-64</td>
</tr>
<tr>
<td>65-74</td>
</tr>
<tr>
<td>75 and over</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

The youngest person was 19 and the oldest was 87 years of age.

As a percentage of total U.S. population, 65% of the population is 25-54 years of age; the study sample is 56.9%. For the ages 55-64 the total U.S. population is 17.0%; the study sample is 21.8%. And the over 65 U.S. population is 17.6%, whereas the study sample is 21.4%.

Over 90% of the sample are married, with 49% of these having children still at home. Almost half (46.6%) of the sample live on farms, 8.9% are rural but non-farm, and 38.1% live in towns of less than 2500.
Those who have less than a high school education represent 19.3% of the sample, 38.4% have completed high school (which approximates the state level of high school graduates of 37.2%), and 14.2% have a college degree or work beyond the degree (somewhat more than the 9.7% of the state population with four or more years of college).

The urban sample is comprised of 215 persons—70 men and 145 women—all of whom are from 30 to 64 years of age. A breakdown by age groups is shown in Table 2.

<table>
<thead>
<tr>
<th>Ages of Persons in Urban Sample</th>
<th>Total</th>
<th>Accumulative Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-39</td>
<td>81</td>
<td>81</td>
</tr>
<tr>
<td>40-49</td>
<td>57</td>
<td>138</td>
</tr>
<tr>
<td>50-64</td>
<td>77</td>
<td>215</td>
</tr>
<tr>
<td>Total</td>
<td>215</td>
<td></td>
</tr>
</tbody>
</table>

Instrumentation

The questionnaire (Appendix) used for this research contains demographic information, attitudes toward the future, and Life Satisfaction Scales A and B developed by Neugarten, Havighurst, and Tobin (1961). The questionnaire used in the urban research included demographic information, Life Satisfaction Scales A and B, and Scale C developed by Hayes and Stinnett (1971) for study of life satisfaction of middle-aged husbands and wives.
Life Scales A and B were developed as self-administered measures
of satisfaction in present life. Lengthy and repeated interviews (four
rounds of interviews) with 177 persons in Kansas City representing a
stratified probability sample of middle and working class white persons
aged 50 to 89 were used to obtain information on activity; household
members; relatives, friends, neighbors; income, work; religion; volun-
tary organizations; attitudes toward old age, illness, death, immortality;
social interaction as compared with age 45; loneliness, boredom, anger;
role models; and self-image. From this information five components were
obtained:

1. **Zest.** Enthusiasm of response and degree of ego-involvement
   vs. apathy, listlessness or unenjoyed hyper-activity.

2. **Resolution and fortitude.** Acceptance of personal responsi-
   bility and relatively unafraid of death vs. resignation
   and passivity.

3. **Congruence between desired and achieved goals.** Achievement
   of whatever goals were vs. regret about attainment.

4. **Self-concept.** Feeling of importance to someone else vs.
   feeling of being a burden to someone else.

5. **Mood tone.** Expression of optimistic attitudes and affective
   terms for people vs. depression, bitterness, irritability,
   anger.

Two judges working independently rated each respondent, and the coeffi-
cient of correlation between the two ratings was .78.

Since the ratings were done by judges who had read all the inter-
view material but who had not themselves interviewed the subjects, it
was possible to establish validity by having 80 of the respondents
interviewed by a clinical psychologist who had no prior knowledge of the
respondent. A correlation of .64 between the judges' ratings and that of the psychologist was found.

Because of the length of time involved in interviews, the two self-report instruments were devised. First, a sample of 60 persons from the original 177 (representing a full range of age, sex, and social class) were selected with the high and low scorers used as criterion groups. Then items and open-ended questions from the interviews were selected which differentiated between the high and low scorers. Finally, new items were written which reflected each of the five components of Life Satisfaction. When these two instruments were administered to 92 of the original subjects (four years after the first interview), a coefficient of correlation of the ratings with Scale A was .55 and with Scale B .58. "The scales appear to be relatively satisfactory . . . in a measure of the psychological well-being of older people" (Neugarten, Havighurst, and Tobin, 1961, p. 143).

The data in the questionnaires were coded and the findings computerized.

Analysis of Data

Hypothesis 1 and its sub-hypotheses were tested for statistical significance by t-tests.

Hypothesis 2 and its sub-hypotheses were tested for statistical significance by correlational analysis.

Hypothesis 3 and its sub-hypotheses were tested for statistical significance by correlational analysis. Further analysis was made to test for homogeneity of the correlation coefficients.
Hypothesis 4 was tested for statistical significance by correlational analysis.

Hypothesis 5 was tested for statistical significance by correlational analysis.

Hypothesis 6 was tested for statistical significance by chi square tests. Further analysis was made by t-tests.

Hypothesis 7 was tested for statistical significance by chi square tests. Further analysis was made by t-tests.

Differences are reported as significant if at the .05 level.

Summary

In this chapter, the selection and description of subjects were given, the instrumentation was described, and there was a brief description of the methods used for the analysis of the data.
CHAPTER IV

FINDINGS

General Information Concerning the Sample

The research sample for this study was rural residents from 19 years of age to 87. All the subjects were extension club members and their husbands. All the subjects lived in Nebraska counties with no towns of 2,500 or more within the county. The total number of subjects was 510—298 women and 212 men. Some of the results are compared to the 215 subjects of the urban study previously analyzed by Mrs. Gingles who were from 30 years of age to 64 and who were residents of the city of Lincoln.

General Information Concerning Life Satisfaction

Life satisfaction as used in this study is not defined as a way of life that is socially desirable for a particular age group, or the maintenance of age group activities, or even a feeling of satisfaction with present status and activities. Rather, life satisfaction is the feeling of satisfaction with one's life. It is on this premise that Life Satisfaction Scales A and B were developed. Mean scores for these scales for the study sample as well as for the urban sample are shown in Table 3.
TABLE 3
Mean Life Satisfaction Scores for Rural and Urban Men and Women

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Scale A</th>
<th>Scale B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural Men</td>
<td>212</td>
<td>27.7736</td>
<td>15.9906</td>
</tr>
<tr>
<td>Urban Men</td>
<td>69</td>
<td>30.3286</td>
<td>16.9000</td>
</tr>
<tr>
<td>Rural Women</td>
<td>298</td>
<td>28.7758</td>
<td>15.2315</td>
</tr>
<tr>
<td>Urban Women</td>
<td>144</td>
<td>30.6069</td>
<td>16.8552</td>
</tr>
<tr>
<td>Total Rural</td>
<td>510</td>
<td>28.3608</td>
<td>15.5471</td>
</tr>
<tr>
<td>Total Urban</td>
<td>213</td>
<td>30.5163</td>
<td>16.8698</td>
</tr>
</tbody>
</table>

The highest possible score for Scale A is 40 and the highest possible score for Scale B is 23. The mean scores for the study sample of rural residents were consistently less than those for urban residents.

Test Analysis

Hypothesis 1. Life Satisfaction and Area of Residence

To test the significance of the differences between the urban mean scores and the rural mean scores for life satisfaction, t-tests (Blalock, 1960, p. 175) were employed. Table 4 presents the mean scores and t-scores for both the urban and rural samples.
TABLE 4

Mean Life Satisfaction Scores for Rural and Urban Residents (t-scores)

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Scale A</th>
<th>Scale B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>510</td>
<td>28.3608</td>
<td>15.5471</td>
</tr>
<tr>
<td>Urban</td>
<td>213</td>
<td>30.5163</td>
<td>16.8698</td>
</tr>
<tr>
<td>t-scores</td>
<td></td>
<td>3.9123*</td>
<td>3.7363*</td>
</tr>
</tbody>
</table>

*Significant at the .01 level.

As can be seen in Table 4, life satisfaction scores for the urban sample are significantly greater than for the rural sample (t values of 3.9123* and 3.7363* for Scale A and Scale B, respectively, and significant at the .01 level for both scales). The null Hypothesis 1, that there is no statistically significant difference between life satisfaction for rural and urban residents, is rejected. The research hypothesis is accepted.

