

Lingnan University

## Digital Commons @ Lingnan University

---

Theses & Dissertations

Department of Sociology and Social Policy

---

2004

### Women's retirement and leisure in Hong Kong : a life course approach

Ho Yee, Vienne TSO

Follow this and additional works at: [https://commons.ln.edu.hk/soc\\_etd](https://commons.ln.edu.hk/soc_etd)



Part of the [Gender and Sexuality Commons](#)

---

#### Recommended Citation

Tso, H. Y. V. (2004). Women's retirement and leisure in Hong Kong: A life course approach (Master's thesis, Lingnan University, Hong Kong). Retrieved from [http://dx.doi.org/10.14793/soc\\_etd.23](http://dx.doi.org/10.14793/soc_etd.23)

This Thesis is brought to you for free and open access by the Department of Sociology and Social Policy at Digital Commons @ Lingnan University. It has been accepted for inclusion in Theses & Dissertations by an authorized administrator of Digital Commons @ Lingnan University.

## **Terms of Use**

The copyright of this thesis is owned by its author. Any reproduction, adaptation, distribution or dissemination of this thesis without express authorization is strictly prohibited.

All rights reserved.

**WOMEN'S RETIREMENT AND LEISURE  
IN HONG KONG:  
A LIFE COURSE APPROACH**

**TSO HO YEE, VIENNE**

**MPHIL**

**LINGNAN UNIVERSITY**

**2004**

**WOMEN' S RETIREMENT AND LEISURE  
IN HONG KONG:  
A LIFE COURSE APPROACH**

**by  
TSO Ho Yee Vienne**

**A thesis  
submitted in partial fulfillment  
of the requirements for the Degree of  
Master of Philosophy**

**Lingnan University**

**2004**

## **ABSTRACT**

# **WOMEN'S RETIREMENT AND LEISURE IN HONG KONG: A LIFE COURSE APPROACH**

**By**

**Tso Ho Yee, Vienne**

**Master of Philosophy**

According to the life course perspective, individuals' life pattern could be viewed from vertical and horizontal dimension, including "preparation", "establishment" and "culmination"; family, education/work and leisure respectively. There is prevailing gendered division of household labor that "men's out, women's in" in patriarchal societies, like Hong Kong. For men, paid work tends to affect the household labor and leisure time. While women's career aspiration and leisure consumption tend to be influenced by their family duties during their employment life.

Life patterns often change when people retired, as there are generally only family and leisure life left as work and children are no longer present. As such, retirees may enjoy leisure. It has been suggested that retirement serve as a milestone to credit the completion of role duties and it presents a chance to free people from obligation, to pursue personal goal, restoration, or to open a new page for leisure or resume their family role. However, whether this experience applies to retired women remains uncertain as past research on retirement experiences have been centered on men, which yields generalization problem. Thus, this research adopted the life course perspective to study how retirement brings on changes to life patterns. In doing so, the thesis examines whether retirement open opportunities for retired women in Hong Kong to enjoy more leisure/social activities.

A total of twenty-four retired women, aged 46 to 68 were interviewed. Participation observation methodology was also adopted to enrich the findings and to enhance the reliability of data.

The findings show that the women have a family-focused life patterns during employment period where family is placed as the first priority. They experienced triple burdens, unstable career path, and insufficient or no retirement income. The findings showed that respondents perceived themselves as supportive wives and devoted mothers. Respondents' were willing to sacrifice personal interests to benefits their family members and to maintain family harmony that justified the gendered division of household labor. Besides, the poor socio-economic background, strong patriarchal ideologies and the unstable political, social and economic environment limited these women's accessibility to education and undermined their career aspiration. Nonetheless, all respondents showed strong work values and undervalued leisure pursuit, which had affected their retirement life attitude and patterns.

The lack of pre-retirement planning and preparation undermined respondents' retirement adaptation. Respondents had negative feelings toward retirement and they usually relate this with disengagement. It is suggested that bridge jobs facilitated the adjustment process. However, many respondents reported that they viewed retirement as a turning point to change life style and to reward their long years of work. In general, retirement derived mixed impacts on respondents.

There are more and more interactive elements in the relationship between family, education/work and leisure after retirement. Respondents were eager to have personal development and social participation despite they are expected to and willing to suspend these engagements when family need arise. To a certain extent, retirement open opportunities for retired women in Hong Kong to enjoy greater freedom in designing life schedule.

I declare that this is an original work based primarily on my own research, and I warrant that all citations of previous research, published or unpublished, have been duly acknowledged.

---

Tso Ho Yee, Vienne  
October 2004

## TABLE OF CONTENTS

<b>Chapter One: Background To The Research: Retirement and Life Course</b>		
1.1	Introduction	1
1.2	Significant of Study	6
1.3	Aims of this research	7
<b>Chapter Two: Literature Review –</b>		
<b>Life Course Model: Intersection of Family, Work and Leisure</b>		
2.1	Conceptualization of the Life Course Paradigm	8
2.2	Sociological Explanations of the Life Course Perspective	9
2.3	Conceptualization of Retirement	16
2.4	Conceptualization of Leisure	31
<b>Chapter Three: Conceptual Framework</b>		
3.1	Factors Affecting Patterns of Retirement Life	46
3.2	Cohort Effect	53
3.3	Life History	53
3.4	The Research Framework	56
3.5	Exploration of Retirement Life of Retired Women in Hong Kong	58
<b>Chapter Four: Research Methodology</b>		
4.1	Research Design	60
4.2	Data Collection –Participation Observation and In-depth Interviews	61
4.3	Sample	63
4.4	Semi-structured Questionnaire	65
4.5	Operational Definition of Variables	66
4.6	Method of Data Analysis	67
<b>Chapter Five: Findings: Analysis of Attitudes toward Family and Work of Respondents</b>		
5.1	Introduction	70
5.2	Self-perceived Gender Roles – the Family Role	71
5.3	Respondents’ Attitudes toward Work Roles	78
5.4	Summary	85

**Chapter Six: Findings: Analysis of family-focused Pattern Before Retirement of Respondents**

6.1	Validation and Analysis of Family-focused Pattern of Respondents	86
6.2	The Relationship between Family and Work: Directive Determination vs. Influential effect	87
6.3	The Relationships between Family, Work and Leisure: Directive Determination vs. Influential effect	95
6.4	Summary	104

**Chapter Seven: Findings: Analysis of Retirement Life of Respondents**

7.1	Introduction	107
7.2	Demographic Backgrounds of Respondents	107
7.3	Change of Self-identity	111
7.4	Perceptions toward Retirement between Voluntary and Involuntary Retirees	113
7.5	Self-identification: Retirees vs. Homemakers	119
7.6	The Interactive Relationships between Family, Education, Volunteering and Leisure	120
7.7	Summary	139

**Chapter Eight: Conclusion**

8.1	Conclusion: Discussion and Summary	144
8.2	Limitations and Recommendations of the Study	157

<b>Appendix I</b>	Semi-structured Questionnaire for In-depth Interview	161
-------------------	--	-----

<b>Appendix II</b>	Participation Observation Notes taken in the Tai-Chi Classes	169
--------------------	--	-----

<b>Appendix III</b>	General Profile of Respondents	171
---------------------	--------------------------------	-----

<b>Bibliography</b>		174
---------------------	--	-----

## LIST OF TABLES

Table 1	The Education Attainment and Place of Origin of the Respondents	74
Table 2	The Types of Last Employment of Respondents	79
Table 3	The Marital Status of Respondents	88
Table 4	The Age of Respondents	108
Table 5	The Length of Retirement of Respondents	108
Table 6	The Self-perceived Health Condition of Respondents	108
Table 7	Types of Housing	109
Table 8	The Forms of Retirement of Respondents	109
Table 9	Respondents' Sources of Retirement Income	110
Table 10	Living arrangement of Respondents	111
Table 11	The Retirement Form and Willingness to engage paid work of Respondents	117

## **List of Figures**

Figure 2.1	Life Path: Vertical VS Horizontal Dimensions	13
Figure 3.1	Five Dimensions on Shaping Retirement Life	47
Figure 3.2	Life Chart	54
Figure 3.3	Family-focus Life pattern for Married Employed Women	56

## ACKNOWLEDGEMENTS

First and foremost, I would like to thank my lord, Jesus Christ. Nothing could be done without his affectionate love.

I would like to extend my sincere gratitude to both my supervisors, Dr. William Lee and Prof. David R. Phillips. I began the thesis with many ideas and no clear sense of direction. Dr. Lee helped me to manipulate these ideas and gave me direction. This thesis would never be completed without his kind guidance. Dr. Lee also toiled over my imperfect drafts and provided detailed and insightful comments during the thinking and writing of this thesis. His patience and care since my undergraduate days are unforgettable.

I would like to thank for Prof. Phillips' s generous support. He encouraged me to think hard about both the details and over all implications of my thesis. He never stint to give me guidance in both my study and career development. I would also like to thank both my supervisors who allowed me to work in own style.

I have benefited from the advice and criticism of many professors, Prof. Alfred Chan, Prof. Peter W. Baehr and Dr. Annie Chan. I would like to give my heartfelt gratitude to Prof. Alfred Chan who had always challenged me to think outside the box. His kind support and care have helped me to overcome numerous difficulties.

My research would not have been possible without the twenty-four women who shared their life stories, and their tears and laughter. I express sincere thanks to each respondent who graciously give her time and energy to my research. I am also grateful to the staff in "Asia Pacific Institute of Aging Studies" for their assistant in expert knowledge and case referral.

I am truly thankful to my buddies, Carol Ma, Zoe Liaw and Wilson Lau, their care and support have kept me going in these two years. I also want to thank my colleagues and fellow hall mates, Ceci Lau, Florence Fong, Helen Lau, Luk kit-ling, Lilian Law, Gloria Yan, Sze-sze Hui, Ray Chi, Yuet Ngai-keung and Charles Yuen, for their substantial and emotional supports.

My deepest gratitude goes to Alston Cheung who has been with me every step of way in all these years. His love, patience and support have enriched my life. Finally, I want to thank my parents and sister who gave me unconditional love.

Words will never be able to express how thankful I am for all that they have done to make this possible.

**CHAPTER ONE:**  
**BACKGROUND TO THE RESEARCH: RETIREMENT AND LIFE COURSE**

**1.1 Introduction**

Sociologists have long had strong research interests in how older persons live in their later lives, focusing, for example, on lifestyles, the psychological impacts following from aging, and their quality of life. (Lassey and Lassey, 2001; Phillips, 1998; Leitner and Leitner, 1996; Critcher and Tomlinson, 1995; Atchley, 1993). However, little detailed research has been done on how older persons spend their time. The way people use time can tell us much about those people and about the society in which they live in. The analysis of time use preference thus becomes a tool to explain human behavior (Pentland, 1999; Shelton, 1992). Time schedule for workers could be classified by five main domains (Parker, 1976), and these include paid work, paid workers' obligation, fulfilling physiological needs, non-work obligation and leisure. In this regard, a worker's life could be categorized into three main realms – work, family and leisure. Different time-use patterns for each individual show different combinations that indicate the most important domain of one's life. People design their time schedules by personal resources and constraints. Personal and social roles are affected by class, gender and ethnicity (Horna, 1994).

The idea of the “work ethic” emerged since the onset of industrialization giving rise to an attitude that diligent workers are highly appreciated while the pursuit of leisure is sinful (Critcher and Tomlinson, 1995). As work is the center of most people's life, work will generally be treated as the first priority for personal time schedules (Kaplan, 1979; Roberts, 1978; Parker, 1978; Kelly, 1985). Work, however,

can be categorized as paid and unpaid. Traditionally, men usually dominate the former, while the latter is often conceived as women's duties in patriarchal societies. Thus, for men, paid work very much tends to affect the household's labor time and leisure time. Women, by contrast, traditionally are thought to place family role as first priority and that becomes a function of work and leisure life as they are expected to perform their traditional role as caregiver of the family. (Shelton, 1992; Marsh and Arber, 1992). The gendered patterns of time use and the determinants of time use will vary with the socio-demographic characteristics of individuals, such as age, class, education attainment and occupation (Cricher and Tomlinson, 1995).

The economic boom and the establishment of education infrastructure contributed to the rapid growth of an education population since the 1960s, especially for women (Cheung, 1997a; Lee, 1996). The percentage of women in secondary education level increased significantly from 8.4% in 1961 to 47.3% in 2001 (Hong Kong Census Department, 2002). It boosted the women's labor force participation rate from 36.8% in 1961 to 51.6% in 2001 (Hong Kong Census Department, 2002). Even though it is becoming more common for women to have a paying job, yet they are still expected to perform their traditional gender role as the caregiver of the household. As a result, the patterns of division of household labor have become more diversified.

More and more employed women are shouldering the dual roles, juggling between household chores and paid work; while some working mothers may even be burdening from a third role with the addition of childcare during their work life (Chan, 1999; Wearing 1998; Cheung, 1997; Lee, 1996; Tam; 1996; Shelton, 1992). Even though some professional and career women choose not to get married or have

children (Mackinnon, 1997; Harris, 1995), researchers have generally found that men have more leisure time than women (Shelton, 1992; Coverman and Sheley, 1986; Shaw, 1985). Women's household labor time may affect their leisure time; while men's paid labor time affects their leisure time (Clake, Nye and Gecas, 1978). In addition, Susan Shaw (1985) reported that employed women have less leisure time than full-time homemakers, suggesting that the dual responsibilities of household labor and paid labor constrain women's leisure time. Also, the observed difference between women and men may reflect the dual responsibilities and time commitments of employed women.

Some have argued that leisure time and activities are indivisible with the daily life as many activities are attached to the element of play, recreation and leisure. Thus there is no gender differences between men and women, whether paid workers or homemakers (Henderson, Bialeschki and Shaw et al., 1996; Henderson, 1986). However, other research reveals that women are relatively centered on those leisure activities that call for immediate or one-time consumption, such as joining a party. Green, Herbron and Woodward (1990) have argued that women still need to perform the preparation duties even in a party. In contrast, men dominate activities that need long-term commitment, such as taking a swimming course or language interest class. The different social expectations and norms bound for both men and women result in a gendered pattern of leisure participation where women tend to be the underprivileged group (Green et al., 1990; Henderson, 1986).

Economic resources tend to influence the availability of "free time" for many employed women. For instance, middle class professional employed women may pursue their career goals and at the same time enjoy a certain degree of leisure time

by employing a domestic helper to settle the household chores. On the other hand, women with lower income who usually work for economic survival and therefore cannot afford to hire a domestic helper would have to lessen their leisure pursuits. The underpinning background is that most employed women are expected to perform the traditional gender role of homemaker and this affects their time pattern within the family life cycle (Kelly, 1992; Shelton, 1992; Layte, 1999; Moen, 2001).

Ekerdt (1986) suggested that retirement requires a transformation from adherence to the “work ethic” to investment in the “busy ethic”. According to Ekerdt, the “busy ethic” involves an expectation shared by retirees and nonretirees that their lives should be active and full. The busy ethic justifies a lifestyle of leisure, but it is serious and directed leisure, not merely self-indulgent or aimless. In other words, this busy ethic is similar to the work ethic in that it provides the worker with “moral continuity” in making the transition from work to retirement and does not require major shifts from commitment to the work ethic (Ekerdt, 1986). Ekerdt further suggests that workers are socialized into the leisure role beginning in their 50s to facilitate entry into the retirement role and to prepare retirees for a life-style of leisure.

Life patterns often and “normally” change along the life course and there are also gender differences in these. For example, when people retired, there are only family and leisure life left as work and children are gone. People who retire usually have a lot more leisure time because they no longer have to work. Furthermore, children of retired couples—assuming that they had any—would at this stage have started families of their own and moved out of their parents’ house. Men often enjoy plenty of “unobligated free time” when the time previously set aside for family

responsibility now becomes leisure time (Carp, 1997). However, it is unclear whether retired women with different socio-economic resources will enjoy the similar time use patterns. It is expected that retired women will still set their family as the first priority as a fulfillment of expected gender and social roles. Meanwhile, some studies have shown that retirement serves as a milestone to credit the completion of role duties, and this frees people from obligation, giving them an opportunity to pursue personal goals, restoration, or to open new pages for leisure or resume their family role (Atchely, 2003, 2001; Szinovacz et al., 1992; Wearing, 1998). Whether or not this experience applies to retired women remains uncertain (Szinovacz et al., 1992).

There are various ways to study individuals' retirement experience/patterns. For example, time-budget study or survey on the activities that retirees taking in retirement that shed light on the way people spend time and the preference engaging in variety of activities. The advantages of employing time-budget study and survey are quantifiable (types of activities, duration and frequency), countable and comparable (by different socioeconomic variables, such as gender, age group, occupation) (Giele and Elder, 1998). However, the principle disadvantages of these research methodologies are that the researcher cannot list all daily activities or the informants may neglect some "unimportant" daily activities. The reliability is heavily subject to the responsiveness of the informants when adopting time-budget study. For the survey study, the principle disadvantages are that it is very difficult to examine the interaction between family and leisure, if not impossible. Also, it treats respondents as homogeneous group that may neglects the distinct life experience of different individuals. More importantly, both of the time-budget and survey studies overlook the significance of work role, the gender differences in accumulating

resources (such as retirement income) as well as the previous life experiences that affecting the retirement experience except longitudinal study with in-depth interviews methodologies are also employed (Stinson, 1999; Pentland, 1999; Flick, 1998). Therefore, this research adopted the life course perspective to examine women's retirement experience, especially in leisure engagement aspect by studying their previous life experiences and major life events. (More detailed discussion on the life course approach will be given in Chapter two.)

## **1.2 Significance of Study**

Past research on retirement experiences has tended to center on men, one of the main reasons being the assumption, now outmoded, that there are relatively few women actively participating in the paid labour force. Hence, it would hardly be worth analyzing the retirement experience of such a marginal category (Szinovacz et al., 1992; Price, 1998). However, the persisting increase in women's education level and in their labor participation rate implies that there will be more and more retired women in the near future. In addition, this yields a generalization problem as retirement experiences of men cannot be applied to women given the different demographic characteristics including, physical, psychological and social resources (Perkin, 1992; Shelton, 1992; Carp, 1997).

Given this recent development, it is now important to study the subjective retirement experiences of retired women, focusing on the resources and constraints in designing time schedule and their patterns of life. To date, little research has been conducted to study the retirement experiences of women in Hong Kong, especially in terms of time-spending patterns. Furthermore, there are locally limited pre-retirement

programs and most focus on financial aspects. This research can also help improve the current policies regarding retirement and the social support of the aging. In this way, the research will contribute to the development of successful aging, a worldwide policy framework promoted by the WHO since 2002 and the Second World Assembly on Aging (WHO, 2002).

### **1.3 Aims of this research**

The life course paradigm, discussed in detail in Chapter two, serves as a basis to examine the changes brought on from retirement, including family, leisure and work domains of retired women in Hong Kong. This research will examine the factors affecting these patterns including gender ideology, work ethics, and orientation to retirement, personal life experiences and socio-economic backgrounds of respondents. This research will also look at retired women's subjective perception and objective behavior with regard to leisure, focusing on the retirement experience of middle-aged women and older women in Hong Kong.

**CHAPTER TWO:  
LITERATURE REVIEW –  
LIFE COURSE MODEL: INTERSECTION OF FAMILY, WORK AND LEISURE**

**2.1 Conceptualization of the Life Course Paradigm**

The life course perspective outlined below has a lengthy history and multidisciplinary roots, including contributions from life history analysis, life span psychology, age stratification theory and the demographic concept of age cohort (Giele and Elder, 1998). Therefore, no single “theory of life course” is determined (Hareven and Masaoka, 1988). One of the distinctions that can be made among the different life course approaches is that some versions take the individual as the primary unit of analysis, while others focus primarily upon family development and change (Hatch, 2000).

The traditional “family life cycle” model and the “family developmental approach” assume that most people go through the specific trajectories temporally and sequentially in a typical family. In a conjugal family, either in extended or nuclear form, the linear cycle starts in sequence with the infant, followed by the young child, launched child, courting young adult, newlywed, childbearing parent, child-rearing parent, launching parent, post-parental adult, grandparent, and ultimate dissolution of widowhood (Glick, 1977, p.5). However, intensive challenges emerge when new forms of family like cohabitation, late marriage, and couples without child appear and are on the increase. Later studies have revised the model with elements of single adulthood, divorce, remarriage, aging alone and variety in women’s roles (Glick, 1977; Rapoport and Rapoport, 1975; Rodgers, 1973; Kelly, 1992).

The life course approach overcomes many of the limitations associated with “family life cycle” and “family developmental model” by focusing on transitions, timing, and multiple career lines, giving “fluidity” to family life (Allen and Pickett, 1987, p.18). The life course perspective provides a more holistic view that life is treated as a journey from birth to death, from singlehood to marriage and then to widowhood, from study and work to retirement, as well as from being active to being disengaged. It envisions the progression of individuals with continuity of identity along with developmental changes at different stages of life, each with its own distinctive characteristics. People play sequential roles at different life stages and this developmental progress is usually predictable and unidirectional. People define their roles according to personal orientation and expectations and are tempered by how others define them. This involves the social interaction with the individual and social construction of role and identity (Hatch, 2000; Kelly, 1992).

This research will adopt the individual as the primary unit of study from the life course perspective because it aims to examine women’s personal views about changes brought on from retirement. Nonetheless, it does not mean that family life is omitted since the individuals’ lives are intertwined with families. Owing to the limitations of “family life cycle”, this research will adopt a broader view of the life course perspective to examine the retirement experiences of retired women in Hong Kong.

## **2.2 Sociological Explanations of the Life Course Perspective**

Recent studies have added other elements like the economy, school and community in studying the life course that affect the three main realms of life: family,

work and leisure. Different social roles incorporate its own resources, expectations, constraints and tasks and this is characterized by social elements, such as the culture and social conditions of a particular society. Kelly (1994) called these predictable and regular courses as “careers” and that the pattern from start, stop and restart is rather zigzag than linear. Any change of specific career may affect the other two and people build up their personal style of behaving, problem solving and of becoming by experiencing different journeys of life which is summarized by three main themes: preparation, establishment and culmination.

As Kelly proposed, “the life course perspective provides a context of expectations, resource, and responsibilities useful in examining the intersection of roles because it combines changes in self-definitions and agendas as well as the social and economic life conditions without any presumption of age-based determinism” (1994, p.2). It is noted that each individual may have different patterns of life as the normative sequence may be disrupted by traumatic events such as fundamental loss of health, intimate companions, economic support, divorce and other dissolutions (1994, 1992). Thus, this model is looking at “both predictable role sequences and unpredictable but common traumas that alter the context of life in ways that pierce life domain barriers and can be expected to have impacts on the shifting salience of roles and relationships” (1994, p.3).

There are three distinctive concepts in the life course perspective, including life events, life transitions and trajectories. According to George (1989, p.243), life events are “identifiable, discrete changes in life patterns that disrupt usual behaviors and can threaten or challenge personal well-being.” (Giele and Elder, 1998). All types of major life events like change of marital status, birth of a child, retirement,

significant change in financial status or serious illness can either be stressful or enjoyable. (Giele and Elder, 1998)

Life transitions refer to shifts in a person's social identity, for example, entry into the labor force. Some transitions are self-initiated, such as voluntary early retirement, while some "counter-transitions" are brought about by the life changes of other persons, for instance, parenthood to grandparenthood (Hatch, 2000; Giele and Elder, 1998).

According to George (1989), trajectories reflect long-term patterns of stability and change, which are described by a sequence of life events. A trajectory can also be defined as "a pathway defined by the aging process or by movement across the age structure" (Elder, 1985, p.31). There are several considerations of life events that potentially impact on trajectories, including 1) the nature of the event, i.e. its intensity, duration, and so forth; 2) the resources, beliefs, and experiences that individuals bring to the situation; 3) how the event is defined; and 4) resulting lines of adaptation taken by individuals, selected from available options (Hatch, 2000, p.28).

Traditional studies tended to define life in monothematic ways that is segregated and isolated. Leisure, family and work are different domains with its assumptions that productivity is only found at work, expression only in leisure, learning only in school and bonding only in family. Also, these studies are in an either/or formulation, such as, either work or family is the central to one's life; work and leisure are intrinsic or instrumental in meaning. And most importantly, they neglected the shifting of resources for both men and women in studying life course (Kelly, 1994).

There are several basic distinctive elements in the framework of the life course model (Kelly, 1992, p.253):

- 1) The continuity and changes of role sets are predictable and transitional with different individual characteristics.
- 2) These continuity and change also link with social context. The social skills, intimate relations, developed interests and abilities are at least partly cumulative along with the transitional change of role sets.
- 3) The significant historical events might affect the lives of each cohort at a particular time in the life course. In Hong Kong, for example, people born at the period of the Cultural Revolution, the Tiananmen Square massacre, and the Asia financial crisis may be different.
- 4) Most people experience unexpected traumatic life events, such as the deterioration of health. These might become constraints for people to construct their role and personal development and thus affect their plan of life. Thus, it is important to study personal history.
- 5) As roles change, so do individuals. Role expectations, duties related resources personal actions, plans, self-definition and expectation upon others keep changing during the life course. Human beings are both products and producers in the dialectic self and society that goes on throughout the whole life.

### **2.2.1 Vertical VS Horizontal Dimensions**

According to the framework constructed by Kelly (1992, p.275), the life course model comprises of three main stages in one's life: preparation, establishment and culmination. The following diagram portray the vertical and horizontal dimensions of

individuals' life path:

**Figure 2.1 Life Path: Vertical VS Horizontal Dimensions**

*Life Stages:*

*Major realms of life:*

<b>Preparation</b>	Natal family	Schooling	Leisure
<b>Establishment</b>	Wedlock Family	Work	Leisure
<b><i>RETIREMENT</i></b>			
<b>Culmination</b>	Wedlock Family	Education and Work	Leisure – relaxation

The “**preparation**” is the period of life in which much of the meaning is anticipatory. This period starts from infancy, later preschool and complexity, later childhood, and early adolescence to later adolescence. In this, there are three main domains including the natal family, education and leisure. Family provides the primary sources for socialization, leisure and economic functions.