Hypothesis 1A. Life Satisfaction and Area of Residence for Women

To test the significance of the differences between the urban and rural mean scores for women, t-tests were employed. Table 5 presents the mean life satisfaction scores and t-scores for women.
As can be seen in Table 5, life satisfaction scores for these urban women are significantly greater than for the rural women (t values of 2.6478 and 3.8914 for Scale A and Scale B, respectively, and significant at the .01 level for both scales). The null Hypothesis 1A, that there is no statistically significant difference between life satisfaction for rural and urban women, is rejected. The research hypothesis is accepted.

**Hypothesis 1B. Life Satisfaction and Area of Residence for Men**

To test the significance of the differences between the urban and rural mean scores for men, t-tests were employed. Table 6 presents the mean life satisfaction scores and t-scores for men.
### TABLE 6

Mean Life Satisfaction Scores for Rural and Urban Men (t-scores)

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Scale A</th>
<th>Scale B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>212</td>
<td>27.7736</td>
<td>15.9906</td>
</tr>
<tr>
<td>Urban</td>
<td>70</td>
<td>30.3286</td>
<td>16.9000</td>
</tr>
<tr>
<td>t-scores</td>
<td></td>
<td>2.7683*</td>
<td>1.3378</td>
</tr>
</tbody>
</table>

*Significant at the .01 level.

As can be seen in Table 6, life satisfaction scores for these urban men are significantly greater than for the rural men for Scale A (t-value of 2.7683 which is significant at the .01 level). Life satisfaction scores were not significantly greater for urban men than for rural men for Scale B. The null Hypothesis H₂, that there is no statistically significant difference between life satisfaction for rural and urban men, is rejected for Scale A and accepted for Scale B. The research hypothesis is accepted for Scale A and rejected for Scale B.

**Hypothesis 2. Life Satisfaction and Age**

The median age for rural sample was 51.500. The Pearson Product-Moment Correlation Coefficient was employed in examining the null Hypothesis 2. The results are shown in Table 7.
The correlations obtained indicate that as age increases, life satisfaction decreases for rural residents (−.1848 for Scale A and −.1488 for Scale B). This was significant at the .001 level on both scales. The null hypothesis, that there is no statistically significant relationship between life satisfaction and age, is rejected. The research hypothesis is accepted.

Hypothesis 2A. Life Satisfaction and Age for Women

The Pearson Product-Moment Correlation Coefficient was employed in examining the null Hypothesis 2A. As can be seen in Table 7, the correlations obtained indicate that as age increases, life satisfaction decreases for this sample of rural women (−.2517 for Scale A and −.2024 for Scale B). This was significant at the .001 level on both scales. The null hypothesis, that there is no statistically significant relationship between life satisfaction and age for women, is rejected. The

<table>
<thead>
<tr>
<th>N</th>
<th>Scale A</th>
<th>Scale B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural Women</td>
<td>298</td>
<td>−.2517*</td>
</tr>
<tr>
<td>Rural Men</td>
<td>212</td>
<td>−.0967</td>
</tr>
<tr>
<td>Total Rural</td>
<td>510</td>
<td>−.1848*</td>
</tr>
</tbody>
</table>

*Significant at the .001 level.
research hypothesis is accepted.

Hypothesis 2B. Life Satisfaction and Age for Men

The Pearson Product-Moment Correlation Coefficient was employed in examining the null Hypothesis 2B. As can be seen in Table 7, the correlations obtained indicate that as age increases, life satisfaction decreases for this sample of rural men, but not significantly. The null hypothesis, that there is no statistically significant relationship between life satisfaction and age for men, is accepted. The research hypothesis is rejected.

Hypothesis 3. Life Satisfaction and Age for Urban and Rural Residents

The median age for the urban sample was 45.047. The Pearson Product-Moment Correlation Coefficient was employed in examining the null Hypothesis 3. The results for the rural sample have been shown in Table 7, and the results for the urban sample are shown in Table 8.

**TABLE 8**

Correlation Between Life Satisfaction and Age for Urban Sample

<table>
<thead>
<tr>
<th>N</th>
<th>Scale A</th>
<th>Scale B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban Women</td>
<td>.1624*</td>
<td>-.0321</td>
</tr>
<tr>
<td>Urban Men</td>
<td>.0097</td>
<td>.0021</td>
</tr>
<tr>
<td>Total Urban</td>
<td>.1083</td>
<td>-.0176</td>
</tr>
</tbody>
</table>

*Significant at the .03 level.
The correlations obtained indicate that as age increases, life satisfaction increases, but not significantly, for Scale A for the total urban sample. There was no relationship for Scale B. Because it was not known whether or not the urban and rural samples were two homogeneous populations, further analysis was necessary.

To determine whether correlation coefficients for urban residents and rural residents were equal or not, a basic program to test for homogeneity of correlation coefficients called Corhomo, written by A. M. Parkhurst, was employed. The results are shown in Table 9.

**TABLE 9**

Effects of Corhomo Analysis on Life Satisfaction Scores and Age for Urban and Rural Residents

<table>
<thead>
<tr>
<th>Correlation Coefficients</th>
<th>Scale A</th>
<th></th>
<th>Scale B</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rural</td>
<td>Urban</td>
<td>Significance</td>
<td>Rural</td>
</tr>
<tr>
<td>Men</td>
<td>-.0967</td>
<td>.0097</td>
<td>-.75571</td>
<td>-.0703</td>
</tr>
<tr>
<td></td>
<td>(212)</td>
<td>(69)</td>
<td>(212) (69)</td>
<td>(212)</td>
</tr>
<tr>
<td>Women</td>
<td>-.2517</td>
<td>.1624</td>
<td>-4.11281*</td>
<td>-.2024</td>
</tr>
<tr>
<td></td>
<td>(298)</td>
<td>(144)</td>
<td>(298) (144)</td>
<td>(298)</td>
</tr>
<tr>
<td>Total</td>
<td>-.1848</td>
<td>.1083</td>
<td>-3.60302*</td>
<td>-.1488</td>
</tr>
<tr>
<td></td>
<td>(510)</td>
<td>(213)</td>
<td>(510) (213)</td>
<td>(510)</td>
</tr>
</tbody>
</table>

*Significant at the .01 level.

It was found that the magnitude of difference in the correlation coefficients for the urban and the rural samples is significantly different for Scale A (-3.60302 which is significant at the .01 level). The
The Pearson Product-Moment Correlation Coefficient was employed in examining the null Hypothesis 3A. As can be seen in Table 8, the correlations obtained indicated that as age increases, life satisfaction increases for these urban women for Scale A, significant at the .03 level; as age increases, life satisfaction decreases for urban women for Scale B, although not significantly.

According to the Corhomo program (Table 9), the magnitude of difference in the correlation coefficients for the urban women and the rural women is significantly different for Scale A (−4.11281 which is significant at the .01 level). The magnitude of difference in the correlation coefficients is not significantly different for Scale B. The null hypothesis, that there is no statistically significant difference between urban women and rural women for the relationship between life satisfaction and age, is rejected for Scale A and accepted for Scale B. The research hypothesis is accepted for Scale A and rejected for Scale B.

Hypothesis 3B. Life Satisfaction and Age for Urban and Rural Men

The Pearson Product-Moment Correlation Coefficient was employed in examining the null Hypothesis 3B. As can be seen in Table 8, there was no relationship between life satisfaction and age for these urban men.
According to the Corhomo program (Table 9), the magnitude of difference in the correlation coefficients for the urban men and the rural men is not significantly different for Scale A nor for Scale B. The null hypothesis, that there is no statistically significant difference between life satisfaction and age, is accepted. The research hypothesis is rejected.

Hypothesis 4. Number of Anticipated Satisfactions

The remainder of this study has to do with the research sample of 510 rural Nebraskans. The association between attitude toward the future and age is determined in part by the number of items checked from an eleven-item check list of anticipated satisfactions. The mean number of anticipated satisfactions checked by the study sample is 3.745.1.

The number of anticipated satisfactions by age groups is shown in Table 10.
### TABLE 10
Number of Anticipated Satisfactions by Age Groups

<table>
<thead>
<tr>
<th>Variable</th>
<th>Under 35 (100)</th>
<th>35-44 (83)</th>
<th>45-54 (107)</th>
<th>55-64 (111)</th>
<th>65-74 (77)</th>
<th>Over 75 (32)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>22</td>
<td>19</td>
<td>32</td>
<td>51</td>
<td>20</td>
<td>7</td>
</tr>
<tr>
<td>Financial security</td>
<td>54</td>
<td>33</td>
<td>44</td>
<td>38</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>25</td>
<td>33</td>
<td>47</td>
<td>39</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>More time with spouse</td>
<td>65</td>
<td>47</td>
<td>47</td>
<td>40</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>More time with children</td>
<td>40</td>
<td>14</td>
<td>22</td>
<td>30</td>
<td>16</td>
<td>3</td>
</tr>
<tr>
<td>More time with friends</td>
<td>27</td>
<td>18</td>
<td>27</td>
<td>35</td>
<td>20</td>
<td>3</td>
</tr>
<tr>
<td>More time for self</td>
<td>31</td>
<td>27</td>
<td>28</td>
<td>33</td>
<td>20</td>
<td>7</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>9</td>
<td>24</td>
<td>36</td>
<td>33</td>
<td>20</td>
<td>5</td>
</tr>
<tr>
<td>More time for social activities</td>
<td>23</td>
<td>13</td>
<td>12</td>
<td>25</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>More time for travel</td>
<td>56</td>
<td>57</td>
<td>71</td>
<td>67</td>
<td>37</td>
<td>10</td>
</tr>
<tr>
<td>More time for recreation</td>
<td>56</td>
<td>46</td>
<td>59</td>
<td>51</td>
<td>34</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total Number</strong></td>
<td>408</td>
<td>331</td>
<td>425</td>
<td>442</td>
<td>245</td>
<td>59</td>
</tr>
<tr>
<td><strong>Average Number Per Person</strong></td>
<td>4.08</td>
<td>3.99</td>
<td>3.97</td>
<td>3.98</td>
<td>3.18</td>
<td>1.84</td>
</tr>
</tbody>
</table>

As can be seen in Table 10, there is a general decline in the average number of anticipated satisfactions by age groups as age increases. The decline in the number of anticipated satisfactions is most apparent for the two oldest age groups: the average number of anticipated
satisfactions declines from 3.98 for the 55-64 age group to 3.18 for the 65-74 age group, and finally to 1.84 average number of anticipated satisfactions for the over 75 age group.

The Pearson Product-Moment Correlation Coefficient was employed in examining null Hypothesis 4*. The results are shown in Table 11.

<table>
<thead>
<tr>
<th>TABLE 11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correlation Between Attitude Toward the Future and Age</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>Correlation Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Anticipated Satisfactions</td>
</tr>
<tr>
<td>510</td>
<td>-.1515*</td>
</tr>
</tbody>
</table>

*Significant at the .001 level.

The correlation coefficient obtained indicates that as age increases, the number of anticipated satisfactions decreases. The correlation coefficient of -.1515 is significant at the .001 level. The null hypothesis, that there is no statistically significant relationship between attitude toward the future with respect to number of anticipated satisfactions and age, is rejected. The research hypothesis is accepted.

**Hypothesis 5. Number of Anticipated Worries**

The association between attitude toward the future and age is also determined in part by the number of items checked from an eleven-item check list of anticipated worries or concerns. The mean number of
anticipated worries for the study sample is 2.5196, which is less than
the mean number of anticipated satisfactions.

The number of anticipated worries or concerns by age groups is
shown in Table 12.

TABLE 12
Number of Anticipated Worries by Age Groups

<table>
<thead>
<tr>
<th>Variable</th>
<th>Under 35 (100)</th>
<th>35-44 (83)</th>
<th>45-54 (107)</th>
<th>55-64 (111)</th>
<th>65-74 (77)</th>
<th>Over 75 (32)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>14</td>
<td>5</td>
<td>8</td>
<td>15</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Financial concerns</td>
<td>49</td>
<td>26</td>
<td>34</td>
<td>23</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Children leaving home</td>
<td>25</td>
<td>23</td>
<td>13</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>2</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Growing old</td>
<td>40</td>
<td>20</td>
<td>37</td>
<td>41</td>
<td>22</td>
<td>8</td>
</tr>
<tr>
<td>Losing one's spouse</td>
<td>54</td>
<td>42</td>
<td>57</td>
<td>52</td>
<td>36</td>
<td>7</td>
</tr>
<tr>
<td>Being or living alone</td>
<td>31</td>
<td>28</td>
<td>33</td>
<td>48</td>
<td>27</td>
<td>8</td>
</tr>
<tr>
<td>Critical health problems</td>
<td>37</td>
<td>36</td>
<td>38</td>
<td>42</td>
<td>28</td>
<td>3</td>
</tr>
<tr>
<td>Changes related to sexual</td>
<td>8</td>
<td>5</td>
<td>7</td>
<td>5</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Becoming a &quot;burden&quot;</td>
<td>22</td>
<td>24</td>
<td>42</td>
<td>46</td>
<td>47</td>
<td>14</td>
</tr>
<tr>
<td>Total Number</td>
<td>284</td>
<td>214</td>
<td>275</td>
<td>281</td>
<td>186</td>
<td>45</td>
</tr>
<tr>
<td>Average Number per Person</td>
<td>2.84</td>
<td>2.58</td>
<td>2.57</td>
<td>2.53</td>
<td>2.42</td>
<td>1.41</td>
</tr>
</tbody>
</table>

As can be seen in Table 12, there is a general decline in the average
number of anticipated worries by age groups as age increases. The
decline in the number of anticipated worries is most apparent for the over 75 age group: the average number of anticipated worries declines from 2.42 for the 65-74 age group to 1.41 average number of anticipated worries for the over 75 age group.

It can also be noted that there were fewer worries checked for each age group than there were satisfactions.

The Pearson Product-Moment Correlation Coefficient was employed in examining null Hypothesis 5. The results are shown in Table 11.

The correlation coefficient obtained indicates that as age increases, the number of anticipated worries decreases. The correlation coefficient of -.1597 is significant at the .001 level. The null hypothesis, that there is no statistically significant relationship between attitude toward the future with respect to number of anticipated worries and age, is rejected. The research hypothesis is accepted.

Hypothesis 6. Kinds of Anticipated Satisfactions

The association between attitude toward the future and age is determined in part by the kinds of items checked from an eleven-item check list of possible future satisfactions.

The percentages of anticipated satisfactions as checked by age groups are shown in Table 13.
### TABLE 13
Percentages of Anticipated Satisfactions
As Checked by Age Groups

<table>
<thead>
<tr>
<th>Variable</th>
<th>Under 35 (100)</th>
<th>35-44 (83)</th>
<th>45-54 (107)</th>
<th>55-64 (111)</th>
<th>65-74 (77)</th>
<th>Over 75 (32)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>22.0</td>
<td>22.9</td>
<td>29.9</td>
<td>45.9</td>
<td>26.0</td>
<td>21.9</td>
</tr>
<tr>
<td>Financial security</td>
<td>54.0*</td>
<td>39.8</td>
<td>41.1</td>
<td>34.2</td>
<td>33.8</td>
<td>21.9</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>25.0</td>
<td>29.8</td>
<td>43.9</td>
<td>35.1</td>
<td>27.3</td>
<td>12.5</td>
</tr>
<tr>
<td>More time with spouse</td>
<td>65.0*</td>
<td>56.6*</td>
<td>43.9</td>
<td>36.0</td>
<td>22.1</td>
<td>3.1</td>
</tr>
<tr>
<td>More time with children</td>
<td>40.0</td>
<td>16.9</td>
<td>20.6</td>
<td>27.0</td>
<td>20.8</td>
<td>9.4</td>
</tr>
<tr>
<td>More time with friends</td>
<td>27.0</td>
<td>21.7</td>
<td>25.2</td>
<td>31.5</td>
<td>26.0</td>
<td>9.4</td>
</tr>
<tr>
<td>More time for self</td>
<td>31.0</td>
<td>32.5</td>
<td>26.2</td>
<td>29.7</td>
<td>26.0</td>
<td>21.9</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>9.0</td>
<td>28.9</td>
<td>33.6</td>
<td>29.7</td>
<td>26.0</td>
<td>15.6</td>
</tr>
<tr>
<td>More time for social activities</td>
<td>23.0</td>
<td>15.7</td>
<td>11.2</td>
<td>22.5</td>
<td>18.2</td>
<td>9.4</td>
</tr>
<tr>
<td>More time for travel</td>
<td>56.0*</td>
<td>68.7*</td>
<td>66.4*</td>
<td>60.4*</td>
<td>48.1</td>
<td>31.3</td>
</tr>
<tr>
<td>More time for recreation</td>
<td>56.0*</td>
<td>55.4*</td>
<td>55.1*</td>
<td>45.9</td>
<td>44.2</td>
<td>28.1</td>
</tr>
</tbody>
</table>

*Indicates those items checked 50% of the time or more by age groups.