The “**establishment**” phase is distinguished by the theme of production and placement in the social system. The phase starts from young adulthood, followed by early maturity and later maturity. The three domains are nuclear family, work and leisure: individuals learn and start to play different roles during this period, for example when students are leaving college or university and getting into the labor force. This period witnesses the building of their economic status and roles by acquiring wages and work experience. Personal schedule is dominated by variable work timetable. Younger and older adults start to get married where wives are still

expected to perform the family role. The traditional division of household labor shows the homemakers are responsible to take care of the household chores and breadwinners are expected to provide financial support to the family in patriarchal societies. However, the majority of employed women experience “double burden” since industrialization that these women have been performing dual roles – efficient workers and loving housewives. Some scholars argued that women with other caring duties including care for the elderly or children would experience “triple burden” (Cheung, 1997a; Lee, 1996). The increasing tendency for husbands to “share” housework could only partly offset the burdens of married women (Hochschild and Machung, 1989). In general, married women tend to focus on family life due to traditional and cultural expectations, especially in patriarchal societies (Layte, 1999; Koziara, Moskow and Tanner et al., 1987). At this stage, married women’s leisure is mainly affected by their family role. While married employed women’s leisure may further influenced by their fulfillment of family and work roles. (Lublin and Blumenstein, 1999; Harrington and Dawson, 1995; Bialeschki et al., 1994; Horrell, 1994). In most cases, women’s leisure is mostly confined to the home, such as time spent playing with their children or listening to music while doing housework (Wearing, 1998; Kelly, 1992; Arber and Ginn, 1991).

In the maturity stage, which is from the age of forty-five to the retirement period, many people experience a “post-parental” phase. As Kelly suggests, this is “the period of maximum resources for leisure as peak earnings coupled with reduced parenting demands tend to increase both discretionary time and income” (1992, p.266). Many people in this stage would realize that they have already reached the “peak” of their career, especially for employed women. Some may come to realize that they still prefer to maintain a work role after a period of retirement, so they

return to the labor force by starting a second or third career, or by finding a part-time job. (Bookman, 2000; OECD, 1995; Curnow and Fox, 1994; Doeringer, 1990). Some may substitute it through volunteering or other leisure activities (McGuckin, 1998; Anderson and Larry, 1978). Others may prefer to take some formal course to pursue their life goals. Compared with early cohorts, women in this age group would enjoy relative independence and freedom, both economically and socially, resulting from the increased participation in the labor market (Tam, 1999; Cheung, 1997a; Tan Loughery and Clark, 1995; Sivan and Robertson, 1993). The retirement rate of women in Hong Kong rises dramatically after age forty-five (Hong Kong Census Dept., 2002). Many plan to reconstruct their life by acquiring personal development or resume their family role. Also, leisure is one of the major life components at this stage, and women believe that it is time to reinvest in some leisure-oriented activities to enhance their own personal development and expression. At the same time, women may pursue a better quality of intimate relationship with family members, relatives and friends. On the other hand, retired men will seek instrumental-oriented activities to replace former work roles (Bernard, 2000; Kelly, 1993 and 1994; Horna, 1989).

The final phase, “**Culmination**”, is usually divided into two periods, the “young old” and frailty, which is defined by one’s physical mobility and health condition and personal psychological feeling of acceptance of “being old”. In the early stages of later life, the provision of retirement pensions or savings enable the maintenance of a good quality of life for most older persons with relatively healthy conditions (Crosnoe and Elder, 2002; Cox, 1996). According to Lassey and Lassey (2001), retirement functions to honor older individuals with the opportunity for leisure and fulfillment in their later life. Leisure and family become the reminding

domains of life as work is laid aside while functional health and economic viability are the most significant factors affecting the later life (Dunkle, Roberts and Hang et al., 2001; Yoon, 1996, Park and Vandenberg, 1994).

It is noted that life path differs for individuals who possess different socio-economic resources and constraints, such as family background, education attainment, work history, personality, as well as gender and race (Allan and Jones, 2003; Giele and Elder, 1998; George, 1989). Even though it is expected that different cohorts in a particular society who share similar norms, values and socio-economic characteristics will go through similar life paths, it does not mean that everyone in the society must follow the same path (Elder, 1985).

It is suggested that the prosperity of life in this stage is very much shaped by the resources cultivated in “Establishment” phase. This research will therefore not only focus on the women’s experience during “Culmination” phase, but also in the “establishment” phase. Life experience and demographic information in “Preparation” provides a basic understanding of the retired women in Hong Kong.

### **2.3 Conceptualization of Retirement**

Before going further into the discussion of the retirement concept, it is important to recognize that there are several misconceptions about retirement.

#### **2.3.1 Negative Stereotypes towards Retirement**

There are numerous negative stereotypes towards retirement and most of these

perceptions are erroneous. The first stereotype is that some people equate retirement to death because many people retire due to health problems but putting the health issue aside, there is no relationship between retirement and death. For example, many employed mothers live for over forty years since retirement (Wearing, 1998; Maule, Cliff and Taylor, 1996). The second is that most people are afraid of retirement. However, research has shown that people are often looking forward to the relative freedom of retirement (Kelly, 1992). The third is that retired people become “roleless” as they have nothing to do after retirement. However, it should be interpreted as role change from worker to former worker and other roles in their lives like parenthood and friendship remain the same (Atcheley, 2000; Fetridge, 1994; Szinvacz, 1990; Hayward, 1988).

According to Atchley (2000), retirees could create new roles for the “replacement of old roles” or modify current roles so as to minimize the negative psychological impacts brought on from retirement, such as uselessness, loneliness and social isolation, especially for those who can control limited resources and retired involuntarily (Perkins, 1992). Thus, it is not uncommon that many older persons are still actively participating in social affairs, such as volunteering or engaging in leisure activities (Chou, Chow and Chi, 2003; Haworth, 1997; Anderson and Larry, 1978). Certainly, it takes time and needs the reallocation of resources for support during the transitional period toward retirement for adaptation to new roles and reevaluation of priorities and possibilities. This does not mean that there is a loss of self and social connection (Kim, 2002, 2000; Kulik, 1999; Calasanti, 1996; Kelly, 1992).

The negative stereotypes mentioned above are generally constructed by a

common belief that the retirees have nothing worthwhile to do. There are four basic assumptions to support this misperception: most people derive their personal status, roles and identity and daily schedule from work; they are forced to retire; they have no other significant commitments or relationships and they lack the flexibility to adapt to changes (Kim and Meon, 2002, 2000; Atchley, 2003; Carp, 1997; Erdner, 1990).

### **2.3.2 Definitions of Retirement**

Before the 20<sup>th</sup> century, retirement as it is now known did not really exist but has become an institutionalized and accepted the life course transition in most postindustrial societies (Jamieson and Victor, 2002; Kim and Meon, 2000; Ekerdt, Kosloski and De Viney, 2000). However, it is a rather recent phenomenon in industrial nations. Expanding populations and increases in life expectancy brought pressure to remove older persons from the labor force in order to make room for younger ones (Sussman, 1972). It is clear that people would have a longer life in the post-retirement period as a result of longer longevity. Since women tend to have a longer lifespan compared to men, women would undoubtedly enjoy a longer retirement life than men (Lassey, 2001; Law, 2001, Leitner, 1996).

Contrary to the negative stereotypes discussed previously, retirement is often viewed as an eagerly anticipated life event that an employee, spouse and other family members dream about for years (Rosenkoetter and Garris, 1998, Kelly, 1992). Retirement is also increasingly a phased phenomenon, involving multiple transitions out of and into paid and unpaid “work”. The age-graded retirement norm has become blurred and the actual range of retirement age has expanded, making the transition

longer and fuzzier (Kohlic and Rein, 1991; Mutchler, Burr, Pienta, and Massagli, 1997).

Economically, retirement can be conceptualized as a final exit from the formal or paid workforce with an eligibility to receive either Social Security or a private pension in economies where these exist (Han and Moen, 1999; Organization for Economic Co-operation and Development, 1995; World Bank, 1994). Others operationalize it as being employed at a paid job at less than the full time working hours (e.g., working less than 35 hours a week) along with a self-definition of being fully or partially retired (e.g., Hayward, Grady, and McLaughlin, 1988; Mutran, Reitzes, and Fernandez, 1997).

Retirement brings with it valid social roles, which consist not only of rights, and duties (claiming pension and social security; transiting knowledge and experience to the younger people) attached to a social position but also specific relationships between retired people and other role players (Atchley, 2003; Szinovacz and DeViney, 1999). Lowy (1985) believed that retirement is synonymous with aging because it is a crucial life change that almost all older persons face in one way or another. He described it as a major status and role change in an older person's life. Busse and Pfeiffer (1969) described social retirement as the time when persons realize that they are no longer involved in the work role with which they have come to identify. Retired persons are expected to remain the same type of person, to assume responsibility for managing their own lives, to avoid becoming dependent and to live within their incomes (Atchley, 2000; Guillemard, 2000).

However, the above definitions of retirement as simply cessation from full time

work have been criticized because these fail to consider the multidimensional nature of retirement culturally and personally (Baker, 2002; Henretta, 1993a). The presumption of this definition is that people are narrowly and solely focused on work role and this neglect gender differences. For example, women may occupy many roles in their lives – as wives, mothers, homemakers, volunteers and workers in the labor force. They experience variations and changes in each of these roles during their lifetime. Definitions of retirement that emphasize linear and orderly work at full time jobs exclude women who worked intermittently or part-time. These definitions also exclude the many hours of productive work carried out by homemakers because these definitions were centered on men's retirement experience (Kim and Meon, 2002; Erdner and Guy, 1990; Matthews and Browns, 1987). In order to gather a fuller picture of retirement experience for men and women, a life course perspective could be employed to conceptualize retirement.

### **2.3.3 Retirement as a Life Event**

Retirement as an institution establishes age expectations for the retirement transition (or *chronologization* of the life course, discussed by Kohli, 1986). Although there is no mandatory retirement in Hong Kong, such social expectations persist through age constraints in the Mandatory Provident Fund (MPF) system and people might regard it as the fulfillment of obligations (Remark: scheme members are eligible to withdraw their accrued benefit at age 65.) (web site of MPF, 2004<sup>1</sup>). Hence retirement has also come to be referred to as a stage in the life course. As MPF developed, a norm emerged whereby the life course was divided into three

---

<sup>1</sup> Scheme members who wish to withdraw their accrued benefits must statutorily declare that he/she has permanently ceased employment. (web site of MPF, 2004)

major phases: youth as the time for education; adulthood for work; and old age, for inactivity. Old age and retirement were combined in a “Third Age” identified with and by retirement. Most people conform to the social norm that they are anticipating retirement and it also serve as a milestone for retirees to pass through the later stages of life. However, it is not simply an objective life course transition, but is also a subjective developmental and socio-psychological well-being (Moen, 2001).

The life course approach argues that the experience, personality, lifestyle and other resources in a stage will bring into the following stages of life, which indicate that there is a continuous pattern of life along with the different stages of life (Fairhurst, 2003, Giele and Elder, 1998; Ginn, 1996; Gigy, 1985). People tend to engage in childrearing and earn their living in the “establishment” phase, which is at times exhausting so that they would not develop or maintain their leisure habits, especially during hard economic times (Rapoport and Rapoport, 1975). Retirement, on the other hand, releases an abundant of time because the requirement of working full-time is gone and a new routine must replace the old one with new ways of measuring accomplishments and contributions. Making use of this new free time is among the primary challenges for the retiree. Also, research has shown that people who can manage the time spared by retirement well would achieve higher life satisfaction than those who fail to do so (Lassey and Lassey, 2001; Atchley, 2000; Maule, 1996, Monk, 1994).

As retirement is seen as a life event towards old age, it takes time for individuals to adapt to the changes that retirement brings along (Kim and Meon, 2002). Retirement could be harmful to some retirees’ psychological well-being and health condition, especially for those who retired involuntarily, and it will further

affect their satisfaction and retirement life patterns (Marshall, 2001). Many individuals take bridge jobs, often low paying part-time jobs, before fully withdrawing from the labor market. Atchley (2000) called this partial retirement. The bridge to retirement is for some a means of making the transition gradual and for others an economic necessity stemming from financial reasons (Jamieson and Victor, 2002; Doeringer, 1990). Past research showed that people who take bridge jobs have higher life satisfaction than those who do not (Kosberg and Kaye, 1997). Thus, retirement should be treated as a dynamic transition rather than a static concept.

The policy framework of active aging proposed by the World Health Organization in 2002 pointed out that retirement does not mean death or disengagement at all, but rather “there is an increasing recognition of the need to support the active and productive contribution that older people can and do make in formal work, informal work, unpaid activities in the home and in voluntary occupations” (WHO, 2002, p.31). This interpretation goes against past definitions that retirement equates with death or totally inactivity (Hayward, 1998; Wearing, 1998; Emerson, 1959).

#### **2.3.4 Residual Work Life in Retirement**

In recent years, more originally retired people are returning to the labor market for a range of reasons, such as to gain self-identity, to have “something to do”, for job satisfaction, connectivity to society, and economic self-sufficiency (Fairhurst, 2003). Thus, there is a tendency for people who has retired from their original paid work or who are enjoying a pension or/and a period of “honeymoon” to later find a part-time job or to have a second career, paid or unpaid. This is especially so for

those who have problems adapting to the changes brought on from retirement or those who have insufficient retirement funds (Price, 1998, Reeves, 1994).

A longitudinal study conducted by Clark University in the mid-1980s on newly retired persons reveals that some of the male respondents felt afraid of retirement and they sought part-time employment in order to gain self-identity. The majority of respondents agree with the notion that “work makes life sweet” (Nemeth, 2000). Another study using National Survey of Families and Households by Szinvacz during the 1980s to 1990s, suggested that retired couples who shared household labor have better psychological adjustment brought on from retirement. Also, this shared routine could, to a certain extent, free retired wives from household chores that will enable them to enjoy other activities, such as volunteering and leisure habits (Szinvacz, 2000).

Volunteering has been widely accepted as an ideal way to engage older adults or retirees and to maximize their contribution to society after retirement. Volunteering raises the volunteers’ self-esteem, self-respect and develops a sense of purpose and achievement (Pearce, 1993; Payne, 1977). This can also enable them to “make good use of their leisure time after retirement” (Sundeem, 1990, p.3). There are gender differences in the practice of volunteering. For instance, men tend to be motivated by the acquisition of employment-related experiences and skills compared to women. Women on the other hand regard volunteering as an extension of family work to serve others (Herzog, 1998).

Chou, Chow and Chi conducted a large-scale survey on volunteering aspirations of Hong Kong Chinese soon-to-be-old adults in 2000 (Chou, Chow and Chi, 2003).

The survey included 1,866 adults aged between 45 and 59 and found that 38% of adults plan to be volunteers after their retirement or when they are 60 years old. The reasons given for wanting to volunteer were: the act of volunteering is meaningful, it makes them happy to help others, it is a means to kill time and it helps to enrich their own lives. This study also reveals that soon-to-be-old adults who plan to be volunteers have higher socio-economic status than those who do not volunteer. Moreover, this study also supports the notion that older women are more likely to volunteer (Fischer and Schaffer, 1993). Specifically, respondents who planned to be volunteers were more likely to be younger educated female in the sample. Finally, those respondents who were receiving financial assistance from their adult children or from public provision of social security were less likely to plan to be volunteers than those who were not. Thus, it is suggested that respondents with better financial planning for old age were more likely to be volunteers.

### **2.3.5 Family as Women's Major Life Focus**

It has long been argued that women are centered on their families, especially in patriarchal societies. The traditional Confucian values such as “obey the father before marrying, obey the husband after marriage and depend on the son when getting old” (在家從父、出嫁從夫，老來從子) and “to assist husband and teach children” (相夫教子) reinforced the patriarchal social system in Chinese history (Jaschok and Miers, 1994). Thus, women's self-identity, role, resources, constraints, expectation tend to be derived from the “home”, such as father, husband and son (O'Connell, 1994). Thus, it is not surprising that women who believe in traditional gender ideology always place their family as the primary sphere of life (Bernard, 2000).

The gendered household division pattern is common in industrializing Asia.

Women are socialized to accept and to act according to the gender social norms, such as little girls should play with dolls while little boys should only play with “masculine” toys like cars and guns. Thus, women are expected to play an “emotional care giver” role in the family, and also expected to perform all family responsibilities such as housekeeping, providing meals, childbearing and rearing, and care giving to family members in needed (Fox, 2001; Burr, Day and Bahr, 1993). This division of household labor has been undermined as industrialization increases the opportunities for education and work. However, due to the deeply embedded traditions of traditional patriarchal Chinese families in Hong Kong, women are still expected to, and in most cases will, consider changing or leaving their jobs to tend to the needs of their family (Lo, 2001; Salaff, 1995; Lowe, 1980)

Nonetheless, the number of career-minded women struggling from role conflict is on the rise. In Hong Kong and some similar economies, the employment of a domestic helper to help out at home is a common strategy for middle and upper class women. Others have chosen to remain single. These women are usually younger, from better or higher socioeconomic family backgrounds in terms of social class and education. They also tend to less bound by traditional cultural and gender ideologies. However, the samples in this research were brought up in the traditional way.

### **2.3.6 Characteristics of Women’s Retirement**

In general, it has been argued that women quit jobs earlier than men and have shorter formal working lives. It is because women are expected to resume their family roles including housework, childbearing, childrearing or care giving. Others argued that women, not expected to be career minded, would tend to give up their job

if the financial demand of their family has been released (Smith and Moen, 1998; Bosworth and Dawkins, 1981; Carp, 1997; Coyle, 1997; Kohli and Rein, 1991). However, these arguments neglect the subjective experience of women that they quit the labor market due to job dissatisfaction from gender inequality in the workplace (Carp, 1997; Coyle, 1997; Kohli and Rein, 1991; Kulik, 1999). Furthermore, some women quit their jobs because they find that they have already reached the “peak of their career” or some may find difficulties dealing with different roles at the same time (Lee, 1996). Previous working experience and time pattern will greatly affect the freedom of time used in the retirement phase, which affects life satisfaction.

Harrington and Dawson (1995) in their study further indicated that married women depended on their husbands or family members for financial needs, as well as decisions on career-orientation, family expectations and childcare needs. Working class married women tend to place the financial needs of their family first and career-orientation last while middle class married women ranked family expectations from husbands first, career-orientation second and family financial needs last (Harrington and Dawson, 1995). These results suggest that married employed women have different orientations towards work but it is agreed that the family role always comes first in their lives.

Ginn and Arber (1996) found that most female respondents indicated that age is a crucial factor for employment, which led many to retire early. Also, women in mid-life were less concerned than men of this age about both the financial and psychosocial consequences of unemployment; yet both factors influence whether non-employed women were seeking a job. Men were influenced primarily by financial considerations.

Past research had indicated that men enjoy “free time” from retirement because women are culturally perceived as caregiver and they may have difficulty in dealing with their personal schedules by taking up the responsibility of care giving for their husband, parents, parent-in-law or grandchildren (Henderson et al., 1996; Henderson, 1986). Thus, it is postulated that there is a role reduction but same workload for retired women.

Gigy (1985) reported that successful retirement depended upon the personality and/or attitude of the retiree. On the whole, having activities, interests, adequate amount of money and good health condition influence retirement satisfaction. Also, a large percentage of retired women also emphasized having family and/or friends, having a good attitude towards life in general, and doing something useful, such as active and passive leisure, paid and/or volunteer work to ensure retirement satisfaction (Gigy, 1985).

### **2.3.7 Factors affecting Women’s Retirement**

Smith and Moen (1998) concluded that there are eight factors that influence women’s decisions to retire and they are divided into two sets: contextual antecedents and variables directly related to the retirement transition, including external contingencies, retirement planning, pre-retirement work conditions, spouse’s behavior, and anticipating a new life after retirement. These factors, moderated by gender, are associated with the perception of the retirement decision and experience.

Gender role ideology may be related to spousal influence on decision-making

and may serve as a proxy for marital power. For example, Qualls (1987) found gender role ideology to be a primary force underlying the couples' decision-making behavior. This suggests that couples' combined gender role orientations may shape spousal influence. Besides, some scholars think this influence on decision-making is constant across decisions (Corman and Lehmann, 1987; Huber and Spitze, 1983).

Henretta, O'Rand and Chan (1993a and b) found that the amount of synchronization of retirement transition between couples was affected by the wives' lifetime work histories. Wives employed during the childbearing years made the retirement transition more in tandem with their husbands' retirement than did wives who had not worked for pay earlier in life. Family roles might hold more relative importance for the retirement decisions for wives than for husbands. Early events shape later behaviors especially for employed women and this underscores the value of a life course approach to retirement.

Isaksson and Johansson (2000) noted that external contingencies such as employer downsizing, especially during economic recession, provided incentive packages for early retirement. Other institutionalized practice such as age eligibility for Social Security (Mandatory Provident Fund in Hong Kong) and other retirement private pension may also influence the retirement decision-making process for individual or couples. Isaksson and Johansson conducted a longitudinal study on early retirement experience for older male and female workers in a large insurance company in Sweden (2000). Results indicated that favorable pension package attracted voluntary early retirement. Also, voluntary (as opposed to forced) choice was directly and positively associated with satisfaction, psychological well-being and health for both retirees and "stayers". Females showed lower values of work

centrality, appeared to be more inclined to apply for retirement, and were generally more satisfied with the outcome than males.

Several researchers have found pre-retirement work condition and attitudes to be associated with an employee's decision to retire (Szinvocz and Harpster, 1993). Also, a spouse's retirement experience may affect an individual's retirement decision. (Szinvocz, 1989). Another factor is retirement planning – studies showed that people with better retirement planning tended to have a positive attitude towards retirement than those do not (Law, 2001).

However, it is crucial to note that the time of retirement for women is affected by family considerations (Maule, 1996). Szinvacz (1989) argued that married women often time their retirement in response to specific family influences. One of these influences is when a woman's husband retires. A married woman usually retires early so that her retirement will coincide with her husband's. In fact, a woman's decision on when to retire has much to do with her husband's expectations and financial availability (Atchley, 2003, Vinck and Ekerdt, 1989). Another factor that influences retirement is the health of the woman's family. A woman is more likely to retire when a spouse or another family member is ill (Matthews, 1987). All these family considerations will in turn affect their time use and subjective experience after retirement.

The early retirement for married women may affect their social contact patterns and subsequent satisfaction with their amount of leisure, and their leisure experiences (Reeves and Darville, 1994). Skirboll and Silverman reported that these women mourn their loss of prestige and seem to have problems establishing a cohort of

social friends who have similar education and work experiences to afford them sufficient stimulation and self esteem in their retirement years. In addition, satisfaction with leisure experience after retirement was the major indicator of successful retirement among their sample. Furthermore, it is noted that the essence of leisure is freedom, not the amount of time or the activity done in free time (Skirboll and Silverman, 1992).

Reeves and Darville (1994) suggested that women's friendships have offered and will continue to offer an important leisure social setting before and after retirement and this is one of the significant indicators of successful retirement. Compared to men, women of all ages are more likely to have a varied circle of friends, to have a greater number of intimate relationships and to receive support from multiple sources. For both older men and women, leisure is important as a context for expressing and maintaining primary relationships and as an opportunity to express and develop self-definitions of ability (Reeves and Darville, 1994; Grambs, 1989; Lewitts, 1988).

### **2.3.8 Summary**

As a conclusion, retirement is at least a two-faced phenomenon, opening and closing certain opportunities. It opens opportunities for retirees to enjoy leisure or other activities that they could not pursue during work life as suggested by past research (WHO, 2002; Lassey and Lassey, 2001; Ekerdt, 1986). It is evident that gender differences exist among retirees that are generally affected by previous working experience, income source and self-identity gained from multiple roles, such as family, work and leisure. Women's retirement experience is very much influenced

by spouse employment status, family income and family demands. In contrast, men are more constrained by psychological pressures and are fearing of the diminishing power position in the family due to the loss of work role. Also, men are encouraged to participate in more “instrumental” leisure activities in order to keep their work role while women are expected to keep their family role (Kelly, 1993; Horna, 1989).

The above discussion reveals that women in the “establishment” phase tend to retire early due to family role commitment (Campione, 1987). For many women, whether retirement means a new page for leisure would often depend on family responsibilities as well as their leisure patterns. Thus, it is important to study women’s leisure in order to examine their retirement experience and, indeed, to examine whether many of the stereotypes and beliefs outlined earlier hold true in modern Hong Kong.

#### **2.4 Conceptualization of Leisure**

The definition of leisure and its methodical application has long been tested and verified (Ritzer, 2000; Thomsson, 1999; Hayworth, 1997; De Grazia, 1994; Stokowski, 1994; Szinovacz et al., 1992; Horna, 1994; Wearing, 1998, 1990; Wilson, 1980; Kelly, 1997, 1994, 1992, 1985; Kaplan, 1979; Dickinson, 1976; Parker, 1983, 1976; Roberts, 1999, 1989). Some scholars have extended their work to gender groups in terms of amount of leisure time they enjoy, perceptions and constraints for enjoying leisure (Coyle, 1997; Green et al., 1990; Wimbush and Talbot, 1988; Shaw, 1985, Griffin, Hobson and McCabe, 1982; Deem, 1982; Young and Willmott, 1975;). Other scholars have focused on the relationships between leisure and family or leisure along the life course (Allan and Jones, 2003; Gershuny, 2003; Crosnoe and

Elder, 2002; Kelly, 1997, 1994; Larson, 1997; Mobily, 1987; Rapoport and Rapoport, 1975). This section will first deal with the definition of leisure and its methodical application so that it could provide a fundamental framework of analysis for this research. Furthermore, it will discuss the constraints of women's leisure consumption and their leisure along the life course and will provide empirical studies to support its arguments.