The general decline in anticipated satisfactions as presented in Table 13 shows that the under 35 age group checked four items more than half of the time; the 35-44 age group checked three items more than half of the time; the 45-54 age group checked two items more than half of the
time; and the 55-64 age group checked one item more than half of the time. Neither the 65-74 age group nor the over 75 age group checked any anticipated satisfaction over half of the time.

Chi square tests were employed to determine if each of the possible anticipated satisfactions were independent of the age groups. In Table 14 the chi square and probability values are presented for these anticipated satisfactions.

**TABLE 14**

Chi Square Analysis of Differences in Anticipated Satisfactions at Different Age Levels

<table>
<thead>
<tr>
<th>Variable</th>
<th>Chi Square</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>20.201</td>
<td>.001</td>
</tr>
<tr>
<td>Financial security</td>
<td>15.408</td>
<td>.01</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>17.798</td>
<td>.01</td>
</tr>
<tr>
<td>More time with spouse</td>
<td>62.904</td>
<td>.001</td>
</tr>
<tr>
<td>More time with children</td>
<td>21.411</td>
<td>.001</td>
</tr>
<tr>
<td>More time with friends</td>
<td>7.274</td>
<td>n.s.</td>
</tr>
<tr>
<td>More time for self</td>
<td>2.256</td>
<td>n.s.</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>21.514</td>
<td>.001</td>
</tr>
<tr>
<td>More time for social activities</td>
<td>8.580</td>
<td>n.s.</td>
</tr>
<tr>
<td>More time for travel</td>
<td>19.914</td>
<td>.001</td>
</tr>
<tr>
<td>More time for recreation</td>
<td>11.453</td>
<td>.05</td>
</tr>
</tbody>
</table>
From Table 14 it can be noted that eight of the eleven variables were found to be significant, and therefore the null hypothesis of independence has been rejected for these variables. There appears to be evidence at the .001 level of the relationship of age to the anticipated satisfactions of retirement, more time with spouse, more time with children, fewer family responsibilities, and more time for travel; at the .01 level for the relationship of age to the anticipated satisfactions of financial security and being a grandparent; and at the .05 level for the anticipated satisfaction of more time for recreation.

Further analysis of the kinds of anticipated satisfactions and their relationship to age was made by the use of t-tests and is shown in Table 15.
TABLE 15

t-Test Analysis of Differences in Anticipated Satisfactions at Different Age Levels

<table>
<thead>
<tr>
<th>Variable</th>
<th>t-value</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>-1.71</td>
<td>n.s.</td>
</tr>
<tr>
<td>Financial security</td>
<td>3.69</td>
<td>.001</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>.94</td>
<td>n.s.</td>
</tr>
<tr>
<td>More time with spouse</td>
<td>8.30</td>
<td>.001</td>
</tr>
<tr>
<td>More time with children</td>
<td>2.82</td>
<td>.01</td>
</tr>
<tr>
<td>More time with friends</td>
<td>.28</td>
<td>n.s.</td>
</tr>
<tr>
<td>More time for self</td>
<td>1.22</td>
<td>n.s.</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>-2.11</td>
<td>.05</td>
</tr>
<tr>
<td>More time for social activities</td>
<td>.73</td>
<td>n.s.</td>
</tr>
<tr>
<td>More time for travel</td>
<td>2.27</td>
<td>.01</td>
</tr>
<tr>
<td>More time for recreation</td>
<td>2.89</td>
<td>.01</td>
</tr>
</tbody>
</table>

The three variables which were not significant when the chi square tests were employed (see Table 14) remained not significant when t-tests were used as shown in Table 15. In addition, two other variables were eliminated as not significant: retirement and being a grandparent.

Significant t-score values were found for the anticipated satisfactions of financial security, more time with spouse, more time with children, more time for travel, more time for recreation, and fewer
family responsibilities. A re-examination of Table 13 indicates where the differences may be found and will be discussed in Chapter V.

The null Hypothesis 6, that there is no statistically significant relationship between attitude toward the future with respect to kinds of satisfactions and age, is rejected for six of the variables. The research hypothesis is accepted for six of the variables.

**Hypothesis 7. Kinds of Anticipated Worries**

The association between attitude toward the future and age is determined in part by the kinds of items checked from an eleven-item check list of possible future worries or concerns.

The percentages of anticipated worries as checked by age groups are shown in Table 16.
TABLE 16
Percentages of Anticipated Worries as Checked by Age Groups

<table>
<thead>
<tr>
<th>Variable</th>
<th>Under 35 (100)</th>
<th>35-44 (83)</th>
<th>45-54 (107)</th>
<th>55-64 (111)</th>
<th>65-74 (77)</th>
<th>Over 75 (32)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>14.0</td>
<td>6.0</td>
<td>7.5</td>
<td>13.5</td>
<td>10.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Financial concerns</td>
<td>49.0</td>
<td>31.3</td>
<td>31.8</td>
<td>20.7</td>
<td>13.0</td>
<td>6.3</td>
</tr>
<tr>
<td>Children leaving home</td>
<td>25.0</td>
<td>27.7</td>
<td>12.1</td>
<td>2.7</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>2.0</td>
<td>0.0</td>
<td>1.9</td>
<td>2.7</td>
<td>1.3</td>
<td>3.1</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>2.0</td>
<td>6.0</td>
<td>3.7</td>
<td>2.7</td>
<td>3.9</td>
<td>3.1</td>
</tr>
<tr>
<td>Growing old</td>
<td>40.0</td>
<td>24.1</td>
<td>34.6</td>
<td>36.9</td>
<td>28.6</td>
<td>25.0</td>
</tr>
<tr>
<td>Losing one's spouse</td>
<td>54.0*</td>
<td>50.6*</td>
<td>53.3*</td>
<td>46.8</td>
<td>46.8</td>
<td>21.9</td>
</tr>
<tr>
<td>Being or living alone</td>
<td>31.0</td>
<td>33.7</td>
<td>30.8</td>
<td>43.2</td>
<td>35.1</td>
<td>25.0</td>
</tr>
<tr>
<td>Critical health problems</td>
<td>37.0</td>
<td>43.4</td>
<td>35.5</td>
<td>37.8</td>
<td>36.4</td>
<td>9.4</td>
</tr>
<tr>
<td>Changes related to sexual activities</td>
<td>8.0</td>
<td>6.0</td>
<td>6.5</td>
<td>4.5</td>
<td>5.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Becoming a &quot;burden&quot; to others</td>
<td>22.0</td>
<td>28.9</td>
<td>39.3</td>
<td>41.4</td>
<td>61.0*</td>
<td>43.8</td>
</tr>
</tbody>
</table>

*Indicates those items checked 50% of the time or more by age groups.

The general decline in anticipated worries as presented in Table 16 shows that only two of the eleven possible anticipated worries were checked more than half of the time by any age group: losing one's spouse by the three youngest aged groups and becoming a "burden" to
others by the 65-74 age group. Neither the 55-64 age group nor the over 75 age group checked any anticipated worry over half of the time.

Chi square tests were employed to determine if each of the possible anticipated worries or concerns were independent of the age groups. In Table 17 the chi square and probability values are presented for these anticipated worries.

**TABLE 17**

Chi Square Analysis of Differences in Anticipated Worries at Different Age Levels

<table>
<thead>
<tr>
<th>Variable</th>
<th>Chi Square</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>7.209</td>
<td>n.s.</td>
</tr>
<tr>
<td>Financial concerns</td>
<td>41.894</td>
<td>.001</td>
</tr>
<tr>
<td>Children leaving home</td>
<td>56.976</td>
<td>.001</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>2.531</td>
<td>n.s.</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>2.486</td>
<td>n.s.</td>
</tr>
<tr>
<td>Growing old</td>
<td>7.706</td>
<td>n.s.</td>
</tr>
<tr>
<td>Losing one's spouse</td>
<td>11.626</td>
<td>.05</td>
</tr>
<tr>
<td>Being or living alone</td>
<td>6.250</td>
<td>n.s.</td>
</tr>
<tr>
<td>Critical health problems</td>
<td>12.013</td>
<td>.05</td>
</tr>
<tr>
<td>Changes related to sexual activities</td>
<td>3.415</td>
<td>n.s.</td>
</tr>
<tr>
<td>Becoming a &quot;burden&quot; to others</td>
<td>32.111</td>
<td>.001</td>
</tr>
</tbody>
</table>

From Table 17 it can be noted that five of the eleven variables were found to be significant, and therefore the null hypothesis of
independence has been rejected for these variables. There appears to be evidence at the .001 level of the relationship of age to the anticipated worries of financial concerns, children leaving home, and becoming a "burden" to others and at the .05 level for the anticipated worries of losing one's spouse and critical health problems.

Further analysis of the kinds of anticipated worries and their relationship to age was made by the use of t-tests and is shown in Table 18.

**TABLE 18**

 t-Test Analysis of Differences in Anticipated Worries at Different Age Levels

<table>
<thead>
<tr>
<th>Variable</th>
<th>t-value</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>.91</td>
<td>n.s.</td>
</tr>
<tr>
<td>Financial concerns</td>
<td>7.00</td>
<td>.001</td>
</tr>
<tr>
<td>Children leaving home</td>
<td>7.38</td>
<td>.001</td>
</tr>
<tr>
<td>Being a grandparent</td>
<td>-.38</td>
<td>n.s.</td>
</tr>
<tr>
<td>Fewer family responsibilities</td>
<td>.20</td>
<td>n.s.</td>
</tr>
<tr>
<td>Growing old</td>
<td>1.05</td>
<td>n.s.</td>
</tr>
<tr>
<td>Losing one's spouse</td>
<td>2.69</td>
<td>.01</td>
</tr>
<tr>
<td>Being or living alone</td>
<td>-.20</td>
<td>n.s.</td>
</tr>
<tr>
<td>Critical health problems</td>
<td>1.67</td>
<td>n.s.</td>
</tr>
<tr>
<td>Changes related to sexual activities</td>
<td>1.58</td>
<td>n.s.</td>
</tr>
<tr>
<td>Becoming a &quot;burden&quot; to others</td>
<td>-5.05</td>
<td>.001</td>
</tr>
</tbody>
</table>
The six variables which were not significant when the chi square tests were employed (see Table 17) remained not significant when t-tests were used as shown in Table 18. In addition, the variable of critical health problems was also eliminated as not significant.

Significant t-score values were found for the anticipated worries of financial concerns, children leaving home, losing one's spouse, and becoming a "burden" to others. A re-examination of Table 16 indicates where the differences may be found and will be discussed in Chapter V.

The null Hypothesis 7, that there is no statistically significant relationship between attitude toward the future with respect to kinds of worries and age, is rejected for four of the variables. The research hypothesis is accepted for four of the variables.

Summary

In this chapter, the statistical analysis technique applied to each of the seven hypotheses was described. The result of each analysis was presented in a table and discussed.
CHAPTER V

DISCUSSION OF FINDINGS

Introduction

This research concerning the life satisfaction of 510 rural Nebraskans and their attitudes toward the future has been a study with the underlying assumption that age does make a difference. The intention of this research has been to highlight relationships between age, sex, and life satisfaction, between age and attitudes toward the future, and to highlight differences between urban and rural residents in life satisfaction.

The results and specific findings of this investigation have been reported in the previous chapter. Further discussion and comment regarding the hypotheses are given below.

Hypotheses Relating to Life Satisfaction

Hypotheses 1, 1A, and 1B. There is a statistically significant difference between life satisfaction for rural and urban residents (for total sample, for rural and urban women, and for rural and urban men).

To test for the significant differences between the urban mean scores and the rural mean scores for life satisfaction, t-tests were employed. The findings for the total sample and for women were significant at the .01 level. The research hypotheses were accepted. Life satisfaction scores were also significantly greater for urban men than for rural men for Scale A. The research hypothesis was accepted for Scale A and rejected for Scale B.
In short, rural women in the state of Nebraska are not as satisfied with their lives as are their urban counterparts. There is a trend for rural men to fall below the urban level also, although this was statistically significant on only one of the two scales.

Previous use of the life satisfaction scales has apparently been only with urban residents, the first and largest study being done in metropolitan Kansas City (Neugarten, Havighurst, and Tobin, 1961). Other researchers who have made use of a few of the five components upon which these scales are based have also used urban subjects. For example, Clark and Anderson (1967) selected an urban sample of San Franciscans.

The study by Campbell (1975) on the subjective quality of life in communities of different size found that 67% of those who lived in communities of 2500 or less were "very satisfied with their life as a whole." This 67% was the same percentage for those living in cities with a population of from 10,000 to 100,000. The percentages for the six other different size communities were less.

Rural living for the elderly may be neither as idyllic nor as easy as some would believe because of the degree of isolation, the lack of access to medical care, or a lack of physical comfort. Koller (1968) writes, "Rural nonfarm communities have gained in popularity, but, even with increased amenities, living in these places has also proved vexing to many older persons" (p. 124).
Hypotheses 2, 2A, and 2B. There is a statistically significant relationship between life satisfaction and age (for rural sample, for women, and for men).

To test for the significance of the relationship between life satisfaction and age for rural residents, the Pearson Product-Moment Correlation Coefficient was employed. The findings for the total sample and for women were significant at the .001 level. The research hypotheses were accepted. Although there seems to be a similar trend for men, the relationship between life satisfaction and age was not statistically significant, and the research hypothesis was rejected.

In short, as age increases for rural women, life satisfaction decreases. There is a trend for decreases in life satisfaction for rural men as age increases, but this is not statistically significant.

Previous use of these scales has led to no correlation between life satisfaction and age (Neugarten, Havighurst, and Tobin, 1961; Gingles, 1975). Clark and Anderson (1967) describe self-esteem (one of the components in the scales) as one of the two basic goals of the older people in their study. Some studies show evidence that self-esteem increases with age, some show reduced self-esteem, and some show no change (Kalish, 1975). However, older men seem to have a higher self-image than older women (Riley and Foner, 1968). The difference between these findings and those of Gingles may be partially explained by the fact that the age range for the rural sample is from 19 years to 87, whereas the range for the urban sample is from 30 years to 64.

Another study reported general satisfaction to be lowest among young people and to increase with age (Campbell, 1976). After an
extended review of the available research, Riley, Johnson, and Foner (1972) wrote, "The evidence points to a situation in which older people seem typically to have come to terms with themselves to a greater extent than many young people have" (p. 431).

Hypotheses 3, 3A, and 3B. There is a statistically significant difference between urban residents and rural residents for the relationship between life satisfaction and age (for the total sample, for urban and rural women, and for urban and rural men).

The Pearson Product-Moment Correlation Coefficients were used with the above populations. It can be noted that all rural correlation coefficients show that as age increases, life satisfaction decreases--for men and for women on both Scale A and Scale B; all urban correlations except for women on Scale B show a positive correlation of life satisfaction and age.