Past studies on leisure tend to be categorized around three main topics. Leisure is commonly defined as either: (1) an "attitude" or feeling of freedom; (2) a kind of social "activity"; or (3) a specific "time" period. (Roberts, 1999; Stokowski, 1994; De Grazia, 1994; Neulinger, 1981; Dumazedier, 1967)

#### **2.4.1 Leisure as "Attitude"**

The classical idea of leisure as "feeling" or "attitude" of freedom and release from constraint reflects an emphasis on internal, personal realities, in which leisure is described as a product of subjective emotional and psychological processes (Neulinger, 1981). Neulinger further states that this approach is restricted to investigating the state of mind that has traditionally been associated with the leisure experience. De Grazia (1962: 233) proposes that leisure can be defined as "an ideal, a state of being, a condition of man, which few desire and fewer achieve."

In modern societies, leisure is seen as an attitude or feeling of personal, internal experience with a high degree of freedom, satisfaction, and emotion (Horna, 1994). Haworth (1997) proposes that leisure is a "lived experience" rather than a simple state of mind. He further suggests that leisure is central to life, a "playful" attitude in

engagement with the world. Other leisure scholars argue that leisure is a meaningful goal in its own right and the essence of leisure is freedom, not time itself or the activity done in free time (Dumazedier, 1967; Kaplan 1979). However, the prevailing ideology of work ethic is that diligent workers are highly appreciated in many advanced industrialized countries and this suppresses the leisure development for their citizens, for example in South Asian countries (Ng, 1986, 1984; Lu, 1970; Shaw, 1985).

#### **2.4.2 Leisure as “Activity”**

The definition of leisure as “activity” is described as “activity chosen primarily for its own sake with relative freedom” (Kelly, 1985: 23). Dumazedier argued that in leisure, “relaxation gives recovery from fatigue, entertainment spells deliverance from boredom”. It “serves to liberate the individual from the daily automatism of thought and action” (Dumazedier 1967:16). Thus, leisure activities are different from obligated activities, like paid work and housework, and it might benefit individuals and society as a whole (Wearing, 1998).

The advantages of using this approach in defining leisure are that it is countable, quantifiable, and comparable. However, the principal disadvantage of such a definition is that that it becomes impossible to list all the activities that might potentially be called leisure, since these differ among people, places and time periods (Cricher et al., 1995). Shaw (1986) has also argued that leisure cannot be objectively defined because different individuals experience it differently.

### 2.4.3 Leisure as “Time”

Another approach to the analysis of leisure is to define leisure as “time”, which refers to non-obligated, discretionary or free time left over after necessary commitments of work, family, and personal maintenance are met (Dickinson, 1976; Parker, 1976; Kaplan, 1979; Kraus, 2000, 1982; Wearing, 1998). It involves the freedom of choice in selecting different activities for enjoyment, relaxation or restoration of individuals (Roberts, 1978, 1983; Parker, 1976; Kaplan, 1976). However, Shelton argues that not everyone is able to choose on their own or that “free time” actually does not exist for many groups of people in a less privileged status (Shelton, 1992; Wearing, 1998; Price, 1998). The free choice of activities is constrained by existing cultural structures of time use and personal resources (Wearing, 1998; Roberts, 1978).

The primary advantage of using a time frame to analyze leisure is that it is quantifiable, measurable and objective. Many research have used this approach to study human behavior by documenting “time budget”, or the amount of time spent on various activities over a defined span of time. For example Shelton (1992) adopted this approach to examine the time spent on household division of labour in paid and unpaid labour and leisure activities.

The time-budget perspective cites “work” as the distinction in one’s time budget, and leisure is defined as “obligated time”. However, there is a lack of clear boundaries between activities in simple agricultural societies as work and leisure is indistinguishable (Kelly, 1982). Also, activity patterns are structured not by strict time schedule but by seasonal and environmental variations (Horna, 1994). The idea

of the “work ethic” emerged within the framework of religious and social conditions in the Middle Ages. Work was valued for its moral and economic conditions while leisure was seen as sinful (Kando, 1975: 23). Thus, play, recreation, and sport were appropriate for children but not for adults (Horna, 1994).

Stokowski (1994) stated that the single most significant influence on the distribution of leisure in advanced societies was the Industrial Revolution because it brings with it a rhythm of life that divided people’s time into paid work time and “unobligated time”. Most people concentrate their leisure activities into the evenings and weekends. Leisure was not conceived as the “state of mind” but a residual time for revitalization and restoration of psychological well-being for the improvement of productivity (Dickinson, 1976). It became the responsibility of each individual to make his or her leisure worthwhile. Thus, people taking an interest class or formal course after work, which could benefit their career and at the same time relax them, may be seen as leisure.

The consequences of industrialization have been dramatic. Improved transportation, labour-saving devices, and communications have made life easier and basic activities less time-consuming. Life expectancy and per capita income have increased, and new classes of leisure consumers – the retired – have emerged. The number of working hours per week has been reduced, and time off for holidays and vacations is guaranteed by the legal bodies. In the process, leisure has concomitantly assumed a time and space separate from work, but it is often planned, scheduled, and coordinated in a similar way to work (Stokowski, 1994).

The definition of leisure as “time outside work” creates several difficult logical

and practical problems, however. Prime among these is the confusion in distinguishing between “work-like” leisure and “leisure-like” work activities. For example, do-it-yourself home projects, such as home improvements, building cabinets, painting walls and gardening are work-like activities designed to raise or maintain the value of a home. They are often done during non-employed hours and the activities are usually not directly compensated monetarily. House-cleaning, cooking, laundry, and other activities traditionally described as “women’s work” often occur in a woman’s non-employed time, but clearly are not thought of as leisure by most women. Alternatively, some activities generally conceived as “work” are experienced as leisure: a gardener or a football coach may find pleasure and reward in creating employment from what might be considered a hobby or a passion. Many academics, artists, and composers see their “real work” as not teaching, selling paintings, or conducting orchestras, but writing or thinking creatively – activities which may occur outside of typical work hours. In sum, leisure is, at least for some people, nearly indistinguishable from work. It is not uncommon to find examples of either people who “work” at their leisure or people who lead “leisurely” lives. De Grazia (1962) defines the above activities as “semi-leisure”.

#### **2.4.4 Women’s Leisure: in Relation to Family, Work and Retirement along Life span**

The notion of work/leisure dichotomy that posits leisure as time and activity away from paid labor is mainly derived from male’s experience (Parker, 1983). Parker (1983) generalized males’ leisure experience as social norms and posits women’s experience as “other”, which neglects the family and work role taken by employed women and social conditions of housewives. Wearing (1998) argued that

“Parker did not perceive gender power differentials as a significant disadvantage to women’s leisure time or activity (Wearing, 1998: p.5).

Kenneth Roberts has raised many issues concerning class and gender differences in access to leisure (Roberts, 1999, 1989, 1983, 1978). In his work “*Youth and Leisure*” (1983), he documents the wider access of middle-class male youth to leisure time, activities and experience, compared with middle-class female youth and all working-class youth. It provides economic and patriarchal explanations that he sees students in higher education as recreationally privileged due to their congregation on campuses giving solidarity and freedom from parental supervision. He also worked on “engendered leisure”, recognizing the important dimensions of gender and sexuality and that “the relationships between boys and girls at leisure are patriarchal rather than equal” (1983, p.67). In particular he explores the ways girls’ leisure is restricted and constrained. For example, girls are constantly under closer parental supervision, have less money to spend, and have less freedom to select their own leisure interests compared to their male counterparts, as a result of gender inequality (Roberts, 1983).

Roberts (1999, 1983) accepts that class affects leisure, but rejects the view that it is the dominant influence. However, he suggested that the availability of economic resources would mainly influence the types of leisure activities, not the amount of leisure time. He claims that nearly everyone has enough money to participate in a sport and have a holiday of some sort.

Feminist leisure theorists further indicate that the devaluation of the role of housewife from the society is harmful to women’s identity (Wearing, 1998;

Henderson et al., 1996; Green et al., 1990). Homemakers may find difficulty in establishing their own identity and recognition even if they do find the homemaking and childcare roles empowering, it is because the housework has nothing directly produced in the way of monetary exchange in the market. Also, many women regard housework as boring or unsatisfying because they may be overqualified for the paid work role. Even for women who do not value the homemaking role, they would feel guilty for taking time off from it and this becomes a major constraint for women's leisure (Henderson, 1996; Deem, 1982).

Green et al. (1990) found that women employed full time were more likely to conceive leisure as discrete periods of time compared to homemakers who "compartmentalize" different spheres of their lives. Moreover, employed women have enhanced leisure experiences by virtue of the social opportunities outside the home afforded by friends made at work, their own money and a greater sense of entitlement to leisure (Green et al., 1990, p.96).

It is suggested that part time employment enables women workers to pursue leisure from family and work roles and have appropriate income to pursue their own leisure. However, interview data on part time women workers by Green and Parry (1982) and Sharpe (1984) indicate that "married women with children and a part time job are expected to conform to the same high standards of housework and childcare as full time housewives, and additionally are expected to live up to prevailing stereotypes of "the good worker" when they are in their place of work (Green et al. 1990, p.16). Also, Harper and Richards (1979) showed no appreciable difference in the domestic workload of mothers working part time and those who were full time homemakers.

The study by Harrington and Dawson revealed that women did not define leisure as free time or activity because their leisure experience are porous, nearly always open to interruption and diverted attention. Also, the meaning of leisure for these women is generally derived from family responsibility, for example spending time with their children in the playground or at home. Among the sample, part time workers report feeling more serene, playful and feminine at leisure, more so than full time workers and homemakers, who felt this way the least. This research, however, suggests that women working part time may derive certain advantages for pursuing leisure from their less than full time labor force participation. While full time women workers report that they are struggling more from lack of time, scheduling difficulties, fatigue and having to attend to a variety of responsibilities than the other two groups of respondents (Harrington and Dawson, 1995). Thus, it is hard to confirm whether women working part time hinder or facilitate their leisure pursuit.

From a feminist perspective, the reason men can enjoy peace and happiness in a family depends on the support from women. The increasing tendency of women to participate in the labor market has blurred the boundary between work and family. At the same time, men admitted that they are facing challenges and feeling pressure from their female colleagues (Wimbush and Talbot, 1988; Green et al., 1990). This means that there is a diversity of patterns of life among women in respect to work, family and leisure.

Shaw (1994) reported that sexual inequality in leisure time exists and males experience significantly more leisure time than females at least on weekends. However, there is a general increase in leisure time for both sexes during the

weekends, bringing only approximately two hours more leisure time for females but an increase of nearly 5.5 hours of extra leisure time for males (Shaw, 1985). In general, Shaw argued that women of all ages faced more constraints on leisure than men (Shaw, 1994).

Shelton (1992) confirms that women in general consume less leisure time than men, whether in active or passive leisure. It further indicated that married women's paid labor time is mainly affected by family responsibilities, including childcare and housework compared to women without spouse and children (Shelton, 1992, p.146). In general, men spent twenty-one hours on housekeeping while women spent thirty-five hours a week. Men are better able than women to complete these tasks without altering their paid labor time. Also, it is reported that more of women's leisure time may be, in fact, household labor, while men's leisure time is more likely to be unrelated to household labor. Men tend to spend leisure time and activities with co-workers while women would stay at home (Shelton, 1992).

#### **2.4.5 Women's leisure in Hong Kong**

There have been very few studies on women's leisure in Hong Kong and especially that of older women. This section draws on the limited published material available, including general research on women and a few leisure research projects, to examine leisure habits, preference, perception and constraints in Hong Kong. These provide a framework to understand retired women's leisure.

Ng (1984) reported that the leisure patterns of adolescents in Hong Kong was such that girls were more involved in activities such as going out socially, shopping

and going to teahouses. Also, it is not surprising to find that girls are more involved in developing feminine-like talents than boys. These differences reflect stereotypical gender roles, which are reinforced throughout adolescence and largely shape the subsequent leisure patterns when they become adults.

According to Cheung and Yuen (1987), there was a general lack of support within and outside the family and opportunities for many women in Hong Kong. Women's paid work was mainly affected by interpersonal relationships in the workplace and family responsibilities. The study also revealed that the majority of respondents participated in some recreational activities (72.9%), interest classes (62.9%) and lectures (55.7%). Their main reasons for participation were opportunity to make friends, personal growth and development of new skills. When compared to other activities, the time spent on community involvement was comparatively low – about four hours per week. Women were occupied with housework for an average of 32.7 hours, 26.4 hours on child care, 17 hours on watching television, 8.8 hours on personal activities and 7.6 hours on family leisure activities.

The strong commitment to family maintenance among employed women in Hong Kong was also confirmed in Salaff's study (1981). In a longitudinal study on 28 working daughters in factories in Hong Kong during the early 1970s, the research found that women were willing to hand their income to the head of the family as traditionally expected of dutiful daughters in Chinese families. However, the increasing earning power expanded opportunities in several areas for these young women such as marriage choice, the use of personal earnings, peer-group activities and affection. Furthermore, their employment had gained more affection and prestige within their own family. According to Salaff, there had been significant changes in

family expectations for younger women compared to their mothers. According to the Census data, over 50% of women workers engage in manufacturing sector in Hong Kong during the 1970s to the late 1980s, which means the experience of women factory workers represented a considerable proportion of women workers' experience in terms of family, work and leisure in Hong Kong (Hong Kong Census Dept. 2002).

A larger-scale study by Sivan and Robertson in 1993 on sport and recreation activities of Hong Kong residents included 1,714 females, aged 6 to 54, working and non-employed, from all districts in Hong Kong. It is reported that women from all age groups indicated watching television as their main leisure activity, followed by shopping, reading newspaper and going out for dinner. There was an age effect for the leisure activities participation by these women. Older women aged 25 or above, tend to consume more familial leisure than the women in the younger age group. Also, there was a difference in gender leisure activity where more males than females tend to play cards and mahjong (Sivan and Robertson, 1996).

The above study also showed that women's leisure companions were mainly family members, schoolmates and friends, especially for women aged thirty-four and above. The same tendencies were found among male respondents except when playing mahjong. On the other hand, it was found that there is a decline in female participation in all sports activities from thirty onwards. According to Sivan and Robertson (1996), this decline coincides with the increase in family duties and demands. It is interesting to note that there is a higher proportion of women in the 35-44 age group who indicate that they engage in playground games, compared with those in the 17-34 age group. When asked with whom they participate, the majority reported that it was with family members. It would appear that females equate

attending to their children in the playground as leisure.

Sivan and Robertson (1993) reported that the majority of females see leisure activities participation as a form of relaxation. Half stated that leisure means freedom to do what they want to, to have fun and to be entertained. A common feature for both sexes was the perception that the primary purpose of leisure is to be with family or friends increase with age. In general, females tended to emphasize the role of leisure for relaxation, gaining a sense of freedom and the ability to be with family and friends; whereas males tended to emphasize the role of leisure as a means of doing exercise and developing skills and abilities. These findings is supported by most Western research and the prevailing sexual ideology that women's family role as more significant than other roles (Kraus, 2000; Roberts, 1999; Leitner and Leitner, 1996; Carpenter, 1985).

The above research suggested that men's leisure are constrained by the conditions of their paid work, while women's access to leisure is more constrained by the demands of the household, the size of their households, the needs of their children and the demands of their husband's employment. While paid labor time and leisure time expenditure of women are interdependent, these were mainly influenced by the spouse's employment status and financial sustainability. Most of the married employed women reported that there are conflicts among leisure, household and paid labor time and they usually sacrifice their leisure pursuit for the fulfillments of family and paid work responsibilities (Henderson, et al, 1996; Stockman, Bonney and Sheng, 1995; Shaw, 1994). The results also indicated that housewives tend to be affected more by their husband's jobs and their family obligations than were employed women.

#### **2.4.6 Women's Leisure in Retirement**

With reference to the “Zigzag Life Path” (Kelly, 1992), it is clear that the established leisure patterns will be maintained and/or may further develop in the later life. However, if older women have experienced economic hardship during their earlier stages of life, such as the political instability due to civil war or an unstable work history induced by the Cultural Revolution, they would not have a chance to nurture their leisure habits. Likewise, there has been very little public provision of leisure activities until 1980s when more and more NGOs started to provide a variety of less expensive leisure activities and extra-curricular courses to the youngsters and women in Hong Kong. Unfortunately, even with these efforts, women did not benefit from this advancement because of their limited free time for leisure and the limited space provided by the public organization. Hence, older women enjoyed relatively fewer leisure opportunities than the present cohort (Ng, 1984 and 1986; Lu, 1970).

The forms of leisure activities have been stratified by age and economic status. Older and poorer older women usually engage in feminine leisure activities, such as knitting and sewing during childhood and adolescent stages and these were usually taught by their mother or older relatives. These kinds of activities are not purely for leisure pursuit, but potentially had an economic function as well. For instance, women would make clothing for siblings or for themselves. On the other hand, richer women tend to enjoy a greater variety in leisure activities such as reading, hiking, studying, painting and gardening which are not directly economically linked (Samuel, 1996; Ng, 1984, Wong, 1983; Hong Kong Young Women Christian Association and Shue Yan College, 1982; Wong, 1972; Lu, 1970).

#### **2.4.7 Summary**

In sum, the above discussion highlights several points, notably the fact that women in general spend less time on and engage in fewer types of leisure than men especially in the “establishment” phase in the life course perspective (Rarpoort and Rarpoort, 1975, Kelly, 1992; Gidle, 1998). Employed women indeed suffer from role overload that hinder both their leisure and career development and these phenomenon are also affected by age and class.

It is suggested that homemakers’ and retired women’s experience share leisure experience because both of them are usually depend on the income of their husbands or adult children due to the insufficient retirement income protection in Hong Kong except for the civil servants. Furthermore, retired women’s leisure will generally depend more on household demands than their personal preference. However, the advocacy of active aging and successful aging by the United Nation and World Health Organization suggest that retirees should enjoy active leisure and activities continually after retirement. This may imply a social change for retirees in Hong Kong, especially retired women, who would have to change their leisure patterns (retirement pattern in a larger scope of view). It is thus interesting to examine whether retirement could free these women from multiple roles and role overload after retirement.

## **CHAPTER THREE: CONCEPTUAL FRAMEWORK**

This research will adopt the Life Course Model (Gershuny, 2003; Kelly, 1992; Szinovacz et al., 1992; Rapoport and Rapoport, 1975) as the fundamental framework for data collection and analysis as outlined in Chapter three.

First, we shall discuss the five dimensions affecting women's retirement life. Secondly, it will probe into the formulation of life history and how it can explain the individual experience in retirement. As an exploratory research, this study tries to explore the retirement life pattern of the respondents using the model of family-focus life pattern.

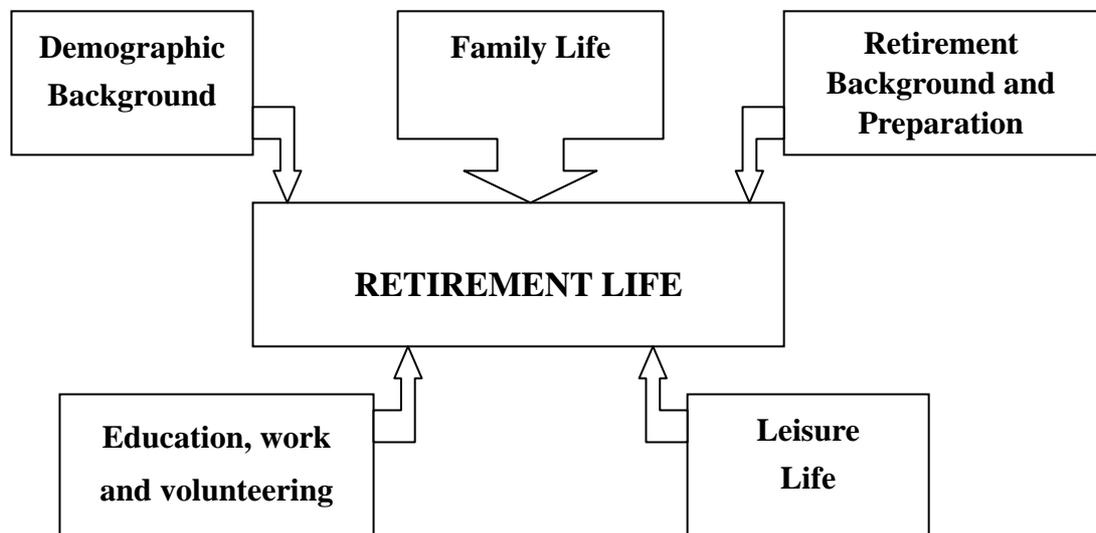
### **3.1 Factors Affecting Patterns of Retirement Life**

In attempting to study the retirement experiences of women from a life course perspective, it has been suggested that women's marriage and their family place the greatest influence among all life spheres (Gershuny, 2003; Szinovacz et al., 1992). Thus, it is very important to examine the family demands and responsibilities and self-perception in accepting the family roles in different phases of life. This research records the background information including education, family composition, place of living, and parents' occupation during the childhood of the respondents in order to generate an elementary socialization background of the respondents. Furthermore, this research explores respondents' marriage life, such as year of marriage, number, age and job status of children, husband's employment record, respondents' education and employment record as well as their leisure pattern to understand the family

backgrounds and demands associated with it. Lastly, it will look at the respondents' present life condition, their subjective feelings towards retirement regarding the autonomy in spending time in the family and leisure spheres. Personal life histories can thus be generated from the examination of retired women's subjective perception on retirement, their patterns of retirement life and whether retirement serves as a milestone for opening a new page of life by contrasting their resources and constraints before and after retirement.

There are five major dimensions in determining the patterns of retirement life among retire women as derived from the above discussion (Atchley, 1993; Fetridge, 1994; Hayward, Samantha and Hsinmu, 1998):

**Figure 3.1 Five Dimensions on Shaping Retirement Life**



### **3.1.1 Demographic Background of Respondents:**

- i. Age;
- ii. Marital status, number of children and their occupational status;

- iii. Living arrangement;
- iv. Self-perceived health condition and health records, such as chronic illness.

*Natal family:*

- i. Socioeconomic position of the family;
- ii. Place of origin (Mainland China or Hong Kong);
- iii. Place and space of living;

Individuals in different social class may provide useful information to predict availability of resources, constraints and social roles (Macionis, 2000). Therefore, it is important to obtain the demographic background of the retired women before going further. Age, marital status and number of the respondents' children reveal the life stage of the respondent. For example, respondents with independent adult children may imply that they are relatively free from family demands in terms of care giving compared to retired women who have younger children to take care of.

In Hong Kong society, the type of housing that people stay in, such as public housing estate, privately owned flat or rented flat, is commonly used to reflect their socioeconomic status. To a certain extent, this represents the socio-economic status of the retired women and their families. Also, it is expected that retired women who are living with adolescent children may have more household chores than those not living with adolescent children. This may imply that they spend more time with family members for leisure. Lastly, the self-perceived and actual health status indicates the health condition of the respondents. Research have shown that retirees with better health condition tend to enjoy more social activities and higher life satisfaction than those without (Marshall, Clarke and Ballantyne, 2001). The socioeconomic status of the natal family provides information on life experience and

socialization of respondents.

### **3.1.2 Retirement Background and Preparation:**

- i. Reasons and years of retirement;
- ii. Retirement planning;
- iii. Retirement benefits;
- iv. Major income source after retirement;

The definition of retirement requires both subjective perception from the retired women and objective criteria such as the enjoyment of retirement pension. Therefore, it is important to understand the background of retirement, including voluntary and involuntary retirement, which may affect their orientation to take paid work as well as their self-perceived role after retirement.

According to Atchley (2000), most of the retirees will enter the “honeymoon” phase soon after retirement where they are free from stressful or boring paid work. They soon develop a fixed work schedule and are willing to enjoy a variety of leisure and social activities. However, after a certain period of time, retirees will start to reschedule their daily life and enter a stable schedule again. Thus, the year of retirement would indicate the stage of retirement the respondents are at, which may reveal the types of activities they are involved in.

It is argued that retirees with better retirement benefits, such as the medical benefits of retired civil servants, stable retirement pensions and retirement preparation, i.e. health, financial, social and psychological aspects, may tend to have greater satisfaction in retirement (Law, 2001, 1998, Monk, 1994). However, having

an underdeveloped retirement pension system in Hong Kong may mean that retirees may need to depend on their own savings or financial assistance from their adult children during retirement life and this may be harmful to their leisure pursuit.

### **3.1.3 Education and Work Life before and after Retirement:**

- i. Education attainment and reasons of dropping out;
- ii. Job histories: occupational status, working hours, types of job (full-time or part-time), job security, career success (accomplishment of goals, as well as position and income), numbers of jobs, job morale, working conditions, salary distribution.
- iii. Willingness to take paid work, if any;
- iv. Volunteer work participation, if any;
- v. Formal VS informal studies, if any.

According to human capital theory (Gershuny, 2003, Becker, 1993, 1991, 1976), education contributes to one's human capital and thus affects one's marketability in the labor market, which will affect occupational position and income. Thus, it is important to examine the educational attainment of the respondents. It is expected that retired women who were forced to drop out from school may be eager to acquire formal qualification as one of their life goals in their later life (Lui, Leung and Jegede, 2002; The Hong Kong Council of Social Service, 2002; 李翊駿, 2002; Browne, 1998, Ginn and Arber, 1996).