To test for the significant differences between urban and rural residents for the relationship between life satisfaction and age, a test for homogeneity of the correlation coefficients (Corhomo) of the urban and rural residents was employed. The research hypotheses were accepted for the total sample and for women for Scale A because the magnitude of difference was statistically significant and was rejected for Scale B. The research hypothesis was rejected for men because magnitude of difference was not statistically significant for either scale.

The implication for these findings is that there is a trend for rural residents to be less satisfied as age increases, but this was statistically significant at the .01 level only for women on Scale A. However, this was great enough to make the total sample significant at
the .01 level on Scale A.

Several possibilities are suggested by the fewer significant findings for Scale B than for Scale A. First, Scale A may be a more sensitive instrument than Scale B: it consists of 20 questions as compared with 12 questions for Scale B. Second, Scale B was the end of the six-page questionnaire for rural residents and possibly could have been answered less carefully.

Hypotheses Relating to Attitudes Toward the Future

Hypothesis 4. There is a statistically significant relationship between attitude toward the future with respect to number of satisfactions and age.

To test for the significance of the relationship between the number of anticipated satisfactions and age, the Pearson Product-Moment Correlation Coefficient was employed. The finding was significant at the .001 level. The research hypothesis was accepted.

Thus, as age increases for these rural Nebraskans, the total number of anticipated satisfactions decreases. This is in agreement with the Bortner and Hultsch study (1970) which found that persons through their 50's felt they will continue to "make progress," with a leveling off by their 60's, and with the past seeming better to them by their 70's. Riley and Foner (1968) in their extensive review consider that although older persons appear to understand the future in the abstract at least as well as younger people, they look forward to fewer concrete events in their personal lives.
Hypothesis 5. There is a statistically significant relationship between attitude toward the future with respect to number of worries and age.

To test for the significance of the relationship between the number of anticipated worries or concerns and age, the Pearson Product-Moment Correlation Coefficient was employed. The finding was significant at the .001 level. The research hypothesis was accepted.

Thus, as age increases for these rural Nebraskans, the total number of anticipated worries decreases.

Worry is in no sense the opposite of satisfaction, and, therefore, although the number of satisfactions may decrease with age, worry is not expected to show a complementary increase. Indeed, the proportions of persons reporting that they never worry rise from 6% of those aged 21-34 to 17% of those 55 and older (Riley and Foner, 1968, p. 344). Back and Gergen (1966) observe that when older people evaluate their own condition, they reach "a peak of worry in middle age, and a reduction of worry occurs at the age of about 50" (p. 303).

Hypothesis 6. There is a statistically significant relationship between attitude toward the future with respect to kinds of satisfactions and age.

To test for significant relationships between kinds of satisfactions and age, chi square tests and t-tests were employed. With chi square analysis, the findings were significant at the .05 level or beyond for eight of the eleven possible kinds of satisfactions. When t-tests were employed, the following anticipated satisfactions were found to be significant at the .01 level or beyond: financial security, more time with spouse, more time with children, more time for travel,
more time for recreation, and fewer family responsibilities. The research hypothesis was accepted.

Referring back to Table 13, it should be noted that while there is a general decline by age groups in the anticipated satisfaction of more time with spouse, it is assumed that there is an increasingly large number of widows by age groups. Thus, this variable becomes inapplicable to some of the subjects. If there is a surprise in these findings, it may be for those who expect fewer family responsibilities to be correlated with the lower age groups rather than with the older groups. However, this is in accord with the evidence that, "contrary to notions of the depressing effects upon older parents of separation from their children, morale seems to coincide with a degree of independence in intergenerational relationships" (Riley and Foner, p. 353).

Finally, it can be noted that there are five variables which were not found to be significantly related to age: anticipated satisfactions of retirement, being a grandparent, more time with friends, more time for self, and more time for social activities.

Hypothesis 7. There is a statistically significant relationship between attitude toward the future with respect to kinds of worries and age.

To test for the significance of the relationships between kinds of worries or concerns and age, chi square tests and t-tests were employed. With chi square analysis, the findings were significant at the .05 level or beyond for five of the eleven possible kinds of worries. When t-tests were employed, the following anticipated worries were found to be significant at the .01 level or beyond: financial concerns,
children leaving home, losing one's spouse, and becoming a "burden" to others. The research hypothesis was accepted.

Referring back to Table 16, the decreasing financial concerns with age is in agreement with the literature. Riley and Foner (1968), for example, found specific financial concerns to be less paramount among the old than among the young. "Proportions of individuals saying they think often about their present financial situation tend to decrease by age. Older persons 60 and over are less likely ... than younger people to worry about making ends meet" (p. 349). It is obvious that there would be no anticipated worry of children leaving home if there were no children at home, which is true for most of the subjects in the older age groups. Again, the possible worry of losing one's spouse is not applicable to those who are already widows, the situation for many in the older age groups. In contrast, the greater the age, the greater the anticipated worry of becoming a "burden" to others. Kalish (1967) has written of the common worry of the elderly that they may become a burden upon their children, and Atchley (1972) has written of the feeling older persons have of independence as something to be protected.

Finally, it can be noted that there are seven variables which were not found to be significantly related to age: anticipated worries of retirement, being a grandparent, fewer family responsibilities, growing old, being or living alone, critical health problems, and changes related to sexual activities.
CHAPTER VI

SUMMARY AND CONCLUSIONS

The Sample

The 510 rural subjects participating in this sample were representative of four kinds of communities in Nebraska. Their places of residence were farm, non-farm, or small towns—all within counties with no towns of 2500 or more. The 298 women were members of extension clubs. The 212 men were husbands of extension club members. The age range was from 19 to 87 years with the median age 51.5.

The 215 urban subjects—145 women and 70 men—with whom the study sample was compared for life satisfaction were representative of a largely middle class socio-economic group living in a community of 160,000 people.

Conclusions

The conclusions will be presented for the hypotheses proposed in this study.

When assessing life satisfaction scores of Scales A and B, the following was found:

(1) Urban residents had significantly higher life satisfaction scores than rural residents.

(1A) Urban women had significantly higher life satisfaction scores than rural women.

(1B) Urban men had significantly higher life satisfaction scores than rural men on Scale A.
(2) As age increases, life satisfaction scores significantly decrease for rural residents.

(2A) As age increases, life satisfaction scores significantly decrease for rural women.

(2B) No significant relationship was found between life satisfaction scores and age for rural men.

(3) A significant difference was found between urban and rural residents for the relationship between life satisfaction scores and age for Scale A.

(3A) A significant difference was found between urban and rural women for the relationship between life satisfaction scores and age for Scale A.

(3B) No significant difference was found between urban and rural men for the relationship between life satisfaction scores and age.

It can be noted that Hypotheses 3 and 3A were found to be significant for Scale A.

When assessing the reactions to the eleven possible satisfactions and the eleven possible worries, the following was found:

(4) As age increases, the number of anticipated satisfactions significantly decreases.

(5) As age increases, the number of anticipated worries significantly decreases.

(6) The kinds of anticipated satisfactions significantly related to age were financial security, more time with spouse, more time with children, more time for travel, more time for recreation, and fewer family responsibilities. However, not all relationships were linear. For example, the anticipated satisfaction of fewer family responsibilities increased until the peak for the 45-54 age group, after which there was a general decline.

(7) The kinds of anticipated worries significantly related to age were financial concerns, children leaving home, losing one's spouse, and becoming a "burden" to others. The first two anticipated worries were linear relationships, the latter two curvilinear.
Suggestions for Further Research

The finding that urban women had significantly higher life satisfaction scores than rural women and that this is of sufficient weight to influence the total sample indicates that total life satisfaction scores are meaningless and should be separated by sex.

While these rural women were significantly lower in their life satisfaction scores than were their urban counterparts, further curvilinear statistical research should be made for both sexes in the rural sample for their respective age spans.

Another need is for a comparison to be made by age and sex of the urban sample with only the rural subjects who were 30 to 65 years of age. Finally, the anticipated satisfactions and anticipated worries should be separated out by age and sex for statistical analysis.
SELECTED BIBLIOGRAPHY


TO: Nebraska Home Extension Club Members and their Husbands  
Re: Research on Adult and Later Years of Life

Much study has been done on young children, school-age children, teen-agers and young married couples. Recently attention has focused on the older generation. We feel it is time that we knew more about what is happening to people in the years between youth and the later years of life. In the Department of Human Development and the Family we have been teaching a class called "The Middle Years of Life" the past few years and find that undergraduates, graduate students, and other people in the community are very interested in learning about these years. We now have a research project which we hope will give more information about what happens to people during these years.