Job history, including the age and reason for entering the work force, career goal, average working hours per day, as well as working conditions indicate the work path of the respondents. It is argued that women workers tend to be less educated than men and thus have lesser job offers, lower salaries and poorer working conditions

than men. This in turn affects their personal growth and leisure pursuit during work life (Jackson and Scott, 2002; Coltrane, 2000). Also, gender inequality in the work place, family demands and personal life orientation may produce an unstable work history for retired women. As individuals derive their self-identities from work role (other than family role), the unfavorable working status may be harmful to women's self-image and push them to resume family roles especially when they face difficulties in dealing with interpersonal relationships at work (Szinovacz and De Vincy, 1999; Carp, 1997). This will tend to affect retirement orientation in the long run. Retired women with well-developed careers tend to keep their work role through volunteering (Chou, Chow and Chi, 2003). Some may fail to adapt to their new role during retirement. As a strategy, they may search for part-time job or even full time jobs that are usually less stressful and pay less than their previous jobs. For some retired women who do not have a family burden or have career aspirations may start to develop their second or third career after a period of retirement.

The distribution of household income of respondents indicates disposable income for leisure, social activities or continued learning.

#### **3.1.4 Family Life before and after Retirement**

- i. Year of marriage, marriage satisfaction; number, age and occupation status of children, if any; husband's occupation record; household division of labor; number of dependent parents, if any;
- ii. Marriage history;
- iii. Family responsibilities: Care giving duties, house chores.

The socio-economic background of spouses, length of marriage, marriage satisfaction as well as the number, age and occupation status of children are

important indicators to understand the retirement life of the respondents. This is because women are expected to place family as the most important domain (Sussman, Steinmetz and Peterson, 1999; Ferree, 1990; Hantrais, Clark and Samuel, 1984). Furthermore, their spouse's income may influence women's employment and retirement (Ruhm, 1996; Henretta, 2003; Henretta, O'Rand and Chan, 1993).

The marriage history records the important life events for retired women, such as being single, divorced, remarried or widowed. According to the life course perspective, unpredictable traumas alter the context of life. People take time to adapt to these changes and this may have impacts on shifting roles and relationships (Kelly, 1994). This is especially so for widowed women without children because they might lose their life focuses after their spouse had passed away, taking away all supports of intimacy. These vital negative changes of life will affect their retirement life.

The household division of labor between husband, children and wife indicate the amount of "free time" for leisure pursuit and personal goal seeking, before and after retirement. The demand of care giving for children, grandchildren or older parents also affect the availability of "free time" for retired women, and thus have an impact on their pursuit of personal goals.

### **3.1.5 Leisure Life before and after Retirement:**

- i. Leisure habits developed in "preparation" phase, if any; constraints and resources; types and amount of time devoted in these activities; forms of leisure: familial VS personal; leisure companions; satisfaction of leisure quality and quantity.

Limited family resources from natal family for leisure consumption may influence their perceptions of leisure as well as their abilities to develop leisure habits. Literatures suggest that people may acquire intimate relationships, personal life goal acquisitions and personal-identities by participating in a variety of leisure activities (Hatch, 1996, 1992; Green et al., 1990). Gerontologists have suggested that retirees who have satisfaction in leisure tend to have high retirement satisfaction (Atchley, 2000; Hayward, Friedman and Chen, 1998; Price, 1998; Fetridge, 1994). Thus, it is important to compare the availability of resources and constraints before and after retirement for leisure time and activities.

### **3.2 Cohort Effect**

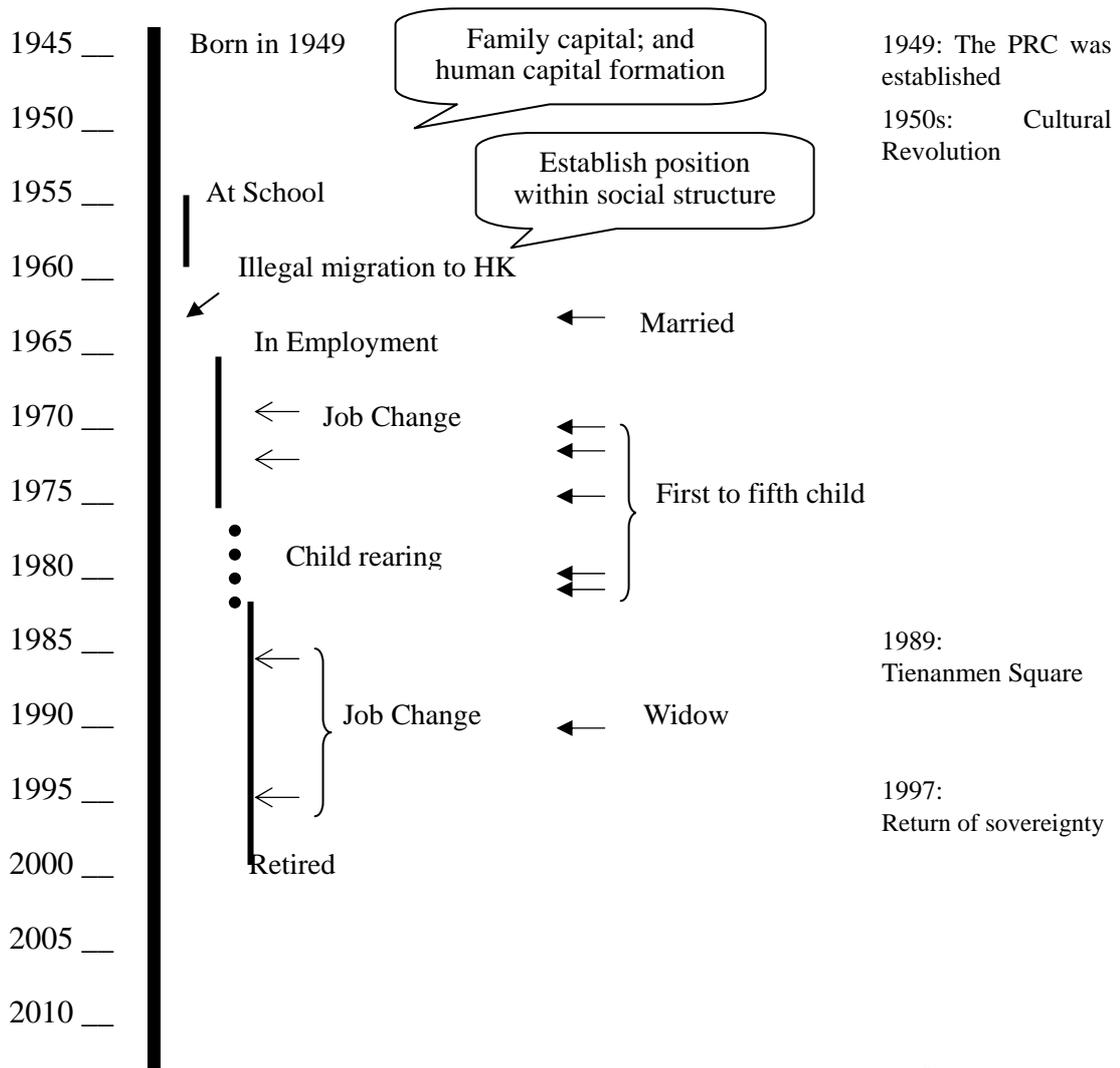
Each cohort experiences different significant political and economic events, such as international or civil war, social movements and revolutions and/or economic recessions and booms that tend to bring change to an individual in respect to resources and constraints (accessibility of work choice) and mentality (subjective perception and willingness to a particular action). According to Census data, women usually start to retire at age 45 or later, either voluntarily or involuntarily (Hong Kong Census Dept., 2002). The older cohort tends to experience the tragedy brought on by civil war and the Cultural Revolution in Mainland China. For the younger cohort, the economic recession in the 1980s and late 1990s caused by the political instability has brought on unstable work history and job insecurity. Thus, it is important to take into account the cohort differences in perceiving life changes as well as their expectation for future life in various cohort members (Giele and Elder, 1998).

### **3.3 Life History**

A personal profile and life chart were constructed after face-to-face interviews in this research. The following diagram helps to portray the important life events that a retired woman has experienced in her lifetime. A full set of transcript will be provided to note the dialogue between the interview and interviewer, which will provide the subjective life experience of retired women in Hong Kong.

The following personal account is derived from the life course perspective, which shows, for instance, a woman born in 1949, how her resources are supported by her natal family, her education, work, marriage-family, and how external affairs affect her life path. (It should be noted that the following descriptions do not report a full record of all trajectories of this particular woman, rather, it is an illustration of how a life history is developed.)

**Figure 3.2 Life Chart**



Source: Jonathan Gershuny (2003, pp.84) – modified by the researcher<sup>2</sup>

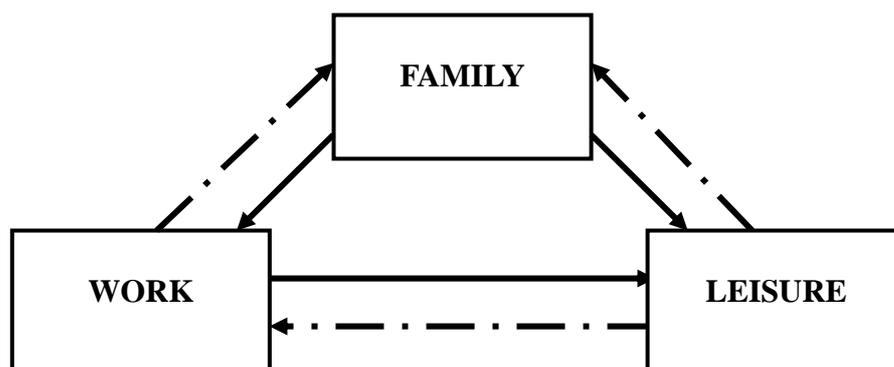
With reference to the above figure, the respondent was born in 1949, when the People of Republic China was established after the ceasefire between the Communist Party and the Nationalist Party. During her childhood, an economic recession followed, due to the unstable political environment. She enjoyed a few years of schooling and worked on a rented farmland with her natal family before she came to Hong Kong. With relatively little family resources and human capital, she has had a

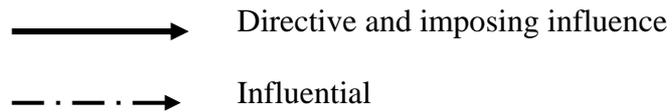
<sup>2</sup> The researcher adopts the life history diagram from Gershuny (2003), p.84 and adds the life experience from one respondent in Hong Kong's social history in this research in order to illustrate the formulation of list history under different social contexts.

limited range of employment opportunities, as well as social and cultural networks. She was good at stitching and this provided her an opportunity to work in a garment-manufacturing factory when she came to Hong Kong (this established her social status within the social structure). Later on, she met her future husband who was a foreman at a plastic factory and they married two years later. She has chosen this man because her colleagues had told her that he will have a good career and that he was a diligent worker (what she was doing in her job brought insight for future expectations on marriage and the economic independence improved her negotiation power in the marriage market in finding a partner). As times were hard, she has needed to work long hours with few holidays in order to earn a decent income, and she has had to take care of her five children. She has had no time to develop any leisure habits until she retired. However, as she has been socialized to believe that leisure is inferior to work, she did not develop any leisure interest or hobbies even during her late parenthood. Furthermore, with relatively few economic, social and cultural resources, she enjoyed only a limited range of leisure activities during retirement. She is expected to maintain her family role throughout her life span.

### 3.4 The Research Framework

**Figure 3.3 Family-focus Life pattern for Married Employed Women**





The above diagram and explanation show the interactions between work, family and leisure life for the majority of married employed women during the “establishment” phase. The black lines indicate that there is a direct and imposing influence while the dotted lines represent the influential effects. “Family focused life pattern” refers to those married women who had and continue to place family sphere as their main life focus, regardless of their employment status. There are two levels of analysis, first, with reference to chapter three, it is noted that employed women are expected to and will place family as their primary sphere of life over work and leisure. They are expected to and will change their paid work to meet family demands, such as care giving for older parents or children. Women in Hong Kong are expected to be “devoted mothers and workers”, where leisure and “personal space” is less important and therefore they will place leisure pursuit as the least important life goal when they face challenges of fulfilling family and paid work roles (Tam, 1999; Cheung, 1997a and b). Family influence, such as demands of spouse and children, determines the life pattern for older women in Hong Kong.

On the other hand, the increasing opportunities of acquiring education and getting paid work have raised the purchasing power of employed women and as a result increased their earnings. This is especially so for employed women in higher occupations with less family demands. Thus, some employed women will also strive for personal interests and develop leisure habits as long as it will not undermine family and work duties.

It should be emphasized that the conceptual model shown in Figure 3.1 (five dimensions on shaping retirement life) is applicable for both men and women because they all go through the three life stages: preparation, establishment and culmination and the three careers: family, work and leisure. However, the research framework adopted in this research (illustrated in Figure 3.3) was tailor-made for studying women's retirement experience solely because it is assumed that women are family-centered throughout the life course as supported by the literature.

### **3.5 Exploration of Retirement Life of Retired Women in Hong Kong**

According to the life course approach, the cumulative life experience and ideological beliefs developed at the early stages of life will be maintained throughout the life span (Gershung, 2003; Elder, 1985). Therefore, it is important to study their belief systems in relation to family, work and leisure. Also, the perception and preparation to retirement affect their changing roles from workers to retirees. The implications from anticipated or unexpected retirement will therefore greatly affect the retirement satisfaction and adaptation as well as the patterns of retirement life. Thus, it is important to examine respondents' orientation to retirement. Lastly, whether retirement opened a new page for leisure and enjoyment as suggested in men's retirement experience is understudied. This research will study respondents' perception, resources and constraints, as well as the changing patterns shifting before and after retirement. These elements are significant in facilitating successful aging in later life (Phillips and Chan et al., 2002; Phillips, 1998; Cox, 1996; Kelly, 1993) This research will employ the family-focus life pattern as a basis to explore the retirement experience of women in Hong Kong.

The following research questions were derived from the literature review to examine any change brought on from retirement.

1. What are the gender ideologies and work values of the respondents?
2. What are the relationships between family, education/work and leisure before and after retirement? Any changes and what are the possible explanations?
3. How do respondents view their changing identities after retirement?
4. Does retirement reward retired women with greater discretionary time and freedom to enjoy more social/leisure activities?

## **CHAPTER FOUR: RESEARCH METHODOLOGY**

This chapter discusses the research methodology, including research design, observation design, sampling, operational definition of variables and method of analysis.

### **4.1 Research Design**

It is suggested that panel studies and longitudinal surveys from the life course perspective are the most appropriate ways to examine aging issues, especially on changes that retirement brings (Gersung, 2003; Kim and Moen, 2002; Henretta, 2001; Atchley 2000; Kulik, 1999; Pentland, 1999; Flick, 1998; Giele and Elder, 1998). The life course approach is qualitative in nature, and background characteristics, the social context, and the person's current state combine to produce personal histories with considerable variation but also with some regularity (Giele and Elder, 1998). However, given the limited time frame and resources support of this Master of Philosophy study, it is not possible to conduct a longitudinal research. Thus, a cross-sectional approach will be adopted.

Two of the major issues raised in life history interviews are genuineness and credibility of the data. These issues concern the interviewee's ability to tell the truth, willingness to tell the truth, accurate reporting and corroboration. Given the traditional ideology of Chinese society that "domestic shame should not be made public", many people refuse to tell their personal and/or family issues in detail. Thus, "life history interviews should be conducted over a period of time so that the

interviewer will get to know an interviewee better” (Flick, 1998, p.64). Furthermore, the interviewer must assume that everything said is important initially (Henderson, 1991). In-depth interviews and participation observation were adopted in guiding data collection and to increase the quality of the data. This approach aims to explore the complexity by including the context of retired women’s experience.

## **4.2 Data Collection**

### **4.2.1 Participant Observation**

Participation-observation is a field strategy that simultaneously combines document analysis, interviewing of respondents and informants, direct participation and observation, and introspection (Martyn, 2003; Yin, 2003; Babbie, 2001; Patton, 2001; Flick, 1998). This research methodology was adopted in order to gain primary acquaintance of the respondents by grasping their personality, such as outgoing or introversive under different social settings, by gathering with respondents’ relatives, friends and family members. It also helps to increase the reliability of personal interview data and at the same time identify other potential candidates as well. At least two participation observations have been carried out for each respondent before and after the personal interview to increase the quality and reliability of data.

Initial participant observation took place for some of the respondents who did not know the actual identity of the researcher. For example, the researcher had taken a Tai Chi class offered by the “Leisure and Cultural Services Department”, SAR Government, in order to find the potential respondents. (Remarks: Tai Chi is the most popular sports for elderly people in Hong Kong: Hong Kong Sports Development

Board, 2001) Also, teahouse gatherings were arranged by some of the respondents who have been interviewed for further case referral.

A follow up participant observation took place after the personal interview. The advantage of this arrangement is that it provides more fruitful information after the establishment of mutual trust through previous meetings. Participant observation took place in the Tai Chi class held in a gymnasium or outdoor playground, and lectures for formal studies. The researcher also accompanied the respondents when they go shopping for groceries in supermarkets or wet markets, and take grandchildren home from primary schools. Besides that, the researcher had been invited to join their family gatherings such as Christmas parties and Chinese New Year dinners. The researcher also went to church with some of the respondents. All these activities allowed the researcher to gather first hand data to investigate their retirement experience in natural daily life settings.

#### **4.2.2 In-depth Interviews**

A pilot test of five respondents was carried out to help define the semi-structured questionnaire for the interviews. These cases were referred by the Asia Pacific Institute of Aging Studies (APIAS) in Lingnan University and the researcher's personal network. The raw data forms the basis for further refining of the theoretical model of this research. It also helps to refine the wording or phrasing and to identify some of the difficulties that may be faced during the data collection process later on.

In-depth interviews allow instant interactions between interviewer and

interviewee that probe into the defined research areas. It can explore the subjective meaning of retirement for the respondents by contrasting between their present life condition and life history, in terms of education, work, family, marriage, as well as leisure experience from a retrospective view.

### **4.3 Sample**

Retired women from different class, occupations, and marital status were selected. There are two criteria for sample selection including 1) Objective criteria: retirement refers to the withdrawal from the labor market, both voluntary and involuntary. 2) Subjective definition: it stress on the psychological aspect of retirement that retired women perceived themselves as retirees – retire from the paid work role, but not the other social and family roles. According to the life course perspective, retirement is a major life event that may need a period of time for psychological adjustment and adaptation to their new roles. Therefore, retired women who are engaging in bridge jobs (usually in part-time or temporary basis with less income than last employment) would also include in this research. Besides, the increased education level and working opportunities and the advancement of social environment also encourage retired women to develop “second/third careers”, usually in voluntary services or though engaging “serious leisure”. Thus, retired women who seek for “second/third career” would include in the sample only if these “careers” are not profit-oriented because retirement is seen as a phased phenomenon in the modern societies. Technically, retired women who was 1) retired involuntarily, had intention to seek part-time job or temporary employment (not career – career refers to the employment with clear and definite career path) and perceive herself as retiree or “partial-retires” (please refer to section 2.3.3) would be included in the

sample. It is important noted that both subjective definition and objective criteria should be fulfilled in the sample selection in order to achieve reliability and accuracy of this research. Otherwise, there will be problematic if the objective criteria are employed solely because discouraged workers who seek for paid employment might induce selection bias.

There was no restriction on the years that respondents were retired for as it could provide a variety of retirement experience reflected by the different stages of retirement respondents were in (Kim, 2002; Marshall, 2001). However, “there also is the psychologically important function of forgetting, and an immense amount of once familiar detail irretrievable with the passage of time” (Giele and Elder, 1998, p.106). Thus, samples with memory recalling problems will be screened out in this retrospective study. Despite the screening process, the potential risk exists that respondents may have recall bias and selection bias.

This study used purposive and snowball sampling procedures. Besides, cases referral provides advantages that include familiarity with the respondents’ family background and work histories, which facilitates participation observations. Also, purposive and snowball sampling methods are convenient and cost effective ways for data collection, especially for small-scale research.

A total of twenty-four interviews have been conducted and recorded on tape (two cases had not been taped: one of them was interviewed unexpectedly and the respondent refused to arrange another time slot for an interview. Thus, only field notes had been made. The other case was taped but the data was lost due to the malfunction of the recorders. Field notes were made during the interview and served

as the major data source). Each interview lasted on average of three hours and some respondents were interviewed twice. The age of respondents ranged from 46 – 68 years old and the longest retirement period is tenyears while the shortest is 1.5 years.

With regards to the composition of the sample, four cases were recruited from “Asia-Pacific Institute of Ageing Studies” (“APIAS”), Lingnan University and these respondents referred five more cases for interviews. Three cases were recruited from “The Neighborhood Advice-Action Council” (NAAC), Fu Tai Center. Three cases were recruited from a Tai-Chi class that the researcher took in a government-sponsored program and another six referral cases were obtained from these respondents. Seven respondents were recruited from the researcher’s personal network. “APIAS” is a research center in Lingnan University, which provides different formal education to elderly people. “NAAC” in Fu Tai Center is a non-profit organization providing multiple social services to elderly people.

#### **4.4 Semi-structured Questionnaire**

Open-ended questions were employed to facilitate and guide the interview, which allows respondents to freely express their views and interact with the interviewer. As women in Hong Kong tend to bear homemaker and paid worker roles during the “establishment” phase, some of the respondents may be confused over their own identity after retirement. Therefore, in-depth interview allows for cross-questioning to facilitate clarification and validation of ideas and concepts.

The misconception of retirement and negative stereotypes noted earlier on equates retirement with death or disengagement has perhaps misdirected some

respondents when sharing their retirement experience in social and family life. In such cases, the interviewer has to rephrase or clarify the concept instantly. Furthermore, it takes time for respondents to memorize their life events, which have happened many years ago. In such cases, the interviewer reminded respondents of the previous conversation and to order the sequence of life events instantly.

The questionnaire was divided into two parts (please refer to Appendix I, with English and Chinese versions). The first part deals with the socio-demographic backgrounds of the respondents. The second part is further divided into five categories, which centers on their life experience, including their education and work life, family life before and after retirement as well as leisure life before and after retirement (Please refer to Chapter 4 for details).

- I. *Demographic Background of Respondents*
- II. *Retirement Preparation and Background*
- III. *Education and Work Life before Retirement*
- IV. *Family Life before and after Retirement*
- V. *Leisure Life before and after Retirement*
- VI. *Overview*

#### **4.5 Operational Definition of Variables**

From the literature, *life course* refers to “a sequence of socially defined events and roles that the individual enact over time.” It differs from the concept of *life cycle* in allowing for many diverse events and roles that “do not necessarily proceed in a given sequence but that constitute the sum total of the person’s actual experience

over time” (Giele and Elder, 1998, p.22). The life course concept also allows for the encoding of historical events and social interaction outside the person as well as the age-related biological and psychological states of the organism.

**Retirement** refers to individuals who have withdrawn from the labor market, either voluntarily or involuntarily.

**Partial Retirement** refers to individuals who are taking bridge jobs, including part-time, full-time and temporary jobs, after retirement.

**Education life** refers to individuals’ pathway of formal and informal education, since childhood to present life stage.

**Work Life** refers to the occupation, career path and experience of the respondents in work-related contexts.

**Family Life** refers to family cycle including “preparation”, “establishment” to “culmination”, such as division of household labor.

**Leisure Life** refers to the time and activities spent on recreational, learning or volunteering service.

**Volunteering** refers to activities that aim to benefit others without financial rewards motivated from personal willingness.

#### **4.6 Method of Data Analysis**

The interviews were taped and transcribed into verbatim. These transcripts were further translated into English for analysis. On the other hand, field notes taken from participant observation were re-organized. The researcher has employed two bilingual speakers to check and confirm the validity and quality of the transcripts.

Thematic coding analysis method was employed by coding the transcripts into three careers, including 1) education and work, 2) family and 3) leisure and social activities in the early stages of coding process. Afterwards, specific codes were assigned to those same parts of the transcripts. It was further divided into three stages in each career by the “preparation”, the “establishment” and the “culmination” phases (please refer to figure 2.1 in page 12). These three phases were categorized by economic production, which is 1) the period before respondents get into the labor force, 2) during employment and 3) after retirement, in order to make possible the coding system and to facilitate further data analysis. A total of nine areas were formed. (Please refer to figure 2.1)

The coding categories, coding description and coding labels were established according to the nine main fields. The main themes, sub-themes and directional codes were developed under each field based on the conceptual framework. Individuals’ preliminary life chart could therefore be formulated.

The triangulation relationships between family, work and leisure before and after were then portrayed. Factors affecting these patterns were coded, including respondents’ self-perceived gender roles (especially for their family roles), work roles and leisure roles.

After that, the retirement preparation and planning was coded to examine how respondents viewed the changing identities before and after retirement. Then, respondents' perception, experience and behavior were coded to allow the understanding on how retirement and aging affect their leisure practice. Lastly, field notes taken during the participant observations and dialogues with respondents' family members were coded based on the three careers.

**CHAPTER FIVE:  
FINDINGS: ANALYSIS OF ATTITUDES TOWARD  
FAMILY AND WORK OF RESPONDENTS**

This chapter discusses self-perceived gender ideology and work role of respondents along with respondents' demographic and socio-economic background. According to the life course approach, one's life values and behavior are cultivated throughout childhood and adulthood. It is also affected by different life events or sometimes interrupted by traumas. Therefore, life events that respondents have experienced are important and are expected to influence life philosophy and orientation. In addition, analysis of "family-focus" pattern of life during the "establishment" phase will be emphasized. This reveals changes that might have taken place after retirement.

In general, there are two dimensions that determine the family-focus life pattern among these respondents. The first aspect is the traditional gender ideology toward family and work roles, which reflect the expected and self-defined family and work roles. The second aspect is based on their resources and constraints and is characterized by their socio-economic backgrounds including marital status, education level, and types of work, spouse's influence, care giving and housework. Chapter Six discusses the family-focused patterns of respondents before retirement.

### **5.1 Introduction**

There are three major dimensions affecting the formulation of gender ideology in terms of family and work roles of respondents. The first is the socialization of traditional gender ideology, mainly from their natal family and affected by social

norms and the economic environment. The other two are the socio-economic status of the natal family and education level, in which the first two factors affect the latter.

## **5.2 Self-perceived Gender Roles – the Family Role**

The data show that all respondents are embedded in traditional cultural thinking that daughters have to be submissive to their parents, supportive of their husband and altruistic to their children. Women should be kind, mild, touchy and warm; dependent and irrational. It is natural and expected that women keep their family roles as daughter, wife and mother as well as caregivers to family members. These traditional Chinese gender ideologies were maintained through prescriptions of cultural heritage, social norms, attitudes and beliefs through socialization (Stockman et al, 1995).

I am the eldest daughter in my family and I have to take care of my younger siblings, including bathing, cooking etc when my mom is out working...I am alright with it because all the family were the same (household division of labor). (Mrs. Liu, age 49)

They are caring wives and devoted mothers that tend to sacrifice for their family's interest.

I had applied eight days of no paid leave to take care of my husband when he was in the hospital due to gastric disease; he stayed there for twelve days (when she was 37-year-old, working for a garment factory). I could not see who else can take my role except myself as his mother was quite old and you can't ask her to visit her son and take care of him everyday. My children are not old enough to do my job (her children's age ranged from twelve to 16 at that time). It is very lucky that my daughters are very well behaved and I don't need to worry about them very much. (Mrs. Yeung, age 64)

Not every woman should give birth as it is subject to her willingness. And a person should not force another to do something and it is a principle and in the same way. I don't want other people to push me around. Personally, I am okay if I don't have a baby. But I know my husband loves kids so much and it is also okay for me to have a baby so that's why I choose to give birth...However, once I decided to get pregnant, I will place my children as the first priority since I gave birth to them and I have the responsibility to provide the best growing environment to them as I can. (V<sup>3</sup>: how about your husband, he retreats to second priority then?) I have never thought about it! (Laugh) I don't know, maybe you are right, I change my ranking implicitly. Maybe it is because my children can't take care of themselves when they were small...maybe I should think about this after I come home tonight and talk to my husband. (Mrs. Ho, age 48)

Mrs. Ho's case shows that she had made compromises to give in to her husband's wishes of having a child to fulfill her husband's and parents-in-law's expectations. Chinese society is rooted in Confucian tradition, whose ethic is based upon propriety of five basic relationships. Everyone is expected to display affection in their relationships as parent and child, distinction as husband and wife, and sincerity with specially selected friends. Older and younger brothers should seek order between themselves, and rulers seek righteousness with their subjects. Therefore, women are expected to conform to the authorities in family, usually the men or mother-in-law. Besides, the concession between couples is seen as a strategy to maintain a healthy long-term marital relationship (Ko, Haboush and Piggot et al., 2003; Jensen, 1997). With their inferior role in the family, women are always expected and willing to give in to other family members. The altruism of wifeness, motherhood, child for older parents and parents-in-law affects their life philosophy, which in turn shapes their family role, work role and leisure role.

The above cases show the typical gender ideology of the respondents with regard to gender roles as submissive wife and devoted mother. Another respondent, Mrs. Cheung, reported that she was forced by her husband and parents-in-law to have

---

<sup>3</sup> "V" stands for the initial of the researcher (Vienne).

children.

I have seven children and actually I really didn't want to have that many...my husband's family is from Zhaozhou and they place great emphasis on patriarchal ideas...my parents-in-law always blamed me as my first three children are girls and you can imagine. I cried constantly as they scolded me all the time and I couldn't help it. My husband forced me to continue giving birth and my fourth child is a boy and I thought that I could stop, as I have fulfilled the responsibility. However, they want more and more boys and then I have seven in total and my last child is a boy. (Mrs. Cheung, age 65)

Patriarchal ideas reinforced by family members, such as parents-in-law, shaped the gender role and life as Mrs. Cheung continues her story:

I was so weak (her body) because I frequently gave birth within fourteen years and because we were very poor, I had to work during the childbearing and rearing years. It was very hard. However, my husband kept wanting me to get pregnant even after our seventh child, a boy. I eventually got pregnant again, and my medical doctor suggested that I abort the eighth child. I did it without letting my husband know...I really dislike him and we don't talk to each other now. (Mrs. Cheung, when taking about her family)

All respondents claimed that they have learnt their family and gender role from their mothers or close relatives.

My mother is absolutely a role model for us (Mrs. Ho and her sisters) as she is hard working and devoting and gave all the best she has to us (her family members). She is caring and gentle, she is sweet to everyone and she taught us that all girls will be married one day but we have to choose the one we love and should do the best for the family because it is our destiny (to choose the husband and give birth to children). Well, I think I am achieving this and my husband and children are satisfied with what I have done for them. And I taught my daughters that too, but the picture has changed a little bit in that they can leave their husbands if they could not work things out, only if they don't have a child. It's about the sense of responsibility. (Mrs. Ho, age 49)

I love my children so much, of course, because I gave birth to them. I quit my job for five years when they were infants until they were small kids so that I can take care of them. You can work again anytime but you can't trace the time that you lose with your children. (Mrs. Chow, age 58)

From the above discussion, it is evident that the socialized gender role as wife and mother developed and consolidated an altruistic mind-set for most of the

respondents. This means a selfless commitment to family members (Fox, 2001). Besides that, concession is often used as a tool to maintain family harmony and women are usually the ones to sacrifice personal interest to maintain family relationship even though it may go against their will (Ko et al., 2003; Li, 2000). Furthermore, many respondents, especially the older ones, did not think about their own personal interests when they were younger. As such, they do not have much “choices” or autonomy over their life. In this regard, perhaps it may be argued that they were “forced” to accept the traditional patriarchal gender ideology in the past, which oppresses women, according to radical feminist perspective (Jackson, 2002). These deep-rooted gender ideologies affect their behaviors in the later stages of life.

The extent to which a respondent had access to education generally reflects their birth family’s socio-economic background. Education was a luxury, especially for daughters, in the past (Lee, 2001; Leung, 1995). Education attainment often affected respondents’ occupational choices, which influence their economic status, work path and security as well as their career aspiration. There are three aspects that shaped respondents access to education, including the economic condition, and patriarchy of their natal family as well as their self-perceived gender ideology of respondents.

**Table 1. The Education Attainment and Place of Origin of the Respondents**

<b>Education level</b>	<b>No. of retired women</b>	<b>Place of origin</b>
No schooling	4	Guangzhou: 4
Primary	4	HK: 1 and Guangzhou: 3
Lower-secondary	6	HK: 3 and Guangzhou: 3
Upper-secondary	3	HK: 2 and Vietnam: 1
Post-secondary	2	HK: 2
Tertiary or above	5	HK: 5

Table 1 shows that there is a cohort difference among respondents and it is correlated to the place of origin. Ten out of twenty-four respondents were born in the Guangzhou province, Eastern China and educated in their homeland.<sup>3</sup> Among the Guangzhou born group, four respondents received no education and the highest education level was Secondary three. The exceedingly poor resources resulted from the unstable political, economic and social environments in the last century caused by the Cultural Revolution, affecting family stability. The younger local born respondents received more education because many of them were born in the post war years and benefited from industrialization and economic expansion.

Apart from environmental factors, a gender division of labor also often determined daughters' access to resources. Traditionally, girls were not expected to receive education. They were expected to support the family by doing domestic tasks at home during childhood and work during adolescence and early adulthood. It was especially true for the older respondents.

I have nine siblings, two died when they were young and I am the fourth kid of the natal family. Luckily, I attended a few years of education until Primary Five and that's why I can write my name and read the newspaper. Except my eldest brother, all of the sons in my natal family received an education; my two elder sisters did not receive formal education as my father thought that they brought bad luck to him. I am so lucky, my father won money from gambling and thus he seldom scolded me even though I did wrong things...my father said it is useless for girls to receive education, as we will be taken care of by husbands when we get married one day while boys have to earn a living by getting paid work. He was very traditional and a patriarchal minded person. (Mrs. Yuen, age 65)

Superstition for many older Chinese determines the life path of their children. A father always holds the decision-making authority and he decides on the allocation of resources in the family. Clearly, girls in such a family would receive limited

---

<sup>3</sup> Mrs. Leung's case is an exception as she was born into a rich family in Vietnam and she came to Hong Kong when in 1974, she was 21 years old. The rest of the thirteen respondents were born in Hong Kong.

resources.

Only boys in my family can go to school and girls are told to do domestic work at home, we didn't have a choice even though we wanted to go to school. (Mrs. Chiu, age 67)

My father was a very traditional person and we were very poor when I was young, haha, no one in my village could receive an education except for boys, so I am okay with this. Of course, when I look back, I am very sorry for this, but I didn't have a choice at that moment...there were always revolutions during that time. (Mrs. Tung, age 68)

There are cohort differences on education experiences where younger respondents received more educational opportunities than older ones. For this cohort, financial resources of the natal family as well as the gender ideology of their parents, especially of their fathers, determined access to education.

I was the only child in my family and we were poor, we lived in a small house made of zinc sheets...it is quite interesting that I had an agreement with my mother that I will drop out of school if I couldn't pass the examinations when I was in Secondary One. I know it is not easy for my parents to place me in school, as there were a lot of expenses. My parents were very good to me. (Mrs. Hung, age 53)

I attended Secondary Three until my mother retired and I had to work for a living and I started my part-time schoolwork in Secondary Four and Five. Since my first year at work...my younger siblings were luckier than I was because they could finish Secondary Six when my elder brother and I started to take paid jobs to support their studies. Frankly, my parents were open-minded, I guess, when compared with the others that they allowed me to further my studies. The pre-requisite was that I have to give around half of my income for family expenses. (Mrs. Liu, age 49)

The unbalanced education opportunities between sons and daughters started to diminish following the development of the Hong Kong society. It was especially true for the younger generations when the family became financially better off because the older children, often daughters, entered the workplace and lightened the financial burden of their family.

Choi and Lee (1997) noted this sexual division of labor could be a family

strategy for upward mobility for the whole family. Traditionally, men bore the role of breadwinner and they usually gained favorable bargaining power in the labor force. Thus, it became more cost effective if the family let their sons receive more education than their daughters. Besides, daughters are seen as a loss because they will ultimately get married and become “assets” for another family. However, sons have the obligation to carry on their family name and they have to earn sufficient income for the family. Thus, from Choi and Lee’s perspective it is not sexism but a family strategy that benefits the whole family.

It is interesting to note that seven respondents reported they were offered education opportunities because of their better off family background, but not one was encouraged by their parents to acquire education.

My family was very rich and my father was a busy businessman who was one of the few richest men in the city. All of my siblings could go to school, depending on our willingness. I tried hard to study, as I believe I was capable to do so. My father didn’t encourage nor discourage my studies as he had too many children to care for (five sons and seven daughters). While my mother always wanted me to stop my studies when I had completed Secondary Three as she thought that it is enough for a girl. Also, that way, I could spend more time to accompany her, but I insisted on studying further until Secondary Five. (Mrs. Leung, age 51, grow up at Vietnam)

My parents were neutral about my school work, they said only if I can get promoted every year and as long as they can afford it, I could continue studying but they never expected me to get a higher education, you know, it was very successful if a family has one Secondary Six graduate and no one, including myself, expected to study further. (Mrs. Kwan, age 51)

Despite the availability of resources, respondents claimed that they did not want to attain formal education. This may be due to the deep-rooted gender role of “men’s out, women’s in”, and they are socialized to depend to their natal family and future husband.

My family was at Dongguan, Guangzhou Province. My father was a university graduate and my grandfather was a businessman and my family was very rich. My mother also came from a rich family...I am very self-willed person. Since I was very young, my parents employed a home teacher to teach my elder brothers and my parents hoped that I could join but I ran away. I prefer to stay with my friends...I didn't think I needed to study because my parents thought I will be arranged to marry and I didn't need to work outside...but now, you know, wars and Cultural Revolution destroyed everything. (Ms. Fung, age 66)

My mom always said to me that a girl's fortune is to marry a nice man who can take care of me both emotionally and financially. (Mrs. Ho, age 49)

None of the respondents had received the nine-year free education in Hong Kong, which was launched in 1978, when the youngest respondent was already twenty years old. In sum, the high private school fees, the prevailing traditional patriarchal gender ideology as well as the poor family resources were the major barriers for women to access education.

The above discussion illustrates the socialization and socio-economic background of respondents that shaped their gender ideology, in relation to family role. According to the life course perspective, the early life experience and mentality would prevail along the life span and affect their perception of work in terms of career aspiration.

### **5.3 Respondents' Attitudes toward Work Roles**

This section will discuss the work role, work attitude and career aspiration of respondents. These help to explain respondents' mentality and pathway toward retirement; it also helps to interpret the social involvement patterns after retirement. Three aspects of respondents' orientation to work, including self-perceived gender role, education attainment and socio-economic status of the family, will be examined.

As discussed in the previous section, the primary roles of respondents were as supportive wives and devoted mothers. However, industrialization, urbanization and modernization have brought changes to these roles. Women's increased participation in the labor force has induced changes in attitudes towards education and work. Half of the twenty-four respondents claimed that they intended or had taken part-time formal or informal education during their work life in order to obtain a better work prospect.

Everyone knows that education can change your life and I really hope that I could have more education...my father died when I was a 1-year-old and my mom brought me to Hong Kong from Guangzhou when I finished Primary Six. We depended on a relative... I started to be a home-stay domestic helper for a rich family when I was thirteen years old. Everyday I passed through a school and I will stay there and imagine being one of them. My female boss was very good to me because she paid me to take several part-time language courses...although it was useless to my past jobs as a handbag factory worker and a dim sum seller. (Mrs. Cheung, age 65)

It was very hard to work in factories, it was hot and we had long working hours...I wanted to take some courses as I thought it might help me get a promotion as a supervisor. The boss would not choose anyone who couldn't even write a simple report, right? I tried but gave up after six months as it is too tiring to study part-time especially when you had already worked over nine hours a day. (Mrs. Hung, age 53)

Traditional cultural values, such as “the inability of women is virtue” (女子無才便是德), was challenged as the scope of education and work opportunity increased. Respondents with less traditional gender ideology would place greater value on work role and wish to seek career development, which further affect their life orientation.

**Table 2. The Types of Last Employment of Respondents**

<b>Types of occupations</b>	<b>No. of retired women</b>
Manual Worker	10
Blue Collar Worker	4
White Collar Worker	4
Semi-professional	5
Entrepreneur	1

Correlation between occupation and career aspiration of respondents exists. Among the fourteen manual and blue-collar workers, six of them stated that they valued their work role and they pride their working ability. The remaining eight respondents expressed that paid work was not very important to them. Regardless of their values on work, all respondents place family over work. Two respondents especially emphasized on their work role: Ms. Fung and Mrs. Tung constantly viewed work as the most important thing to one's identity. Ms. Fung wanted to make as much money for her own use.

I like working because I like money very much, I am a smart person and I was promoted to be the supervisor when I was thirty-something. (Ms. Fung, age 66)

However, further analyses show Ms. Fung's poor marital relationship with her husband as the main driving force for her strong career aspiration and her desire to gain greater autonomy over her life. Ms. Fung continues her story.

As I told you before, I was born in a rich family and I'd never thought that I will marry a poor man. (Laugh) I like him and it is my choice and thus I have no regret. However, his family is very traditional, I was treated like a concubine and my sister-in-law and I have dinner only after my father-in-law finished his meal. We ate the left over food even though we cooked it and my husband did nothing to stop this. Also, my husband did not help out in the housework during my childbearing and rearing period. He even went to gamble after work. He gave very little money to the household as he had always lost his income in gambling. (Ms. Fung, age 66, separated with her husband in age 60)

Despite her successful career, Ms. Fung, like the rest of the respondents, stated that she was family-focused early in her career until her children started to work and have families of their own.

Regarding Mrs. Tung's case, she expressed that money was not the sole factor driving her to work hard and generate a strong work identity.

I came to Hong Kong with nothing in early 1960s. I depended on my uncle and worked with him (her uncle owned a grocery store). I worked over twelve hours a day, no holidays. It was very hard. My aunt did nothing but played Mahjong all day. I had to take care of their children. After few years, I decided to leave them and my church mate referred me to work in a primary school as Amah...my husband was my co-worker and we decided not to have children. Financially, I could leave my job because we were living in the staff hostel in the school. However, I learnt that I had to be financially independent. Also, people became "no person" if they didn't work. (Mrs. Tung was born in Guangzhou, her mother became widowed when Mrs. Tung was two years old.)

Personal background and life experience can also alter respondents' work values, attitude and mentality. According to the life course perspective, life experience in one domain affects another and it further influences the following life path. Mrs. Tung has prolonged her work life until aged 59.

Some respondents expressed that their low level of education confined the occupational choices and this has hampered their career aspiration.

I had just finished my Primary Six studies and you can imagine what else I could do during that time. It is very popular for young ladies to work at garment factories or plastic making factories. I became a garment factory worker as my mom was also working in the factory. She thought she could take care of me...I never thought that I even intended to work, as my life goal was to marry a man who can provide me with a reasonable living standard so that I could be a housewife. By the way, I chose my husband and I have no regret at all. (Mrs. Yeung, age 64)

I didn't set any career goal for myself as I just finished Secondary One. I am good at handiwork (Mrs. Kwong was a handbag maker from the age of 16 to 40) and I earned quite a lot of money when I was working for the handbag making factory compared to my friends who were working at the garment factory...I didn't work everyday especially when most of the handbag making factories shifted their work base to the Mainland China. But I didn't mind, as it was more flexible for me. (Mrs. Kwong, age 54)

Both Mrs. Yeung and Mrs. Kwong are former blue-collar workers who have strong traditional gender mentality and low education attainment. They possessed weak career aspirations. On the other hand, some white-collar workers, semi-professionals and entrepreneur have shown a certain degree of career aspiration and they derived intrinsic satisfaction from work.

It is wonderful when I have the power to change a student's fate, especially for those students who have been stigmatized as a failure under the current education system. I love my job although it was stressful and demanding. (Mrs. Ho, age 49 who was a teacher)

I feel good supervising so many subordinates in my office! (Mrs. Chow, age 58, former Assistant Manager in a trading firm)

Also, some women wanted to achieve better work prospects by acquiring higher education.

I believe I am a capable person. I finished Secondary Five, even higher than my brothers. You know, it is a great achievement during that time, especially for a girl...however, I quit school and went to work even though I could have gotten a promotion to Secondary Six as the cost of studying was too high and my family couldn't afford it. Later on, I planned to further my studies after several years of work so that I could save enough money...I eventually completed a diploma in management when I was twenty-eight and I am so proud of myself (laugh). (Mrs. Wong, age 48)

I see the traditional women's image as stupid, dependent, and that we can't survive without a man. I don't want to be that and of course, I am not a radical feminist. I wanted to have a man to take care of me but at the same time, I will take care of him too. I just don't want to be a fool. Women can be smart, just like men. (Ms. Ma, age 47)

Mrs. Wong and Ms. Ma entered the workforce having completed their upper-secondary studies due to financial reasons. They enrolled in a part-time degree program during their childbearing years and employment period. In general, the younger and better-educated respondents showed higher career aspirations than did the older respondents who had received less education (Westwood, Mehrai and Cheung et al., 1995).

Besides, the supportiveness of respondents' husbands is another major factor of the presence of job aspiration for the respondents.

I've few chances to get promotion when I was in my last employment and I wanted to get it (Mrs. Kwan's last employment was a clerk). But my husband expressed that it would be

too hard for me to do it because that required extra effort and I may need to take more management courses. Besides, there will be no time left for family duties. I am sure he did it for my goodness because he understands me very much. Therefore, I decided not to get further career advancement although I believe I can achieve more in my career. (Mrs. Kwan)

My husband let me do anything only if I like to, including engage in paid work or not. He loves me very much. (Mrs. Fong)

While some intrinsic motives are derived from work or influenced by social norms and values, such as “people have to work if they can”, “it is too boring to stay at home”, “I am capable to perform the job” or “I am a useful person”, most respondents embodied personal ability in work (Sullivan and Hodson et al., 2002; Stanfield, 1996).

Everyone has to work; you may take full-time or part-time jobs if you are capable and available. It is too burdensome for only the man (her husband) to work and provide financial support. And when you take the job, you have to give your best as the boss is paying you and then you get satisfaction, sometimes. (Mrs. Tung, age 68)

I am educated, thus I have to work, or otherwise, it is a waste for my natal family and my own family as well. (Mrs. Kwan, age 51)

At the societal level, the development of Western bureaucratization during the colonial period may influence the work ethics of some of the respondents. As Max Weber suggested (1978), contemporary society was increasingly grounded in the symbolic and material advance of rationality. The crucial elements involved abstract, legal code of conduct, individual spheres of competence structured within a hierarchy of offices, selection and promotion through qualifications and proven ability (Weber, 1978, p.217-21). In the Hong Kong context, the modern organization provides structural work incentive for individuals.

Weber’s explanation for the rise of capitalism in the West is closely related to

the generation of new modes of work incentive. He further linked this with religious ethos. In his work, *“The protestant ethic and the spirit of capitalism”* (1958), he indicated the set of values emphasized by ascetic Protestantism: self-discipline, hard work, the careful use of time, the reinvestment of one's gains, personal honesty, creative innovation, and faith in the rewards of a just God. This vision identifies successful pursuit of one's occupational calling with spiritual grace. If one prospers through diligent work, this prosperity is seen as evidence that one is among those chosen to go to heaven (Grint, 1998). Empirical research has found positive correlations between Protestant ethic values and internal locus of control (self-discipline), hard work, honesty, and belief in a just world. Findings with regard to the use of time and money are inconclusive (Lipset, 1992).

I feel good when I work hard to perform my task assigned to me by my boss. (V: Why?) I don't know, it just feels that way. (Mrs. Lau, age 50)

No one wanted to perform this job (Mrs. Chiu was a cleaner in her last employment) because it is disgusting and dirty. But I had to earn my living; I did my job well even though it is disgusting. (Mrs. Chiu, age 67)

Apart from the Western commercial model and work ideology, the traditional Confucianism also emphasizes diligent work. However, “the Confucian work incentive is combined with an imperative to support one's family and clan, create binding obligations with individuals at home and far from home, and obey rulers when push comes to shove” (Gamer, 1999).

As Hong Kong's society is deeply influenced by Confucian traditions, workers are family-centered which provides incentives to support the family both morally and financially. Therefore, it is not surprising that no respondents claimed that they were

strongly career-minded. More accurately, they were not willing to give up their family role to achieve higher job status even though they were diligent workers and valued their work roles. Also, many respondents, regardless of their working ability, reported that they prefer to stay with their children than to work, especially when their children were young.

All respondents admitted that the economic reward was the prime motive for work. Some work purely for economic survival and some work to increase the living standard of their family. 20 respondents had to make financial contributions to their natal family before they got married. Twenty-three respondents claimed that they had contributed to their own family financially.

I suspended work for a few years after giving birth to my children and my husband wanted me to be a housewife also. However, I like to work because I can earn some money for my own expenses and I can also buy toys for my children ...of course, I didn't work all the time (she was a handbag factory worker). I worked when my supervisor called me, it was flexible because the payment method was piece rate or daily basis. I didn't sign any contract with the factory...normally, I usually worked two to three days a week. (Mrs. Chiu, age 67)

#### **5.4 Summary**

In sum, the patriarchal belief system, economic hardship of natal family as well as the limited provision of public education constrained most respondents from attaining higher education. The allocation of scarce resources within the household reflected the sexual division of household labor that reinforce respondents' gender role. Furthermore, because of their low education, respondents were confined to a limited range of occupation and work.

All of the respondents stated that they were willing to change or even withdraw from their work if their family was financially secure. Some did express the view that they were proud of their working ability and found satisfaction from work accomplishment. It is predicted that respondents with greater work values and ethics may need to take longer time for retirement adaptation from “loss of work role”. These respondents may tend to seek work-related activities to replace previous work roles after retirement.

The younger respondents (age range 46 –58) showed a somewhat lesser traditional gender ideology than older respondents (age range 62 – 68). It is crucial to study respondents’ self-perception on family and work roles as it will affect their life path, and their psychological acceptance and well-being toward retirement, thus affecting their retirement adaptation and satisfaction in their later life. The following sections will discuss the patterns of life during the “establishment” phase among respondents.

**CHAPTER SIX:**  
**FINDINGS: ANALYSIS OF FAMILY-FOCUSED PATTERN**  
**BEFORE RETIREMENT OF RESPONDENTS**

**6.1 Validation and Analysis of Family-focused Pattern of Respondents**

The data show that twenty-three out of the twenty-four respondents experienced a “family-focus” life pattern during their work life<sup>2</sup>. As discussed in previous sections, employed women in this life pattern focus on family affairs, and they are willing to change or even give up their work or defer their self-development, acquiring of formal education or training and pursuit of leisure to fulfill their family roles including care giving to older parents or children. Of these, childcare is reported to be the greatest influence on women quitting their job temporarily or permanently.