Since we want to present a realistic picture of the different stages of life in middle and late years, we are coming to you for help. Six randomly selected rural counties in Nebraska are being asked to help and extension club members in those counties are receiving the questionnaires. We wish to assure you that the privacy of your name will be closely protected. Please do not sign your names to the questionnaires.

Our information would be far from complete without information from men. Will you please ask your husband to fill out a questionnaire so men will be included? The yellow questionnaires are for women, green ones for men. If you have no husband, disregard the green sheets.

Research results and relevant information will be sent to your county agents and club presidents. We plan to make some comparisons between rural and small town residents and urban residents we have interviewed. We are very enthused about this project as there is almost nothing in this area being studied anywhere in the United States. Thank you very much for your help.

Sincerely,

Bobbie Sward, Assistant Director  
Cooperative Extension Service

Ruby Gingles, Professor  
Human Development and the Family
June 18, 1975

TO: Nebraska Home Extension Club Members and their Husbands in Antelope, Chase, Dundy, Garden, Kearney and Sioux Counties

RE: Research on Adult and Later Years of Life

FROM: Ruby Gingles, Professor, Department of Human Development and the Family, University of Nebraska

Dear Friends:

Dr. Bobbie Sward and I wish to thank you for cooperating with us in this Research Project. At this date, we have heard from about one-third of you and appreciate this early response. If you are one who has not responded, please look for the questionnaire we sent (yellow for women, green for men) and try to find time to answer. It should take less than an hour of your time. The larger the number of returns, the more confidence we can place in the findings.

Although we have not yet started to analyze this rural-small town sample as yet, you might be interested in some of the findings from our Lincoln sample. In general, people in the middle years view life positive and we find little evidence of a negative middle-age concept of life. No one period seems "best" or "worst" for all, but most can identify best and worst times of life. Almost none would go back to an earlier stage of life.

It was interesting to note that couples in the "empty nest" stage, after children leave home, seem to find these years more satisfying than couples with young or teenage children. Most indicate satisfaction with life with both positive and negative feelings about retirement years.

Again, thank you for your help. The contents of the questionnaires are most interesting. Please send your's in if you still have it. We need everyone of your responses.

Since I will be retiring sometime this year, I have asked Mrs. Visser and Dr. Woodward to co-sign this letter. They have assisted with and are interested in the study. I will continue my interest after retirement and plan to do some more writing about the middle years of life.

Sincerely yours,

Ruby Gingles, Professor

Mary Jane Visser, Instructor and Research Assistant in Project

John C. Woodward, Professor and Chairman of the Department of Human Development and the Family
Questionnaire No. ________

BACKGROUND INFORMATION

Instructions: Please check appropriate answer to left of column. Unless otherwise indicated, check only one response per item. Questionnaires colored green are for men, those colored yellow are for women. Please use correct form. Thank you.

PERSONAL AND FAMILY BACKGROUND

1. Age:
   _____ years

2. Educational Background
   (check highest level completed):
   _____ 1 8 years or less
   _____ 2 9 years
   _____ 3 10 years
   _____ 4 11 years
   _____ 5 12 years (diploma)
   _____ 6 13 years
   _____ 7 14 years
   _____ 8 15 years
   _____ 9 16 years (college degree)
   _____ 10 work beyond college degree

3. Marital Status:
   _____ 1 Single—never married
   _____ 2 Married
   _____ 3 Widowed
   _____ 4 Divorced
   _____ 5 Living apart

4. Total Annual Income of Family:
   _____ 1 less than $1000
   _____ 2 $1000 to $2999
   _____ 3 $3000 to $4999
   _____ 4 $5000 to $7999
   _____ 5 $8000 to $11,999
   _____ 6 $12,000 to $19,999
   _____ 7 $20,000 or above

5. Residence:
   _____ 1 farm
   _____ 2 rural but non-farm
   _____ 3 town—population below 500
   _____ 4 500 to 1000
   _____ 5 1000 to 2500
   _____ 6 2500 or over

6. Total number of Children in each Category
   (more than one response may be checked):
   _____ 1 No children
   _____ 2 Pre-kindergarten
   _____ 3 Grade school (K-6)
   _____ 4 Junior high (7-9)
   _____ 5 Senior high (10-12)
   _____ 6 College or technical school

7. Residence of Children (more than one response may be checked):
   _____ 1 Married
   _____ 2 Number living at home
   _____ 3 Number living outside home
   _____ 4 Does not apply

8. Grandchildren:
   _____ 1 Yes
   _____ 2 No

9. If grandchildren, how many:
   ____________________

10. Which of the following best describes the present stage of your family? Check only one:
    _____ 1 Most children in school with oldest perhaps in high school
    _____ 2 Most children in upper school grades with oldest in senior high school
    _____ 3 Oldest children leaving home for work, technical training, college or marriage
    _____ 4 All children have left home for careers or marriage
    _____ 5 We have no children

EMPLOYMENT

1. Paid Employment:
   _____ 1 Yes
   _____ 2 No

2. Retired—receiving pension:
   _____ 1 Yes
   _____ 2 No

3. Time at Work:
   _____ 1 Full-time
   _____ 2 Part-time
   _____ 3 Does not apply

4. Homemaker:
   _____ 1 Yes
   _____ 2 No

5. If Homemaker:
   _____ 1 Full-time
   _____ 2 Part-time
   _____ 3 Principally responsible for homemaking tasks
   _____ 4 Other, specify

   ____________________
PARENTS AND PARENTS-IN-LAW

1. If living, how much financial support do you provide for the following relatives?
   
   a) Father
   _______ 1 Total
          _______ 2 Some
          _______ 3 None
          _______ 4 Deceased
          _______ 5 Other, specify __________

   b) Mother:
       _______ 1 Total
          _______ 2 Some
          _______ 3 None
          _______ 4 Deceased
          _______ 5 Other, specify __________

   c) Father-in-law:
       _______ 1 Total
          _______ 2 Some
          _______ 3 None
          _______ 4 Deceased
          _______ 5 Other, specify __________

   d) Mother-in-law:
       _______ 1 Total
          _______ 2 Some
          _______ 3 None
          _______ 4 Deceased
          _______ 5 Other, specify __________

2. If living, where do the following relatives live?
   
   a) Father:
       _______ 1 In his own home
          _______ 2 In your home
          _______ 3 In the home of another child
          _______ 4 In a nursing home
          _______ 5 Does not apply
          _______ 6 Other, specify __________

   b) Mother:
       _______ 1 In her own home
          _______ 2 In your home
          _______ 3 In the home of another child
          _______ 4 In a nursing home
          _______ 5 Does not apply
          _______ 6 Other, specify __________

   c) Father-in-law:
       _______ 1 In his own home
          _______ 2 In your home
          _______ 3 In the home of another child
          _______ 4 In a nursing home
          _______ 5 Does not apply
          _______ 6 Other, specify __________

   d) Mother-in-law:
       _______ 1 In her own home
          _______ 2 In your home
          _______ 3 In the home of another child
          _______ 4 In a nursing home
          _______ 5 Does not apply
          _______ 6 Other, specify __________
LIFE SCALE FOR ADULTS A

Here are some statements about life in general that people feel differently about. Please read each statement, if you agree with it, put a check mark in the space under “AGREE”. If you do not agree with a statement, put a check mark in the space under “DISAGREE”. If you are not sure one way or the other, put a check mark in the space under “?”. PLEASE BE SURE TO CHECK EACH STATEMENT ON THE LIST.