I am undoubtedly a good housewife; I have never thought that I need to work. I have decided to be a successful housewife a very long time ago. (V: Why?) I don't know, maybe it is because my parents act like this, my mother was a happy woman, my father loves her so much although she still needed to work at a factory and even in the construction site to ensure our living when I was young. She quitted her jobs when my elder siblings started to work and she became a full-time homemaker. Also, my father always tried his best to provide all the necessities for us (family members). My mother once said to me that she is blessed...I don't mind working outside and doing the housework at the same time only if my husband loves me...Of course, my husband and children are always my life focus...I have never thought about what will happen if they (husband and children) were not here. (Mrs. Liu, age 49)

I will do whatever I can to protect my children and every mother will act like this, it is natural...of course, I did give up my work for my family (demand). (Mrs. Chiu, age 67)

One interesting indicator that shows these respondents are family-focused during their life is that they always link their memory with the age of their children:

---

<sup>2</sup> Ms Chu will not be included in family-focus pattern as she is single.

The year of retirement is...I really can't remember exactly...I retired when my eldest son was 32. (Mrs. Chiu, age 67)

I changed the job from factory A to factory B when I was 37, seems to be 38 or 39, I can't really remember...I only remember that at that time, my son got into secondary one and I wanted to change to a less demanding job so that I can take care of my son, who was eleven years old, so from there, you can calculate the exact year when I changed my job. (Mrs. Chan, age 46)

## **6.2 The Relationship between Family and Work: Directive Determination vs. Influential Effect**

As discussed in Chapter 3 (Figure 3.3), it is suggested that there is a triangular relation between family, work and leisure of employed women. This section aims to shed light on two important characteristics of the family-focus life pattern for employed women. The first is the relationship between the family and work spheres and the second is how family and work direct the leisure pursuit of respondents. The major factors affecting each relation will also be studied.

### **6.2.1 Directive Determination from Family to Work**

**Table 3. The Marital Status of Respondents**

<b>Marital Status</b>	<b>No. of retired women</b>
Married	17
Single	1
Divorced	1
Separated	2
Widow	3

There is one never-married woman aged fifty-one, one has been divorced for five years, two respondents have been separated from their husbands, three were

widowed and the rest of the respondents are married. Among the group of married respondents with no child, two respondents encountered fertility problem. Another respondent reported that she was not willing to have children. All widowed women tended to avoid answering questions on spousal relationship, it may be because they were trying not to recall any sad experiences during the interviews (Lopata, 1996).

### *Family Demands*

The conventional discussion on family demands for women include childbearing and rearing, household keeping and care giving of family members which involve physical and emotional caring (Fox, 2001). All respondents, except one<sup>4</sup>, expressed different family responsibilities that affect their career aspirations although some of them reported that they were eager to develop their career in a certain period of time. Nineteen out of the twenty-three respondents (excluding Ms. Chu) who had children reported struggling from multiple roles during their work life.

V: Do you like being a homemaker?

F: I am not a career woman and I love kids, it is full of joy when teasing the kids. I married my husband when I was eighteen and I got pregnant a year later. Actually, I was not matured enough to be a mother. It is very demanding to take care of them, as I don't know how to deal with different traditional practices on child rearing. It was quite hard.

V: So did you have any help during that time, such as your parents?

F: I was not quite close to my mom during that time because my parents opposed my marriage as my husband was not quite matured at that time. We moved quite far away from my parents. I don't like to live with my parents-in-law too. No, nobody helped us; sometimes my neighbor would help a bit when I go to the wet market.

V: Then did you engage in paid work during the childrearing and bearing period?

F: Let me see, I am not quite sure...yes, I worked for a manufacturing factory before I gave birth to my elder daughter and you know, it is necessary for me to work outside so as to support my family income. I stopped my job for half a year to take care of my girl and then went back to the same factory until I gave birth to my second daughter. This time, I stopped for just three months, as the household expenses were too high and I needed to work. However, I couldn't continue as my body was quite weak and after that,

---

<sup>4</sup> Ms. Chu reported that she has no family burden during her employment because her elder brother looked after her older parents and she lived alone since she has been working. Thus, she could have all the time and money for herself.

I got some outwork to supplement my family income...around a year later, I was pregnant again and I did not actually plan for this. However, my husband wanted a boy and I also felt that it would be perfect if my family had a boy. It was silly when I look back now as they are all my children...

V: Then did you keep the outwork or go back to the factory?

F: I paid my neighbor some money and she'd look after my children. She provided lunch for them when I went to work. It was all due to economic survival of my family.

V: That means you would prefer to be a full-time homemaker?

F: ...I've never thought about this. I don't know, you know, every individual has different life stages and it depends on which stage you are at.

(Mrs. Yeung, age 64)

Mrs. Yeung's case shows a typical family and work relationship, the triple burden involves juggling work, household chores and childcare with limited resources for personal use. Women tend to have less autonomy over their life with respect to family as opposed to men (Greenstein, 2000). Also, this research supports the conventional studies on working experience of employed married women where many experience an unstable work history, having to sacrifice to fulfill the family role (Stanfield, 1996; Redclift, 1991).

In general, respondents have suffered from role strain resulting from multiple role obligations (Stanfield, 1996, p.3). Many contemplate their roles before they quit their work.

I was offered a chance to work in Guangdong as a supervisor in an electronic product factory, and they offered a high pay. I tried for half a year; during that period, I went to work and came back to Hong Kong every weekend. I felt undutiful to both my maternal and work role. My younger son was just a 4-year-old and he needed me so much. I employed a neighbor to take care of him when my husband was not home. They told me that my son kept crying all day as I went to work. I was heart-broken and I quitted my job for him eventually. (Mrs. Chi, age 49)

Furthermore, the number of children in the household is a significant factor that affects the work pattern and history of respondents. Ms. Au, Mrs. Tsui and Mrs. Cheung, who have six, five and seven children respectively, reported that they were heavily burdened from childcare.

The hardest time was when my third and fourth children were born. An infant needs lots of care and the elder two were not mature enough to take care of themselves. However, I got to train them up. As you know, I gave birth to my children within eighteen years (six children in total), so you can imagine my workload...however, you got to work as we have lots of family expenses. It was very hard. (Ms. Au, age 62)

My husband just helped a bit, he was a good man but he hated household duties and he worked very hard (a porter) and he was exhausted everyday after work. I dared not ask for his help. (V: did you work at that time?) Not all the time, I kept engaging in paid work and it was usually paid on a daily basis and I returned to be a full time paid worker until my daughters entered the workforce. I am so sorry for them...it is stressful, I slept 4-5 hours a day and it lasted for 6-7 years. (Mrs. Tsui, age 64)

The dual-earner families with insufficient economic resources usually rely on help from older parents and neighbor as a strategy to deal with the intense workload from home and work.

Childcare responsibility is related to the number of children of the household. Housewives with single child or fewer children enjoy relatively more flexible daily schedule and lighter workloads.

It's okay for me (childcare). My children are very well behaved. I didn't need to wake up at midnight to feed them very often. It is okay as I just have two kids; of course it is harder for "bigger" families. (Mrs. Chi, age 49)

Assistance from family members, from their mothers in particular, provides essential help to release respondents from the multiple roles. Respondents who have less support, such as domestic helpers, or help from family members and neighbors, seem to suffer from an unstable work history (Coltrane, 2000, Horrell, 1994).

I stopped my full time job for three years to look after my elder daughter, as I don't have many relatives in Hong Kong and my parents were in the Mainland. I received very little support from my family but luckily my neighbor helped a lot. (Mrs. Yeung)

My mother moved in with us (her own family) for over a year so that I could take up my paid job to support my family. (Mrs. Cheung, age 65)

Among respondents with childcare responsibilities, none of them say that their husband should bear the prime role as child-carer. Husbands only get involved when dealing with relatively “important” family decision or when their children encounter serious problems.

There is a division of labor between my husband and I. He made the “big” decision when necessary and I have to be in charge of the daily activities. As my children are afraid of their dad, he played the wicked one in front of them especially when they were young. (Ms. Au who is separated with her husband, age 62)

My husband did nothing at home; he is a typical patriarchal man. My sons refused to do housework. They said men don’t need to do it, its women’s work and they always tell their sister to do the tasks for them. I am helpless in this situation, as my husband does not encourage them. (Mrs. Tsui, age 64)

The family responsibility of employed women will be lessened if their husbands were more egalitarian in sharing housework. Nonetheless, only a few respondents reported that their husbands had help out in housework and child caring duties. Families with higher income usually lessen these duties by employing domestic helpers. However, women are put in charge of the helper, and ultimately the housework, regardless of their employment status.

We shared the housework. For example, he will buy fresh foods from the wet market and I cooked them. Of course, I performed more as it’s naturally a women’s duty and I am okay with it. But it started to change according to the social environment (husband’s help in housework). He is willing to help as I worked very hard also. (Mrs. Leung, age 51)

I seldom asked for his help (Mr. Chiu) as I think I’ll do better than him and it is my job. I am okay with it as they are my kids. (V: So does your husband offer help proactively?) Yes, sometimes, but I bear the prime role as I can handle it. (Mrs. Chiu, age 67)

Seventeen out of nineteen respondents who had given birth to children had suspended their work, ranging from six months to four years, during the childrearing period. Afterwards, they would join the workforce again, mainly for economic reason.

Some of them hoped to prove themselves as “useful persons” by working. The remaining two respondents reported that they had to work due to economic pressure. However, their careers were often shortened because later on, the responsibility of taking care of the elderly was often bestowed on them.

V: Can you provide some important life events about yourself?

M: Yep, the first one is my marriage... and the second is my parents' death, especially my mom, as we love each other so much. I am the only child in my family...I stopped my job for over a year to look after my mom...

(Mrs. Hung, age 53)

I started to work again when I was forty-something so that I can save some money for future expenses when I got old. You know, we cannot rely on our children, as it is not easy for them to earn their living too. However, my mom went into the Old Age Home because she suffered from serious illness in her liver...She was living with my elder brother and his family all along and I didn't need to look after her intensively before. However, I got to give up my job to take care of my mom because my sister-in-law didn't want to quit her job as she earned a comparatively higher salary. So, they subsidize some money for me to compensate my loss of work. I looked after my mom until she passed away six years ago. (Ms. Au, age 62)

The family demands, especially childcare, hinder career development for many respondents. The unstable work history keeps them at lower paid jobs, which affects their marketability and income level as well as the amount of pension after retirement, if any.

### **6.2.2 Influential Effects of Work on Family**

Work attitude and the demands from work also impact family life. Respondents struggled between their family and work roles. Many respondents claimed that they suffered from role strain during their work life.

I earned a lot, even more than what my husband earned. My husband doesn't quite mind that, as he knows it is for our future and our children. I used to work long hours, usually ten hours a day. I'd ask my neighbor to look after my children. (Mrs. Chi, age 49)

I enjoyed working especially when you got your return. (V: what is it?) Of course money, and sometimes I feel good as I have good working ability (she was a clerk in her last employment). I need to work overtime usually two days a week and my husband and children accepted this. They will prepare dinner and I will wash dishes. But I didn't like it because I think it is my task but I couldn't help it. (Mrs. Tsang, age 56)

The low industrial wage has made it almost impossible for the breadwinner, usually the husband, to support their families alone if he did not have other sources of income. There are many low-income families with double-earners during the early days of industrialization in the 1950s. Economic rewards were always the main concern of respondents. To meet basic family needs, many have to work very long hours. Thus, respondents employed different strategies to overcome role conflict and overload problems. These include sharing household duties with family members or for well-off families, outsourcing to domestic helpers. For older respondents who usually have lower income, training their children to be independent and to look after themselves when they were at a young age are common strategies.

My children knew how to cook as they were used to buying fresh foods at the wet market for themselves; and my elder children needed to take care of their younger siblings. My work schedule was quite complicated as I was in charge of cloth making in a Chinese restaurant and I also had to help sell dim sum. I went to work at 5:30 a.m. every morning and came back home at 11:00am and my children prepared a meal for me. I took a rest and went back to the restaurant at 5:00pm and my children had to cook on their own. I had dinner at the restaurant. I am sorry for my children but I couldn't help it as I have seven children but only four hands (she and her husband who earn the living for the whole family) (Mrs. Cheung, age 65)

Individuals striving for success have been emphasized as the cause of the development of the Hong Kong economy. As the number of young educated women entering the work force increased, women started to develop careers and improve their quality of life.

I lived in a small house made of wood pieces and moved to a small apartment in a public housing estate when I was ten years old. I don't want to live in such poor living environments anymore after I got married, as there were many indecent men around. (V: What is it?) There was no toilet facility inside the flat and you had to go to the public rest room for bathing. So, you can imagine. Thus, I studied very hard as I know it was the only way to get a better life. I told myself I will not live in a public housing estate in the future. (Ms. Ma was one of the few female university graduate at that time, age 47)

There were plenty of opportunities for educated persons although I was not highly educated. I didn't spend much time searching for jobs after I finished school. I remembered I had planned to spend a few years working before having my first child at that time. Everyone wanted to have a better life, right? Therefore, I deferred my childbirth to age 36 and 39 for my two children so that I could save some money and stop working for a few years. Also, my husband can sustain the family income. (Mrs. Tsang, age 56)

The increasing earnings from paid work enable these younger women to improve their living standard. Mrs. Tsang employed a different strategy, such as deferring childbirth, to prolong her work life. However, no respondents absolutely gave up their family role for paid work as discussed in the previous section.

All in all, there are variations in work orientation among respondents. Among those in the lower income group, they worked for family economic survival. Higher income group members, usually the younger cohorts in this study, reported that they have a certain degree of job aspiration. Regardless of the reasons for engaging in paid work, respondents employed different strategies to deal with the multiple roles including negotiations with their husband, training their children to take care of themselves and deferring childbirth. Nonetheless, all of these respondents are willing and expect to take up their maternal role when family needs arise.

### **6.3 The Relationships between Family, Work and Leisure: Directive Determination vs. Influential effect**

The data show that family and work demands determined respondents' leisure consumption pattern. This section will examine how family and work shape respondents' leisure preference and habits before retirement.

Respondents enjoyed limited leisure activities when they were in the "preparation" and "early establishment" phases. This is due to the lack of economic resources of their natal family during their childhood. During that period, the lack of public provision of leisure facilities, such as community centers, sports centers or interest classes, mean that family-based leisure consumption patterns were limited (Sivan, 1993). All respondents expressed that they did not enjoy much leisure games and activities during their childhood. The most popular forms of leisure for these respondents, regardless of their age, were going out with neighbors and using discarded material as toys.

It was a vain hope of getting any toys from my parents. My natal family was poor. But we can climb hills and play with peers. It cost nothing. (Mrs. Lau, age 50)

We used the wooden sticks from the ice-lolly as toys as it's costless. (Mrs. Chan, age 46)

Half of the respondents reported that they got their first job during their early adolescence. Some helped their mothers to perform outworking jobs, which left them with little or no time for play or amusement.

My mom was a supervisor in a garment factory and she was a very smart woman. She stopped work to start a family and she took some seaming jobs at home as income for the family. I didn't have a chance to receive education as we were very poor and I started to help my mom with her job at home when I was nine years old, so as to support my younger sisters. (Ms. Au, age 62)

Respondents started to enjoy more leisure activities after they entered the labor force. They gained a greater sense of independence, which allowed them to spend a small amount of money for leisure after giving the larger part of their pay to their natal family.

I was happy to work even though it was hard as I could have some money for my own use.  
(Mrs. Hung)

Both Mrs. Kwong and Mrs. Hung demonstrated typical daily work schedules for a employed woman when they were younger.

Normally, I worked five and a half days a week, from Monday to Saturday. I am off at 7 pm as the factory foremen always asked us to work over-time. I even worked until 9pm during peak seasons. I feel exhausted after work and head for home right after. I will have dinner with my family and then watch TV together. Then, it's time to take a shower and rest. Nothing special! I had some regular leisure on weekends, mostly used to go out with friends. (Mrs. Kwong)

I didn't have much leisure/social activities when I was younger (before getting married) because I didn't have much personal time. I spent most of the time working and studying part-time. I did not have housework when I got my paid job (from her natal family). But I was satisfied with this, at least I had control over my personal (leisure) life compare to during my school time. (Mrs. Hung)

Since the 1960s, modernization in Hong Kong society brought about Western entertainment (Sivan and Robertson, 1996). Respondents started to enjoy more diversified leisure patterns than the previous generations.

I usually went dancing with my co-workers, almost once a week. It was a very popular activity for young people at that time and it didn't cost much as sometimes it was free of charge for ladies. (Mrs. Leung discusses the leisure activities she took before she got married.)

I'd watch a movie with co-workers during the weekend but it was ad hoc in nature. (Mrs. Fong)

Since the 1970s, the colonial government started to build social centers to meet

increasing social needs and some respondents mentioned that they had participated in social activities organized by different youth centers, from ad hoc to constant participation (Sivan, 1993).

I took a guitar class after I made a lump sum of money, which I'd dreamt for years. (Mrs. Hung, age 53)

Only five respondents were born into families that were relatively economically well-off and the rest were from lower-income families. Most of the respondents started working at an early age. It is not surprising that respondents have no high expectations for leisure consumption, in respect to time and the mode of activities, even for the rich respondents, due to frugality.

I seldom asked my parents to buy me things although they could afford it. My grandfathers taught me "the happiest thing in the world was to buy your own things". I guess maybe that was the reason why I didn't like to do so (asked parents for gifts)...I didn't expect a high level of leisure consumption since I was young and even after getting married. My sisters thought I was silly, as they liked to shop and travel. It was my personality and I didn't know why. I was not a nun and I also needed leisure and recreation but I just didn't like to spend much. My principle was to "spend on the right things and never waste". (Mrs. Lee)

Leisure activities were not as commercialized as these days and most of the respondents could enjoy ideal leisure activities with their small amount of pocket money. Watching TV and listening to radio were the most popular leisure activities reported by the respondents.

It is very fashionable to listen to the radio and it was my favorite leisure activity. (Mrs. Yeung)

It was a blessing if someone got a TV set at home. I usually watched TV dramas with my family after work. (Mrs. Kwan)

At the “preparation” phase, respondents usually consumed personal leisure, such as listening to the radio, shopping, hiking and engaging in sports. They usually engaged in these activities with friends, neighbors and colleagues. The common family leisure activity at this stage was watching TV with family members, especially during dinner. It is a conventional leisure form for Hong Kong people since the late 1960s because it was cheap and popular.

Leisure consumption patterns took a turn after respondents got married. All respondents, except Ms. Chu, claimed that they had different degrees of financial pressure after getting married that kept them in the labor force. This further decreased their leisure time and choices of leisure activities. Furthermore, no respondent showed that they were able to afford much leisure activities or time due to their poor financial background.

Leisure activities inevitably decreased after getting married as I got to keep the household's tidiness as well as to work for money. As we (Mr. and Mrs. Fong) wanted to buy a flat, we had to save money. (Mrs. Fong)

Perhaps surprisingly, there is a substantial difference among the group of married, single and divorced respondents in their leisure consumptions. Ms. Chu, who was never married, enjoyed the greatest autonomy, more leisure time and various leisure activities. This is because she has a stable income, high job security and regular work schedule. In contrast, married respondents, complained, “I’ve never had time of my own!” (Mrs. Kwan). Likewise, Ms. Ma, a divorced woman, reported that her leisure time increased substantially since separating from her husband.

The amount of leisure time has not changed for married couples living without

children and older parents. However, for respondents who were living with their parents-in-law, they reported that they have a huge housework load because they have to look after many people's daily needs. Only one respondent claimed that she did not do much housework as her mother-in-law takes care of the housework.

The forms of leisure have changed from personal leisure to family leisure. Respondents' leisure companion changed from friends and colleagues to husband, natal family and family-in-law (Leitner and Leitner, 1996; Kelly, 1992). 20 out of twenty-three respondents reported that they had visited their parents or parents-in-law regularly. Some even stated that they had more time to spend with parents after getting married. They hope that their children would do the same when they grow old.

Leisure expenditure patterns changed from relatively costly to costless due to economic reasons. Some respondents reduced their leisure activities like eating out, watching movies, and shopping. Expenses for personal use decreased as well. Besides, respondents stopped all forms of leisure class after getting married due to reduced personal time and disposable income.

Their leisure consumption decreased dramatically with the presence of children, regardless of respondents' job status. Mrs. Kwong described her daily schedule when she stopped working to look after her 6-year-old daughter and 5-year-old son.

After getting up and settling down at 6am, I prepare breakfast for my son and take him to kindergarten. I have to buy food at the wet market for the day, cook lunch for my children and feed my girl at around 11am. It is hectic, as I have to take my girl to school and then run to the kindergarten before my son got off from his class because my daughter was assigned to a primary school in the afternoon session.

After I take my son home, I have to feed and wash him. However, he does not pay attention when eating. Once he came home, my life became a mess! He is uncontrollable! I would take a nap with my son. When I get up, I start to cook dinner, usually boiling soup and doing other housework like washing clothes and ironing. It was physically exhausting.

At night, when my husband comes home, he would play with the children while I cook. It usually takes me three hours to prepare dinner (including cooking and washing dishes). I have to feed my children while my husband watched TV. Sometimes, I could join him for a while. I taught my daughter to bathe herself recently, as she is older now.

How could I spare time for my own use? Only after both of them have fallen asleep do I have my own time. I don't spend much time with my husband, as he is tired also. We just chat a while before going to bed and I don't ask for his help (to share her work) as he is burdened with earning the family income. I better do it myself.

Besides, I really didn't have enough money for my own use, as the expenditure on our children is huge. I'd like to save some money so that I could buy some new furniture.  
(Mrs. Kwong)

Mrs. Kwong's case showed a distinct example of the daily schedule of a full-time housewife and she had no time for leisure due to the childcare. Furthermore, Mrs. Kwong reported that she gave up all the leisure that she had before getting married due to the "lack of time".

Mrs. Wong, a relatively well-off respondent, reported that she continued to work during the childrearing period and she had employed a Filipino domestic helper to perform the housework and care for the children. Even though she has help, she reported that she had lost all personal freedom for her family, especially when her children were younger.

I wake up at 7:00 am every morning while my maid prepares breakfast. My husband drives my sons to school before taking me to the office. Then I start to work. I call home to ask my maid about my sons constantly. Luckily, I could afford to employ a maid; otherwise, I would have to give up my job.

At night, I come home at around 7:00 p.m., if I don't need to work over-time. I start to look at my children's homework and it was tough as I was very tired from work and they don't concentrate on their homework. Sometimes I scold my children and I also feel upset. Sometimes I take a nap until my husband comes home, at around 8:00 p.m. and we have dinner together.

I find childrearing demanding. I really care about their studies and their future. I

employed a private tutor to look after their studies but I still worry about them, as they do not concentrate on their work!

As the same time, I am under great pressure from work, as I want to get promoted. My husband put all of his effort to develop his career and really cannot spare energy and time to look after our children. I understand that he work hard for us!

I work too hard for my family and career that I need to take some leisure. As my office was in Tsim Sha Tsui, the central business district in Kowloon that I could spend half hour to an hour shopping if I didn't work overtime. I usually do this a few times a month, not very often. One thing that I insist is doing facial treatment in the beauty center, as I want to keep myself looking good! And I didn't want my husband to dump me! (Laugh)

It is a disaster on Sunday when my maid is off and my children wake me up early to watch TV together or have breakfast in Chinese restaurant. I am really exhausted after a week's work and I want to sleep longer on Sunday mornings.  
(Mrs. Wong)

Clearly, Mrs. Wong has a tight daily schedule even though she has an assistant to help her housework (Mrs. Wong stopped employing the assistant since her retirement). Respondents' leisure consumption was fragmented and intermittent and they could only squeeze a very short time for their own use.

In these two cases, it is clear that disposable income affect leisure consumption of the respondents. Even though both respondents were tightly occupied by their daily activities, Mrs. Wong could outsource some of her duties to gain some leisure time. Also, her high salary allowed her to purchase some "luxury" (facial treatment), as she herself pointed out.

Apart from family duties, the social norms on work and life also affect people's leisure pursuit. The prevailing ideology, "to live in peace and enjoy one's work" (安居樂業), consists of two meanings: the first is having a place (home) to raise a harmony family and the pre-requisite is to own a flat (羅永生, 1997). Thus, this particular social goal drives Hong Kong people to work diligently. Furthermore, to "enjoy one's work" means one holds work at high esteem and works hard regardless of the type of occupation. Another traditional Chinese thought, "reward lies ahead of

diligence, but nothing is gained by indolence” (勤有功，戲無益) supports this notion (羅永生, 1997). Thus, the perception of leisure has been affected by these particular work ethic and cultural mindset in Hong Kong. With this pragmatic mindset, it is not surprising that all respondents equate leisure as playful, enjoyment, “something to do in free time” and unproductive and they place leisure at the lowest priority during work life.

It was always not a problem not to socialize with friends as you got “important” things to do. (Mrs. Chi, when talking about her priority among family, work and leisure.)

In discussing the priorities between work and leisure, all respondents clearly expressed their view on leisure as less important than work, regardless of age, marital status and occupation. Leisure is seen as luxury consumption. However, it does not mean that respondents do not treasure the function of leisure. Some respondents indicated that the forms of leisure have changed. Respondents who were engaged in the service sector or white-collar work mix leisure with further education to meet their job demand.

My working hours were long, I live in Tuen Mun and it took over an hour per trip to get to work. I worked for a wedding dress renting company and I needed to take some fashion design course to meet my job challenges because I was a bridal dress designer. I loved to take the course, as I had fun with this and work. (Mrs. Fong)

Acquiring new skills from a variety of interest classes becomes a main form of personal leisure for some of these women. However, they seldom take these classes purely for leisure but are usually related to their work, and they find enjoyment in these classes. In this regard, leisure has an influence on work.

With strong work ethics and high job demands, many respondents were

expected to obtain more discretionary time after retirement.

I hoped that I could be free from a tight work schedule. Also, I didn't want to be afraid of losing my job every day due to my age as employers didn't like old workers. It's time to enjoy my life as my children become independent. (Mrs. Fong)

I wanted some personal time after retirement which I could never obtain before (Mrs. Wong)

#### **6.4 Summary**

From the above discussion, there appear to be three major factors determining leisure patterns during working life including economic status, family demand as well as work value and career aspiration. Among these, economic status plays the most significant factor.

Respondents have to work to ensure family survival, which left them with little time to pursue leisure. Some claimed that they could not afford to pursue leisure. Leisure is seen as a luxury. Furthermore, the small number of public recreational facilities available to them limited their leisure choices.

Levin and Yeung (1996) employed Rose's work to study the five dimensions of work ethics of Hong Kong people in the 1970s. They argued, "Hong Kong people do share the traits of individualistic striving for success, deferred gratification and compliance with authority". Furthermore, they claimed that Hong Kong people are missing the sense of moral obligation attached to work (Nish and Ng, 1996, p.174). Higher income respondents valued their work role more and appreciated the work they have done.

In general, respondents in this research view themselves as diligent workers although some of them did not like their jobs. It may be related to respondents' job nature (please refer to Mrs. Chiu's case in page 80). Confucianism and Protestant ethics provide explanation the reasons people committed to their work, in which, the interest of the family is more emphasize than individual achievement.

The inconsistent findings from Levin and Yeung's study may involve the conceptualization toward work value. Respondents' commitment to their jobs implies that they would complete their task on time, with reasonable quality. Moreover, respondents are proud of their working ability. This is different from Levin's definitions of work ethic where workers should place pride in their work and work is an end in itself (Nich, 1996, p.136).

The particular work values of respondents are influenced by the political and economic environment under specific political economy. From the political aspect, the refugee mentality, as suggested by S.K. Lau (Lau, 1978), meant that most Hong Kong people worked very hard and saved due to a sense of insecurity because of the unstable political condition. Many also had to support their family members who were staying in Mainland China and consistently sent money home during the 1950s to 1980s.

Respondents' life patterns during the "establishment" phase are obviously family-focused. They derive self-identities from family roles and the core activities are around the family (Li, 2000, 1992). Family is the prime function to determine the pattern of behavior. Although many respondents valued their work role, that is, they embodied their personal capability in work, but it is as often as not struck down by

the demands of the family and social expectations. In this regard, retirement may open opportunities to develop “second/third career” and other social activities (Atchley, 2001; Ekerdt, 1986). The development of these careers is usually not purely for money, but also for self-accomplishment, social interest and hobbies and interests in later life (Isaksson and Johansson, 2000; Monk, 1994; Stebbins, 1978; Kleemeier, 1961).

With the problem of role strain from multiple roles, many respondents hope that they would enjoy “a new phase of life” (Mrs. Leung) and “become an individual, neither a worker nor a 24-hours on-call mother anymore” after retirement (Mrs. Kwan). However, some respondents expressed the view that “they had not planned for retirement so early” (Mrs. Yeung) or “I still need a job to sustain my life” (Mrs. Kwong). So whether retirement, as suggested, opens new pages for leisure is uncertain. The next chapter will discuss the perceptions of retirement, the changing self-identities following retirement and the patterns of retired life of respondents.

## **CHAPTER SEVEN: FINDINGS: ANALYSIS OF RETIREMENT LIFE OF RESPONDENTS**

### **7.1 Introduction**

As discussed in Chapter 5 and 6, respondents' life trajectories and orientation to life were deeply influenced by their gender role of wifehood and motherhood. This chapter aims to explore how respondents view their self-identities induced from retirement. The orientation toward retirement between respondents who retired voluntarily and involuntarily as well as the role shift from workers to retirees and homemakers will be discussed. Also, it will examine the social consequences of loss of work. Will women in Hong Kong, like men, seek new roles to replace the previous work role to facilitate retirement adaptation as suggested by role theory (Hooyman and Kiyak, 2002; Atchley and McFadden, 2001; Cottrell, 1942)? If so, what are these patterns? In addition, this chapter will discuss the distinctive domains that followed retirement, including bridge jobs, education, volunteering and leisure in relation to family responsibilities. The demographic background and retirement preparation of respondents provided a fundamental basis to examine women's retirement in this research.

It is emphasized that given the small and heterogeneous sample of this research, the following analysis sketch out the commonalities, regularities and features of the respondents' retirement experience/patterns instead of generalize the findings to the entail retirement population in Hong Kong.

### **7.2 Demographic Backgrounds of Respondents**

**Table 4. The Age of Respondents**

<b>Age</b>	<b>No. of retired women</b>
45-50	8
51-55	6
56-60	2 } 8
61-65	5
65 or above	3 } 8

**Table 5. The Length of Retirement of Respondents**

<b>Year of retirement</b>	<b>No. of retired women</b>
1-3 years	9
4-6 years	5
7 years or longer	10

The ages of respondents range between 46 to 68 years old and the length of retirement ranges from five to ten years (see tables 1 and 2). Some respondents appear to have memory-recalling problems, for instance, widow respondents were reluctant to discuss the marital relationships with their husbands. It may be explained that they did not want to recall those upset experiences. (Henretta, 2003; Price, 1998)

**Table 6. The Self-perceived Health Condition of Respondents**

<b>Self-perceived health condition</b>	<b>No. of retired women</b>
Very Good	13
Good	7
Fair	4
Poor	0

Among the twenty-four respondents, most of them rated their health as good. Four respondents expressed their health as fair and none perceived themselves as having poor health.

**Table 7.****Types of Housing**

<b>Types of housing</b>	<b>No. of retired women</b>
Owned private flat	10
Owned “HOS” flat	3
Public housing estate (rent)	8
Rented private flat	3

In terms of housing, thirteen respondents own private flats or “Home Ownership Scheme” flats, seven reported that they have to pay a monthly mortgage, which constituted one-fourth to one-third of their family income. Most of the respondents, except for the two who are enjoying or applying for CSSA benefit, expressed that they have sufficient money for leisure expenses after retirement. Eleven respondents lived in rented public housing or private housing. The economic status of these respondents was relatively poor. Nine of them expressed they do not have sufficient amount of money to spend on leisure activities after retirement.

**Table 8.****The Forms of Retirement of Respondents**

<b>Forms of retirement</b>	<b>No. of retired women</b>
Voluntary retirement	12
Involuntary retirement	12

Half of the respondents retired voluntarily and the other half was forced to retire. The former retired in order to raise their children while the latter retired due to downsizing of their companies after the Asian Financial Crisis in 1997. One retired due to health problems and six faded from the work force as they failed to find employment.

Most of the older cohort (age sixty or above) suffered from involuntary

retirement (seven out of eight) while only five out of the sixteen younger respondents aged forty-six to fifty-eight were forced to retire.

**Table 9. Respondents' Sources of Retirement Income**

<b>Source of Income</b>	<b>No. of retired women</b>
Husband	4
Adult children	2
Husband and adult children	2
Savings	2
Savings and rental income	2
CSSA and adult children	1
Savings and husband	5
Savings and adult children	2
Husband and part-time work	1
Adult children and part-time work	1
Pension	1
Pension and family members	1

According to table 9, there are two retired civil servants who enjoying retirement pensions. Another two respondents were primary school teachers who enjoyed a one-off Central Provident Fund benefit. Due to the under development of retirement policies and benefits in Hong Kong, eighteen out of twenty-four respondents have to rely on their own savings or family members to support their retirement expenses. Two respondents have to use personal savings to support their living even though they do get some income from rental of housing properties.

One respondent is a “Comprehensive Social Security Assistant Scheme” (CSSA) recipient<sup>5</sup>, while another is in the process of applying for CSSA. In light of their

<sup>5</sup> CSSA scheme is a form of social security for low-income group by the Hong Kong government (Hong Kong Social Welfare Department, 2004).

inadequate financial security, the majority of respondents were willing to take up paid jobs, which will undoubtedly affect their leisure pursuit, or acquire education and volunteering after retirement.

**Table 10. Living arrangement of Respondents**

<b>Living arrangement</b>	<b>No. of retired women</b>
Living with spouse only	4
Living with children only	1
Living with spouse and children	15
Living with older parents only	1
Living alone	3

The majority of respondents were living with spouse and adult children. Three respondents experienced “empty-nest” since their adult children have left home and one respondent did not have any children. Two respondents were living with either adult children or older parents. Three respondents were living alone.

### **7.3 Change of Self-identity**

Retirement is often seen as an aging issue. From a macro view, the greater longevity and improved health condition of the current cohort of elder and middle aged individuals implied that people would live longer and healthier (Law, 2001; Phillips, 1998; Hong Kong Hong Kong Census Dept., 2002). In order to minimize the social responsibilities and to maximize one’s life satisfaction, older and middle aged people are encouraged to maintain good physical and mental health (Phillips and Chan, 2002; Phillips and Yeh, 1999; Cox, 1996; Kelly, 1993, Cockerham, 1991). Retirement alters or even harms one’s self-image from loss of work role, as it takes time to adapt to the new role. Therefore, successful adaptation from retirement

becomes more and more important for the individual as well as for society. Maintaining a sense of worth and productive are central themes of retirement satisfaction (Atchley, 2001). Conventional retirement studies suggest retirement opens up opportunities for retirees to enjoy leisure (Ekerdt, Kosloski and De Viney, 2000; Kelly, 1993; Kohli and Rein; 1991; Ekerdt, 1986).

Past studies on retirement usually argued that retired women did not encounter retirement adaptation problems. Retired women would enjoy higher retirement satisfaction than men as they were less weighted on their work role (Szinovacz , 1999; Kosberg and Kaye, 1997; Coyle, 1997). However, this research supports the gerontologist and feminist studies on women's retirement experience that state that women, like men, also experience different stages of retirement, which involves sadness and happiness, anxiety and relaxation (Szinovacz et al., 1992; Calasanti, 1996; Ginn and Arber, 1996; Hatch, 1996).

In general, respondents usually referred to themselves as “active persons” with self-perceived healthy conditions. This encourages them to engage in different activities, especially for the younger respondents. In addition, twenty-two out of twenty-four respondents tied retirement with negative, views such as “aging” and “unproductive”. In an industrial society where an individual worth is based on work, many respondents wanted to keep their work role.

I thought retirees were those older persons sitting around the playground and chatting, enjoying life and having nothing special to do. So, I thought I was not old enough to enjoy this kind of life... Somehow, I guess people might view retirees as social burdens, dependents and aged... I could and should do things, paid or unpaid. (Mrs. Kwan)

I am a retiree but I don't mind working again. (Mrs. Hung was reluctant to define herself as retiree at first because she was confused about the definition of retiree. She equated

retirement with unproductive and disengagement.)

For me, retiree means unproductive while a homemaker is still a contributor to the family. It is a kind of work even though it is unpaid and it is important to a family. (Mrs. Leung)

Mrs. Leung pointed out that the perceptions on retirees and homemakers are classified by productivity. Despite the fact that respondents did not equate retirement with death, but they still hold some negative stereotypes towards retirement and aging. Most respondents view retirement as disengagement. Some regard older persons as “social responsibility that need public provision of services, such as medical care” (Mrs. Leung) or even a “social burden” (Mrs. Chow). In order to avoid being stigmatized as dependent, they tend to emphasize their roles as homemakers. Many respondents view themselves as “energetic”, “useful”, “smart”, and “not old enough to retire”. The definition of aging that is based on chronological age has been deferred due to the longer life expectancy, improved health status and the increasing aging population in Hong Kong (Law, 2001). These changes in social norms and values may create uncomfortable feelings towards their new social roles.

#### **7.4 Perceptions toward Retirement between Voluntary and Involuntary**

##### **Retirees**

Owing to the economic recession during the Asian Financial Crisis in 1997, many people lost their jobs or suffered salary cuts (Labor Department Annual Report, 2003). Half of the respondents in this research were forced to retire due to the downsizing of their companies and some were phased out from the labor market due to economic re-structuring and health reasons. Two respondents retired for their families. Many respondents reported that they could not find a job due to the

decreasing labor demand in their industries and some faced discrimination in the recruitment process.

I still want to work and I can work! Actually, I don't want to apply for the CSSA, but no one would employ me. People tend to choose younger and more beautiful women. I was still looking for jobs but I would apply for CSSA at the same time because I was really poor. (Mrs. Yuen, age 65, was a Dim-Sum seller and she did not obtain sufficient financial and physical support because her two adult children were currently living in the Mainland and she is living alone.)

I was a handbag maker in a factory; however, my job became unstable since the factories moved north to China. I was underemployed since the 1990s and I tried to search for a new job at the labor department. (V: What kind of jobs were you looking for?) I was not demanding, I applied for jobs like part-time domestic helper, cleaner but when I went to the companies for interview, the receptionist just asked about my age and then asked me to leave. I was sure that they didn't employ me just because of my age...I really felt tired because I keep searching for over five years and I hate to feel disappointed again. Actually, I was confident that I could perform the job successfully! (Mrs. Hung, age 53)

Mrs. Yuen and Mrs. Hung represented typical cases of involuntary retirement.

Although many respondents did not expect to engage in full-time paid work in their later life, they did not plan to retire at "such an early stage".

Mrs. Yeung: I still wanted to work! I am still very young, right? (Laugh) (Mrs. Yeung retired when she was 56 years old. Her last job was a garment factory worker; salary was paid on a daily basis) So, it took a long time to adapt to this change (involuntary retirement) because I've never imagined I was asked to leave the workforce. The prosperity of economic development provided incredible opportunities for work, especially in manufacturing industries. I earned quite a lot before, as I was an experienced factory worker. But it's all gone now.

V: So, how long did you plan to work?

Mrs. Yeung: Of course, I did not plan to work when I reach the age of 70 because it was time for rest and you couldn't work anymore due to the diminishing functional health status. However, it was a big shock to me not because I like the job. This implied that I have loss my working ability but it wasn't true. I tried searching for jobs for a few years but I couldn't find any permanent job! I gave up eventually and I had to retire. (Mrs. Yeung)

This finding supports Ginn and Arber's (1996) study that age is a crucial factor for employment. Some retirees were actually discouraged and unemployed older workers who have given up looking for work and they refer to themselves as retired

rather than unemployed (Chiu and Lee, 1997). These respondents usually take longer period of time to adapt to their new role as retirees.

Without adequate psychological retirement preparation, some respondents felt confused and depressed about retirement. All respondents reported that they took a period of time to adjust to the changed identity. Mrs. Lau, an involuntary retiree, expressed that she confronted great challenges to adapt to the loss of her work role.

Mrs. Lau: The first year of retirement was the hardest and I took a few months to almost a year to adjust to my new status. Extreme waves of loneliness came over me, even when I was around people.

V: Why? Did you like your last job?

Mrs. Lau: Actually, the job was harsh because of the long working hours and I had to stand all day long. It was stressful. However, it was easy to kill time because I kept chatting with my co-workers. We went out to shop. Sometimes, we play Mahjong and had teahouse gatherings. I felt I was somebody. Now, it seems that I am just a housewife, just a cook and who cares? (Mrs. Lau was a cashier in a department store selling shoes)

Voluntary retirees also stated that they were planning to engage in paid work again when their family responsibilities lessened or “after a good rest”. In terms of “rest time”, respondents expressed that they did not have any particular preference and that it all depends on the financial situation and family needs.

I really couldn't imagine what I would do after ten years when my children don't need me anymore. Maybe I would work again - those less demanding jobs. I just wanted to kill time and earn some money. (Mrs. Ho)

Eight respondents retired due to family reasons, including caring for the older parents, teenage children and husbands. Among these, two stated that they treated it as involuntary retirement because it was not their own choice. Another three respondents stated that it was not a “pleasant choice” but they did not have resentful feelings about retirement. Three respondents welcomed retirement because it was a

“good reason to take a rest”.

I was okay with it! Work was not the most important to me although I liked my job. (Mrs. Lee was a former primary school teacher)

I enjoyed the increasing freedom and peaceful pace of life. But I missed the time when I was working. Thus, I planned to work again when my youngest son gets promoted to secondary three when he needs less care. (Mrs. Chi)

This orientation to retirement revealed that they were not prepared to leave the workforce permanently, and certainly not willing to give up their work role entirely. In terms of retirement planning, only four higher-income respondents expressed that they had “some” planning. For example, they decided to buy medical insurance and have some savings for retirement. However, the remaining respondents pointed out that they did not have any retirement plan or preparation, in terms of financial arrangement, psychological well-being, health and social aspects (Law, 2001).

I don't have the resources to make any retirement planning...I contributed all my income to my family...it just broke even. (Mrs. Hung)

This finding also supports earlier studies that, in general, Hong Kong people “had not extensively prepared for retirement” (Law, 1998, p.9). Women in particular do not plan for retirement and were less likely than men to have confidence about financial security in their later life (Law, 1998, p.12).

The above cases further show that women retirees, like men, also face retirement adjustment problems, especially for respondents without sufficient retirement planning and preparation. The traditional view that paid work is not women's primary concern and as such women have little or no retirement adaptation

difficulty is obviously false (Carp, 1997; Skirboll and Silverma, 1992). In an industrial society that values work, many retirees encounter “role loss” problems even though they did not place work as the first priority.

Among the twelve respondents, nine stated that their incomes are vital for family survival. Undoubtedly, their income insecurity diminishes their retirement satisfaction and hence undermines their motivation to seek employment.

**Table 11.**

**The Retirement Form and Willingness to Engage Paid Work of Respondents**

Forms of retirement	Willingness to take paid job			
	Yes, any working schedule	Yes, part-time only	Yes, but not now	No
Voluntary retirement	3	4	4	1
Involuntary retirement	8	2	0	2

Table 4 shows twenty-one respondents intended to seek employment and three did not. Among the twenty-one respondents, six were looking for part-time jobs only and another four may take it “after a certain period of time” but they did not state the exact time frame. The remaining eleven would welcome any form of work.

Only three respondents state that they had no intention to seek any paid work. Mrs. Chan, a housewife with three adolescent sons, and whose husband is the sole income supporter by being an over-night mini-bus driver, said that she gave up her daily schedule so that she could care for her family. Despite that, Mrs. Chan expressed that she does not mind performing that role because she believed “men’s out, women’s in” philosophy. Another two respondents stated similar reasons for not

seeking a paid job.

Mrs. Tung: I worked as an Amah in the primary school for twenty-four years and ten years in a church. I could get a one-off retirement benefit according to the church policy. And I planned to retire at the age of 55, but the master asked me to stay longer. I said okay because I had nothing else to do (Mrs. Tung did not have children). I decided to retire at 58 but the master invited me to stay one year longer, therefore, I retired at 59 eventually...That was enough! I am already very old; I don't want to work (paid work) anymore! It was very hard!

V: What would you do when your saving was used up?

Mrs. Tung: I didn't have much saving. I would apply for CSSA if I couldn't support myself anymore.

(Mrs. Tung, age 68 talking about her work history and willingness to engage paid work)

I've worked over 45 years and had raised five children in my life. That's enough; let them do it (her children). (Mrs. Tsui, age 64)

Both Mrs. Tung and Mrs. Tsui are widowed and they are the oldest respondents in this research. Both were eager to disengage from paid work despite the fact that they were facing financial problems. Mrs. Tsui is a CSSA recipient who received approximately \$3,000 per month for daily expenses and some "pocket money" from her adult children irregularly. Mrs. Tung supports her daily expense from her personal saving because she has no children and she plans to apply for CSSA when her saving is used up. Retirement thus serves as a turning point for these respondents to disengage from work role (Phillips, 1998, Kohli, 1986).

Among job-seeking respondents, eight have part-time paid jobs. Generally, both economic reward and self-fulfillment motivate retirees to work. Respondents who were forced to retired were eager to seek paid job. Not surprisingly, those respondents with less economic support were more eager to find a paid job.

My children didn't earn much so they didn't give me money regularly. I understand their financial condition; therefore I've never ask them to give me money. Also, my husband didn't earn much and that's why I am seeking any paid work...It's ok currently (being a housewife), but I don't want to burden my family and I want to earn some money for personal expenses as well. (Mrs. Kwong)

Perhaps not surprisingly despite having well-off adult children, respondents did not ask money from their adult children due to their socialization as devoted and altruistic mothers.

My second son was okay (He was a medical doctor who earned \$80,000 to \$90,000 a month). But I've never asked him for money because he has heavy family financial burden. I experience this stage of family life cycle and I understand it. I am okay (economic condition). I don't spend much on leisure. They (her adult children) should save for their own use.

Economic independence, self-fulfillment and the desire to lessen family's financial responsibility are the major motives to seek paid work after retirement. Most of the respondents are willing to offer the best for the family without asking for rewards (Tam, 1999).

Six respondents were looking for part-time jobs and the other four wanted to work when their children are more independent. Three stated that they were occupied with leisure activities, such as Tai Chi and painting, and two of them were engaging in formal education. Two were required to perform maternal roles. Without financial urgency, these respondents were looking for jobs that could fit into their daily schedule, usually less stressful and lower salary. "Things to do" and "earn some money" are the major motives for this group of respondents.

## **7.5 Self-identification: Retirees vs. Homemakers**

According to Role Theory (Hooyman and Kiyak, 2002), the sense of insecurity from loss of one role needs role replacement. Despite this, involuntary retirees could not find full employment; they look for part-time jobs and temporary jobs to prolong their work roles. Also, they seek other social roles such as family role and unpaid

work. Married respondents tended to define themselves as homemakers rather than retirees. On the other hand, the never-married respondent felt puzzled when asked about her identity change compared with married women.

Hum...I was just an ordinary person...you may define me as a retiree although I actually also engage in other activities like studying. So you may refer me as a mature student. I am not old enough to be an "older person". I didn't know how other people viewed my identity. For me, I am just a person. (Ms. Chu)

Ms. Ma, a divorced woman, indicated that retirement is a common life event that many people might experience.

There were many stages in one's life, such as marriage and divorce. For me, life is a process and God wanted us to learn something new at every stage of life. Retirement was a new stage also...I may have a second marriage and immigrate to a foreign country. Maybe I will start my third career or do some volunteer service. I haven't decided yet, I have to discuss with my boyfriend. (Ms. Ma)

In view of Ms. Ma's marital history, she has experienced role change from wifeness, divorcee, and she is preparing for a second marriage. From the life course perspective, the previous marriage experience affected Ms. Ma's life philosophy and behavior, and she perceived any change of social role as a start of another life stage.

The above discussion on self-perceived change of social role helps to understand respondents' retirement experience. It is because the rights and duties attached to particular social roles bring with them different patterns of life (Atchley, 2003). Therefore, it helps retirement adaptation and thus yields higher life satisfaction if respondents were more ready for their role change as suggested by role theory.

## **7.6 The Interactive Relationships between Family, Education, Volunteering**

## **and Leisure**

According to the life course perspective, Giele and Elder (1998) suggested that retirees view retirement as a brand new start of a new stage of life. People usually look back and review what they have done and generate a sense of accomplishment. Some sketched out their life trajectories and evaluate their decision-making preference as life reference (Giele and Elder, 1998, p.68). In this regard, it would be easier for respondents to introduce their life histories, major life events and the reasons and implications behind them. However, when we discussed the present life issues, lifestyles, habits, decision-making with respondents, many could not clearly tell why they think and act like this. According to Giele and Elder (1998), it may be because retirees tend to live “the way as life goes”. Thus, they would not consistently think about the motives of every action (Allan and Jones, 2003; Hareven and Masaoka, 1988; Hareven and Adams, 1982; Elder, 1985).

Besides that, the small sample size and the diverse personal background and life orientation of respondents aggravated the difficulty of outlining patterns of retirement life. The following sections will try to discuss the distinctive elements in the domains of family, leisure, education and volunteering.

The central argument of this research is that retirement may open a new page for retired women to enjoy greater freedom, to schedule time and activities for personal growth, whether through formal or informal study or volunteering; and for leisure pursuit. It is found that there are interactive elements among family, education, volunteering and leisure. According to the data, respondents’ family role continues to shape their life orientation. Also, respondents’ orientation towards work, education,

volunteering and leisure are influenced by the economic conditions of their family and family demands as well as the supportiveness of family members. This means that if respondents wished to engage in a variety of activities, they need to negotiate family duties with family members.

### **7.6.1 Retirement as a Life Stage**

From the life course perspective, it is meaningless to view any life changes separately but rather as part of a sequence. Personal experiences are created by the individual within the context of actions by their family, and changes they have experienced in society over time (Arber and Evandrou, 1993, p.10). Therefore, it is essential to look at the context of personal preference, family backgrounds and social environment.

Retirement is seen as a phased phenomenon. Many respondents have experienced “honeymoon” and “rest and relaxation” phases soon after retirement, ranging from half-year to two years (Atchley, 2003). The former refers to “a rather euphoric period in which the individual tries to do all the things he or she has never had time for before”; while the latter refers to “a temporary nature of decline inactivity.” (Atchley, 2003, p.253-4) Respondents were freed from their tight working schedule and they perceived retirement as a reward for their long working history. Some respondents have engaged in a variety of activities, usually involving some travel. Some respondents did not plan for many activities but just enjoy a relaxed state of mind.

Retirement to me is a reward for everything I've accomplished. I started to work when I

was 13 years old. I wanted to do whatever I wanted, whenever I wanted to. I didn't plan too far ahead, and I haven't gotten intensively involved with volunteer work yet, but I'd like to do so later. I'm looking forward to do things. (Mrs. Kwong)

I didn't plan anything to do in the mornings, I just woke up whenever I wanted and have teahouse gatherings with my neighbors. I am very relaxed, contented and happy. But I started to feel bored, as I didn't have any "formal" things to do, such as paid work or volunteer. (Mrs. Chow)

According to Atchley (2003), retirees enter into "disenchantment" and "reorientation, routine and termination phase" after passing through the "honeymoon" and "rest and relaxation" phases. Respondents get psychological acceptance of being retirees by reviewing their changed identity again and again. The variety of social activities and bridge jobs helped respondents maintain dignity and self-value. Retirement undoubtedly decreases the quality of life for many people, especially for those with inadequate retirement planning and those in the lower income group. Psychological self-acceptance and adjustment of living standards for retirees become very important for respondents to enhance retirement satisfaction.