<table>
<thead>
<tr>
<th>AGREE</th>
<th>DISAGREE</th>
<th>?</th>
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<tbody>
<tr>
<td></td>
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<tr>
<td>1. As I grow older, things seem better than I thought they would be.</td>
<td></td>
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<tr>
<td>2. I have gotten more of the breaks in life than most people I know.</td>
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<tr>
<td>3. This is the dreariest time of my life.</td>
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<tr>
<td>4. I am just as happy as when I was younger.</td>
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<tr>
<td>5. My life could be happier than it is now.</td>
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<tr>
<td>6. These are the best years of my life.</td>
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<td></td>
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<tr>
<td>7. Most of the things I do are boring or monotonous.</td>
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<tr>
<td>8. I expect interesting and pleasant things to happen to me in the future.</td>
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<tr>
<td>9. The things I do are as interesting to me as they ever were.</td>
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<tr>
<td>10. I feel old and somewhat tired.</td>
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<tr>
<td>11. I feel my age, but it does not bother me.</td>
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<td></td>
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<tr>
<td>12. As I look back on my life, I am fairly well satisfied.</td>
<td></td>
<td></td>
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<tr>
<td>13. I would not change my past life even if I could.</td>
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<tr>
<td>14. Compared to other people my age, I’ve made a lot of foolish decisions in my life.</td>
<td></td>
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<tr>
<td>15. Compared to other people my age, I make a good appearance.</td>
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<tr>
<td>16. I have made plans for things I’ll be doing a month or a year from now.</td>
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<tr>
<td>17. When I think back over my life, I didn’t get most of the important things I wanted.</td>
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<td></td>
</tr>
<tr>
<td>18. Compared to other people, I get down in the dumps too often.</td>
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<tr>
<td>20. In spite of what people say, the lot of the average man is getting worse, not better.</td>
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</tr>
</tbody>
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SCALE FOR ADULTS B

Here are some questions about life in general, please check the answers that seem best to fit your situation.

1. What are the best things about being the age you are now?
   - 1. As good or better than any other age
   - 2. Not a good age to be

2. How do you expect things will be different from the way they are now, in your life five years from now?
   - 1. About the same or better
   - 2. It depends on what will happen between now and then
   - 3. I expect it to be worse than now
13. As you look toward the future, what are some of the satisfactions you think you will enjoy? Check those you NOW think will apply to you in the later years of life:

___ 1 Retirement
___ 2 Financial security
___ 3 Being a grandparent
___ 4 More time to spend with spouse
___ 5 More time to spend with children
___ 6 More time to spend with friends
___ 7 More time for one's self
___ 8 Fewer family responsibilities
___ 9 More time for social activities
___10 More time for travel
___11 More time for recreation, hobbies, etc.
___12 Other, specify __________

14. As you look toward the future, what are some of the concerns or worries that you have? Check those which you NOW think will apply to you in the later years of life:

___ 1 Retirement
___ 2 Financial concerns
___ 3 Children leaving home
___ 4 Being a grandparent
___ 5 Fewer family responsibilities
___ 6 Growing old
___ 7 Losing one's spouse
___ 8 Being or living alone
___ 9 Critical health problems (such as cancer or heart disease)
___10 Changes related to sexual activities
___11 Becoming a "burden" to others
___12 Other, specify __________

Comments: Use this space to write comments, ask questions, or give us additional insights about the later years from your personal observations and experiences.

15. Have you retired from work at this time?
   ___1 Yes
   ___2 No

16. If no, have you made any plans for retirement?
   ___1 Yes
   ___2 No

17. If yes, what plans are you making for your future? Check only one response:
   ___1 No plans made
   ___2 Beginning to think about it
   ___3 Thinking about what I want to do
   ___4 Some definite plans made
   ___5 Have well-defined plans for retirement

18. If you have retirement plans made, what specific areas have you planned?
   ___1 Financial security
   ___2 Change of residence
   ___3 Retirement job
   ___4 Retirement leisure, hobbies, etc.
   ___5 Other, specify __________
3. What is the most important thing in your life right now?
   1. My job, my spouse, my children, just everything
   2. Trying to keep my health, my job—keeping things as they are
   3. Nothing very important—trying to improve the past

4. How happy would you say you are right now, compared with the earlier periods in your life?
   1. It's hard to choose, but I think this may be the happiest time of my life
   2. Not quite as happy now as in recent years
   3. This is not a very good time; things used to be better

5. Do you ever worry about your ability to do what people expect of you—to meet demands that people make on you?
   1. No
   2. Sometimes—it depends
   3. Yes I do worry sometimes

6. If you could do anything you pleased, in what part of the world would you most like to live?
   1. I want to keep living where I now live
   2. Someplace else

7. How often do you find yourself feeling lonely?
   1. Never or hardly ever
   2. Sometimes I feel lonely
   3. Quite often or very often, I feel lonely

8. How often do you feel there is no point in living?
   1. Never or hardly ever
   2. Sometimes I feel there is no point in living
   3. Fairly often, or quite often I see no point in living

9. Do you wish you could see more of your close friends than you do, or would you like more time to yourself?
   1. Just about right as it is
   2. I wish I could see more of my friends
   3. I wish I had more time for myself

10. How much unhappiness would you say you find in your life today?
    1. Almost none now
    2. Some unhappiness
    3. Quite a bit of unhappiness

11. As you get older, would you say things seem to be better or worse than you thought they would be?
    1. They seem to be better than I expected
    2. About the same
    3. I believe they are worse than I expected

12. How satisfied would you say you are with your way of life?
    1. I am satisfied, or very satisfied
    2. I guess I am fairly well satisfied, could be more so
    3. I am not very satisfied with my way of life

Scales A and B are adapted from the Scale used by Neugarten, Havighurst and Tobin and used with their permission.
SIGNIFICANT LIFE EVENTS

1. Think of the year in your life you would choose as having been the most satisfying to you. How old were you at that time? ___ years old

2. Consider the adult years of your life. Which five-year span would you consider as having been the most satisfying period of your life? Check only one response:
   ___ 1 20 to 24 years
   ___ 2 25 to 29
   ___ 3 30 to 34
   ___ 4 35 to 39
   ___ 5 40 to 44
   ___ 6 45 to 49
   ___ 7 50 to 54
   ___ 8 55 to 59
   ___ 9 60 to 64
   ___ 10 65 to 69
   ___ 11 70 to 74
   ___ 12 75 or over

3. What are the special reasons for choosing the time you have checked?

4. Think of the year in your life you would choose as having been the least satisfying to you. How old were you at that time? ___ years old

5. Consider the adult years of your life. Which five-year span would you consider as having been the least satisfying period of your life? Check only one response:
   ___ 1 20 to 24 years
   ___ 2 25 to 29
   ___ 3 30 to 34
   ___ 4 35 to 39
   ___ 5 40 to 44
   ___ 6 45 to 49
   ___ 7 50 to 54
   ___ 8 55 to 59
   ___ 9 60 to 64
   ___ 10 65 to 69
   ___ 11 70 to 74
   ___ 12 75 or over

6. What are the special reasons for choosing the time you have checked?

7. As you think about the past five years in your life, how happy have these years been in relation to all the years you have lived? ___ 1 Happier
   ___ 2 About the same
   ___ 3 Less happy

8. At this time in your life are you planning any major changes in your lifestyle; such as changes in occupation, residence, marriage or religion? ___ 1 Yes
   ___ 2 No

9. If yes, please state briefly what changes you are considering:
   ___ 1 Occupation
   ___ 2 Residence
   ___ 3 Marital status
   ___ 4 Religion
   ___ 5 Educational training
   ___ 6 Retirement
   ___ 7 Other, specify ________

10. At this time in your life, would you like to make some changes in your lifestyle if it were possible; such as changes in occupation, residence, marriage or religion? ___ 1 Yes
    ___ 2 No

11. If yes, please state briefly what changes you are considering:
    ___ 1 Occupation
    ___ 2 Residence
    ___ 3 Marital status
    ___ 4 Religion
    ___ 5 Educational training
    ___ 6 Retirement
    ___ 7 Other, specify ________

12. Which of the following describe the amount of time you spend thinking about the future as compared with earlier years in your life? ___ 1 Much more often
    ___ 2 More often
    ___ 3 About the same
    ___ 4 Less often
    ___ 5 Much less often