Most of the respondents were contented with their lifestyle. However, no one reported that they have reached their ideal retirement life standard. Three respondents reported that they were "not satisfied" with their retired life. This is strongly associated with their marital status, as two were widows (Mrs. Tung and Mrs. Yuen) and one was separated from her husband (Mrs. Fung). These respondents expressed negative emotions, such as "I had experienced years of loneliness and frustration from life", "I felt very lonely as there were no family members around" and "very poor (financially)". However, these respondents had constantly tried to convince themselves that they were "blessed" (Mrs. Tung) and "should be contented for what I have" (Mrs. Yuen) during the interviews.

I couldn't ask for anything more. I am happy...I am very upset and lonely after my

husband's death...I am blessed because I have shelter here and I made a lot of friends (social center). (Mrs. Tung cried several times when talking about her present life condition and the death of her husband.)

I am really worried about my children. I really want them here with me (Mrs. Yuen's children are living in mainland China)...I am very lonely, but I am lucky. I got a lot of friends here. (Mrs. Yuen tried several times to apply for the immigration of her children to Hong Kong but all her attempts failed.)

(Remarks: Both Mrs. Tung and Mrs. Yuen did not have close family members or relatives in Hong Kong. The lack of family support undermined their psychological well-being in later life.

Respondents with greater family support, sufficient retirement income and positive orientation toward life tend to have greater retirement satisfaction as discussed in previous sections. Psychological adjustment to loss of work role and aging seems to be one of the most significant factors in ensuring life satisfaction.

The above discussion reveals that retirement is a gradual process incorporating several different phases. Atchley<sup>6</sup> (2003, 1988) suggested that honeymoon and rest and relaxation phases could not last long especially for those retirees who were constrained by economic and family conditions. Retirees would initiatively seek to reorganize their routine daily life as well as their orientation toward later life.

### **7.6.2 Continuities in Retirement**

Continuity Theory (Atchley, 2003, 2001, 1993, 1989, 1972) has, for many researchers, replaced models of disengagement as well as those that focus on activity itself. According to continuity theory, "individuals tend to maintain a consistent pattern of behavior as they age, substituting similar types of roles for lost ones and

---

<sup>6</sup> Atchley (1988, 2001) identified eight phases through which most retirees pass during the process of retirement: a pre-retirement or preparation phase, a honeymoon phase, the retirement routine period, rest and relaxation, disenchantment phase, reorientation, routine, and termination phase.

maintaining typical ways of adaptation to the environment” (Hooyman and Kiyak, 2002, p.261). In other words, individuals do not change dramatically as they age, and their personalities remain similar throughout their adult lives. Life satisfaction is determined by how consistent current activities or lifestyles are with one’s lifetime experience (Pillemer, 2001; Atchley, 2000).

The continuity theory suggests, “people become more of what they already were when younger. Central personality characteristics become even more pronounced, and core values even more salient with age.” (Atchley, 2003, p.168) This means that people would have consistent personality and preference throughout the lifespan. This research supports this theory that respondents prefer to continue participating in those activities they were engaged in before retirement.

Atchley (1989) proposes that leisure enables retired people to continue roles that they have valued earlier. This view of engagement in meaningful activity defines leisure as an arena for the development and expression of valued identities in which one may gain some degree of competence, achievement and recognition (Kelly, 1993; Rapoport and Rapoport, 1975; Havighurst 1961).

### **7.6.3 Leisure**

Respondents in the study started to construct new routines around a core of companions and activities. The regularities are punctuated or highlighted by occasional special events, often involving some travel. These regularities usually synchronized with television schedules, regular involvement with other family, and the everyday tasks of living.

My regular routine was very normal and persistent; I usually watched TV dramas and took care of my grandson. Sometimes, my friends would invite me to travel to China because it costs less. The condition was someone could take over my role (as caregiver to her grandson). (Mrs. Yeung)

"I just did what came along". (Mrs. Kwan)

Chatting with family members, friends and neighbors; cooking for family; soft physical exercise like taking morning walks, Tai Chi and Chinese martial art were the most popular activities reported by respondents. These activities are usually for relaxation and are low-intensity in nature. Respondents also indicated that disengagement is important to maintain good physical and mental health and to further enhance life satisfaction.

I thought it is important to take a nap in afternoon because it provided energy to carry out daily duties, like cooking and house maintenance. I think it is a privilege for housewives; older persons and retirees (Laugh)...People at my age shouldn't be rushed in life anymore. (Mrs. Chiu, aged 67)

Family was important, but I could enjoy my time also - to relax and do nothing! (Mrs. Kwan)

These cases represent leisure as a state of mind, a condition of the soul or it may refer to a mental and spiritual attitude (De Grazia, 1992). This gives retirees a balanced retirement and leisure style with active and passive, intensive and un-intensive activity patterns after retirement.

All respondents agreed that the amount of free time increased after retirement and they were contented with the quality and quantity of leisure.

Mrs. Wong: I really needed a moment for refreshment! Just 20 minutes, and it's okay even if it's ten minutes. No work, no activity, but just daydreaming. No children, no

husband, no parents, no housework. I just needed to clear my mind. (Mrs. Wong looked quite angry and upset)

V: How often did you wanted to get a break?

Mrs. Not certain, just the time when I felt I was nearly burnt out, from children's homework and stressful paid work. I would go insane if I didn't spare some time for myself, to relax and refresh. The boring marital relationship with my husband also frustrated me. I just want to be me sometimes. I wanted to share and chat with my husband but we simply didn't have time. (Before retirement)

V: Do you mean you had a fair relationship with your husband? How about now?

Mrs. Wong: Not really...I don't know. Maybe we were. But we are closer now (after her retirement). Like when we first met. (Laugh) Of course, it wasn't that sweet but we were closer. We share, we chat and we plan for our future. We usually go traveling once a year.

V: How about yourself?

Mrs. Wong: I felt good! I had my personal time when my sons were going to school. That's amazing! Of course, I love my children. (Laugh)

(Mrs. Wong, aged 48, was a former senior executive officer and has been retired for three years. Her husband was a manager and earned a stable income.

To me, there are a lot of forms of leisure, including active and inactive. Reading a book or watching a movie is kinds of leisure that something I do to refresh my mind. Or I used to have facial treatment and massage or sometimes I'd take a short trip to the East Asia when I am very tired, both physically and psychologically during my employment. Of course, I cut some of these enjoyments after retirement because it is costly. (V: how much the facial treatment cost and how frequent would you go to the facial salon now?) Around \$500 - \$600 each time and I usually do it twice a month. You know, I don't want to have a serious deterioration of quality of life after retirement. Luckily, up till now, I can still maintain the living standard from my rental income and saving. (Ms. Ma)

I gained more free time, as my children became independent. My elder son was a graphic designer and his company's base was in Taiwan. He came home for jus at few days every three months. My daughter is a sales lady in a boutique; she moved to Kowloon and lives with her friends. They don't give me money because they earn very little. I was a part-time "Taoist priest". The income was just okay; I made several trips to mainland China a year, each time costing around few hundred dollars...My leisure habits were similar before and after I retired from my job as a cashier.

(Mrs. Lau, aged 50, has been retired for one year. Her husband was a construction fitter who earned an unstable income. According to Mrs. Lau, she has never asked for money from her husband.)

From the above cases, it is clear that class difference exists. Respondents who were more educated tend to value leisure more than less educated respondents. According to Clarke and Critcher, leisure is a class product (1985). One reason is that the higher income jobs usually require higher skills and professional knowledge that may generate higher work pressure than unskilled workers that the former may stress on both physical and physiological relaxation and the latter may focus on physical

relaxation (Sullivan and Hodson, 2002; Bookman, 2000; Schabracq, Winnubst and Cooper et al., 1996; Frankenhaeuser, Lundberg and Chesney, 1991). Furthermore, the better resources allowed them to acquire quality of life and they know how to and are able to look for a higher quality of leisure materially and spiritually which refers to a product of subject emotional and psychological processes (Clarke and Critcher, 1985; Neulinger, 1981). For example, traveling or enjoying facial treatment and massage from Ms. Ma's case. (Remark: it is interesting to note that the higher educated respondents response well in their leisure life but the less educated respondents seems to have difficulty to conceptualize leisure. Most of these respondents usually expressed that they do not have leisure at all at the first instance. The common activities the less educated women engage for leisure are watching television and chatting with others. However, it has to emphasized that it is not imply the less educated respondents do not value leisure, it shows that they are lack of knowledge to look for variety of leisure.) (Remarks: this does not mean that wealthier respondents are extravagant, but rather wealthier individuals have different leisure demands and expectations.) On the other hand, lower-income respondents would pick up less costly hobbies and maintain these over the years. Hence, despite the fact that both wealthier and poorer respondents enjoy increasing free time after retirement, the forms and patterns for both are different.

In general, the activity patterns described by respondents revolve around a core of relatively accessible and low-cost engagements. For those with intact families and viable health, their core activities are confined to the home and family, even when the quality of the relationship is less than perfect.

I couldn't keep running away from home (Mrs. Choi was an active member in her social

center). The relationship between my children and I was very close. I felt very happy when they came home for dinner. Sometimes we went out for lunch...my husband was with us although we seldom talked to each other. (Mrs. Choi has been separated from her husband. Please refer to last chapter)

However, there are some changes following retirement and the “empty nest”:

Mrs. Liu: My family was always important to me, but it's time to change the form of care. At first (of retirement), my children were enthusiastic about my retirement. We went out a lot, to eat and shop, of course, for them. It was quite busy. Now, frankly, I am glad that my children have their own social life. They have their own thoughts and friends and they also wanted to have private time and autonomy. They didn't need much caring and attention from me. I started to accept it...That's actually good for us! (Laugh) For me, it signified that I had accomplished a great responsibility in childcare. I could have time to think about myself, things like what would my husband and I do after he retired from his job a few years later.

V: So what did you plan to do?

Mrs. Liu: A lot! I've picked up my favorite hobby - flower arrangement. Could you believe it? (Laugh) Actually I was responsible for making flower arrangements in my church for over ten years. Now, I would like to take some courses. Maybe, I could be a tutor in a flower-arranging course one day. (Mrs. Liu, aged 49, has been retired for two years)

As indicated throughout this research, family is seen as the most important sphere of life for respondents throughout the life span. Therefore, it is not surprising that they will resume or expand the family role after retirement. This finding also supports various family studies that family is a shelter that provides a sense of security for individuals (Fox, 2001; Carp 1997). Most of the respondents expressed that they treasured the increased family time to establish a closer family relationship, especially with their husbands. Nonetheless, some respondents, especially those who were more educated, indicated that they wanted to explore other spheres of life simultaneously. Social changes, for instance the increasing labor participation of women workers, enable improved disposable income for personal use, especially when their children become economically independent. In addition, the new industrial work ethics and the provision of adequate public leisure and social facilities have encouraged more and more retired women to take various forms of leisure and social activities.

#### **7.6.4 Serious Leisure**

Apart from loose and less demanding leisure activities, “serious leisure” is regarded as essential forms of leisure to enhance retirement satisfaction (Stebbins, 2001, 1978). “Serious leisure” refers to “activities that demands skill, attention, and commitment. It has a career of inauguration, development, and demonstrated competence.” (Kelly, 1993, p.46) It usually involves its devotees, “amateurs”, in regular interaction with groups in which association is built around common action. Those engaged in serious leisure make this commitment a central element of their identities. In retirement, these identities may claim even greater centrality (Ekerdt, 1986). Fourteen respondents had practiced Tai chi and five respondents became Tai-chi practitioners after retirement.

I suffered from several miscarriages and this has harmed my health condition very seriously. It broke my work path continuously. Therefore, I started to practice Tai Chi in order to improve my health. I had practiced Tai Chi for fourteen years, started before retirement...As I didn't have children and my husband was very supportive of every decision I made, I could concentrate on Tai Chi after retirement. I became a coach after getting the Tai Chi license. I teach one to two classes a day, around six days a week. The frequency of teaching would depend on the number of enrolled students. Also, I had represented Hong Kong in an international Tai Chi competition held in Zhuhai, China...Tai Chi is really important to me. (Mrs. Fong)

Serious leisure provided a role substitution for loss of work role (Stebbins, 2001; Ekerdt, 1986). It yields a sense of competence by meeting the challenges of the activity and improving health condition, which are the prerequisites of achieving successful aging (WHO, 2001; Friedrich, 2001). Furthermore, respondents experienced a sense of community with their companions. A sense of community is commonly developed in the process of such engagement in serious leisure. Bonds are formed not merely by proximity or being entertained, but by common action,

especially in activities that require exchange and reciprocity to form relationships of communication, sharing and trust (Monk, 1994, p.502).

There is a tendency to derive a third career from serious leisure (McQuarrie and Edgar, 2002). It is projected that more and more younger, healthier and better-educated middle aged people and retirees will extend their work role through serious leisure.

### **7.6.5 Education**

The advocacy of life-long learning along with the increasing provision of education for mature citizens by NGOs and the government sector attract many respondents to take formal or informal education after retirement. Formal education refers to education programs organized by universities and NGOs that provide formal qualifications, while informal education refers to interest classes and leisure activities, such as cooking and flower arrangement courses offered by private providers and NGOs. There are fourteen respondents who wanted to continue studying. Seven of the respondents are currently enrolled in formal education programs, which are subsidized by NGOs and one is acquiring distant learning from an overseas tertiary institution (Lui, Leung and Jegede, 2002; The Hong Kong Council of Social Service, 2002; 李翊駿, 2002).

“Personal development”, “self-fulfillment”, “learning new things”, “widen scope of view”, “connect to the society” and “compensate for the regret of the loss of education opportunity during childhood” were reasons for acquiring education for these fourteen respondents. Three respondents undertaking Associate Degrees in

local institutions and one in an overseas institution stated that acquiring formal education was not purely for better-paid work.

I joined the "Voluntary Retirement Program" from civil service in 2001 and I found it very relaxing soon after retirement. However, I started to feel lost after a few months, as I had nothing special to do. Luckily, I saw the advertisement for an Associate Degree course and it just costs \$25,000 a year because an NGO will subsidize the other half. I am really fond of it as I didn't have a chance to further my studies when I was younger. It's very nice for me! My short-term goal was to transfer my studies to a Bachelor Degree. My teachers encouraged me to do so even though I've never thought about it before! (Ms. Chu)

I haven't thought about furthering my studies anymore. You know, I only completed Secondary Five level. I am very contented now. I know more about myself and people around me after taking this Associate Degree course. (Mrs. Leung, a student from Applied Gerontology Associate Degree program)

There is a tendency for senior citizens in Hong Kong to acquire education as a result of modernization and greater longevity. The long years of working experience enhanced their self-confidence, these four respondents wished to develop a second career after obtaining formal qualification. It is noted that these respondents were not purely motivated by financial rewards but hoped to contribute to society. As Ms. Chu continues her dialogue:

I have participated in voluntary service after retirement and I felt good! I wanted to seek a job from NGOs after my graduation. This time, I would not work purely for money. I like to gain job satisfaction. I want to be in management and apply my knowledge in the new job, whether part-time or full-time. I would take it especially if they could just subsidize some money to me; the bottom line is I don't want to pay from my own pocket. You know, sometimes I feel lonely at home and I hope to keep some connection with the society. (Ms. Chu)

Ms. Chu's case reveals that there is an increasing social demand for the provision of formal education because more and more senior citizens in Hong Kong would like to further their education (嶺南大學亞太老年學研究中心, 2004; 李翊駿, 2002). Mrs. Leung and Mrs. Tsang reported that their care giving responsibilities

lessened dramatically when their adult children entered the labor force.

I am relatively free now, as compared to ten years ago. My sons are quite independent and they don't need my care. My husband is supportive of me and he would cook for the family when I am not available. (Mrs. Tsang)

Spousal support is a crucial factor in determining respondents' life path. It is found that these women consistently gave in to family demands.

I have been a Christian since I was 26 and I desire to be a preacher. I decided to quit my job and take a formal course on divinity when I was 50. I realized my dream as my husband and I planned to immigrate to a foreign country for retirement. I started my course there when I was 50 (She stayed there alone for a year and her husband continued working in Hong Kong). However, my husband asked me to come back to Hong Kong because he wanted me to stay with him. I promised him because he was really when I left. Thus, I had to change the learning mode from full-time to part-time and it was distant learning...Although I know my husband didn't want me to be a full-time preacher, but this time I have decided because it is not only for me but it's also for God. (Mrs. Kwan)

The researcher met the sons of Mrs. Kwan on different occasions after the first interview with Mrs. Kwan while she was away from Hong Kong. Both of her sons were supportive of Mrs. Kwan acquiring further education and work after retirement.

It is not fair to tie her (Mrs. Kwan) at home forever...I plan to get married the end of this year and there would only my father and younger brother left. I support her decision to be a full-time preacher if she is in good health (Mrs. Kwan retired due to health reason)! (The elder son of Mrs. Kwan, aged 27. The researcher met him in church.)

I am very busy at work and actually I don't come home for dinner very often during weekdays. Thus it would not affect my life very seriously (if Mrs. Kwan engaged in full-time work or study). I think my father is quite happy when my mom is in Hong Kong. Of course, I am happy for it also! But if my mom wishes to continue her study or to be a full-time preacher, I'd definitely support her! The point is, don't aggravate my housework load! (Laugh) (The younger son of Mrs. Kwan, aged 25. The researcher met him in a volunteer service.)

Four months later, the researcher met Mrs. Kwan in church after the first interview. She had suspended the distant learning in divinity studies and was looking

for other study opportunities in Hong Kong. Despite having support from her sons, it is clear that family and wifeness responsibilities are the critical factor in determining her behavior, as Mrs. Kwan expressed:

Mrs. Kwan: there are no sufficient learning facilities in Hong Kong. I prefer the face-to-face teaching mode rather than email or internet learning. It's a pity, just a bit. I am okay with this change because my husband is much happier now.

V: Do you mean that your husband's response is the most important factor for your returning to Hong Kong?

Mrs. Kwan: Yes. You know, I was not hardhearted enough to leave him alone in Hong Kong. I think he needs me so much and I need him too. My elder son is getting married and has left home. My younger will leave home some day. My husband is always the most important companion for me.

In general, it is found that more-educated respondents tend to seek formal education while the less educated prefer informal education. This is because they feel more confident at elementary level study. Furthermore, the low school fees attract these respondents to enroll in informal educations.

I am still busy after retirement! I don't know why! You know, housekeeping is very time consuming. I don't have time to engage in long-term education, as I can only spare one to two hours for my own use. However, when you take up a course, you need to work hard and this takes a lot of time. Maybe I would do this later. (Mrs. Chow)

In addition, some respondents stated that they wanted to acquire both formal and informal education. However, they are bounded by family demands, usually care giving to family members and performing household chores. The presence and age of children are the vital factors that affect respondents' daily schedule in any stage of life.

### **7.6.6 Volunteering**

Volunteering is very popular and a high proportion, twenty out of twenty-four

respondents, has volunteer experience. All these respondents are registered volunteer in the social centers located near their homes or attached to NGOs. Among them, nine respondents regularly volunteer and the other nine volunteer on an ad hoc basis.

According to respondents, “feel contented when helping others”, “have connection to society”, “make new friends”, “kill time”, “gain social and intimate support” and “feel meaningful” are the prevailing motivations for volunteering. These findings are supported by other research (Chou, Chow and Chi, 2003; Herzog, Okun and Barr, 1998; McGuckin, 1998).

It's better than playing Mahjong, right? At least you'll never lose in this game. (Laugh) It kills time easily and it is hard to notice that time passes when you are doing handicrafts and chatting with other volunteers...I usually go to the center twice a week. (Mrs. Yeung)

Some regular volunteers reported that they have gained public recognition and self-identity. These positive reactions motivate future volunteering behavior and hence enhance their self-image. Besides, some respondents stated that they gained life enrichment because they could develop new technical skills. Some experienced volunteers have been promoted to teaching assistants in some of their leisure classes. Also, they gained social and intimate support from volunteering. It is especially true for those respondents whose adult children have left home and husbands are still working. They seek intimate support from volunteering. These respondents view volunteering as a means to get together with friends and “do meaningful things” and this is especially true for those without family support.

I visit the social center everyday. I made a lot of friends there! It was good to be there instead of home alone! (Mrs. Tung, age 68, a widowed woman)

Both class and family demand affect the patterns and forms of volunteering. In

this research, the less educated and older respondents tend to be frequent volunteers compared to those who were more educated and younger. One of the reasons may be because the majority of Government funded or subsidized social centers are usually located in public housing estates where rent is cheaper. Therefore, respondents who are living in public housing estate enjoy high accessibility to social counters and tend to be regular volunteers.

I have been on the committee for "Parent and Teacher Association" for seven years. I have been elected as the chairperson. It is a challenging job and it expanded my social network. I learnt a lot from this job. (Mrs. Tsang)

Besides, educated respondents prefer more challenging volunteer services than less skillful front line services (Please also refer to Ms. Chu's case in page 122). Educated respondents want to be in charge. They want to be the planners, organizers and leaders that require some management skills. These services tend to be on a larger scale and take a longer preparation time. Therefore, these respondents tend to be ad hoc volunteers because they would take a rest after completing a medium- or large-scale project. Due to the different expectations in volunteer services among the respondents, the forms of volunteering are different.

Wealthier respondents enjoy a greater variety of leisure or social activities than less wealthy respondents. For example, Mrs. Chow and Mrs. Wong stated that they prefer to join sports classes organized by private providers than joining volunteer services. It appears that there is a class difference among the sample, as Mrs. Chow indicates:

I seldom take part in volunteer services because as you know, the volunteers in many social centers are usually housewives, living in public housing estates. I am not quite good in getting along with them...also, I can't go to the center and join these service

alone, right? It is quite odd for me! (Mrs. Chow, age 58, a former Assistant Manager living in an owned private apartment.)

In terms of frequency of volunteering, respondents who volunteer twice a week are regular volunteers. Some respondents who serve the elderly people in rural villages may join an outreach service, from 10:00 a.m. to 5:00 p.m., three times or even more a week. These respondents usually have reduced family responsibilities. Respondents who volunteer once or twice a month or join a service when someone invites them are irregular volunteers. The reasons for low participation are usually related to commitment to family demand.

I do not volunteer regularly because my schedule is always dependent on my husband and sons' demands. However, I like to do volunteer services and I would try hard to squeeze time to do it. It usually takes one to two hours each time, but I can't maintain a regular schedule. (Mrs. Ho, a former primary school teacher, she is a volunteer in Christian church.)

Nonetheless, it was found that there is an interaction between family and volunteering as well as other activities like education and leisure. Apart from personal motives to acquire different social activities, retired women have been gaining support from family members. For example, when family members, usually their children, bear some housework, then respondents can engage more in social activities.

One of the greatest rewards from volunteering was that my son started to help me do the laundry. Sometimes he cooked for himself and his brother. I've never expected this before. Maybe he knew I enjoy volunteering and I was doing the right thing for the society. (Mrs. Tsang)

Sometimes, my husband prepared dinner for the family when I had to attend the executive committee meeting. We've consensus. (Mrs. Leung)

There are various reasons behind this. It involves care and love among family

members. Interestingly, it also validates the fact that most people undervalue the role of homemakers.

They (family members) wished I could have some “formal” things to do for both myself and the society instead of “doing nothing” at home. (Mrs. Wong)

Family members echo their support:

It's definitely good for her! I've no problem with it! (Buying fresh food and preparing simple meal for family members) (Ms. Lau, age 22, is a full time worker; the researcher met her occasionally when she was accompanying Mrs. Lau to shop at the wet market)

She could have her time; we don't have great demands on her (to perform house work). (The son of Mrs. Chan, aged 15. The researcher met him in a social center.)

However, this rearrangement tends to be temporary for most of the respondents since they are still expected to carry out the majority of housework if they have “no other things to do”. As Ms. Lau continues:

Of course, it can't go on forever because I've got a full time job. She has got to learn to manage her time, as her prime role is being a mother and a housewife. However, we (her family members) will support her as long as she is happy! (Ms. Lau)

In response to family demands, respondents therefore tend to choose ad hoc volunteer service. In general, respondents who are living with children tend to have greater household works that constrain their social activities participation, in particular for women with care giving duties for grandchildren and older parents. The researcher had joined a Tai-chi class for three months during July to September 2003<sup>7</sup> and observations validate the fact that women are always the family carers even for joint retired couples. In general, respondents gained positive support from

---

<sup>7</sup> The researcher joined the Tai chi with her retired father in order to minimize the hesitation from other participants. (Please refer to Appendix III)

their family members to engage in volunteer services.

## **7.7 Summary**

The above discussions support the argument that retirement, as a concept is multidimensional. In view of the underdeveloped retirement pension policy in Hong Kong, the simple economic definition of retirement of whether people are working full-time and whether they are receiving a retirement pension benefit is inadequate to explain retirement experiences of individuals.

Retirement derived mixed impact on retirees. On one hand, they were freed from the stressful working environment and enjoyed freedom. On the other hand, some respondents experienced sadness and anxiety from loss of work role. These positive and negative feelings could appear simultaneously. Those with more economic and family support, positive attitude toward life and who placed less value on work role tend to have an easier retirement adaptation process. Like men, retired women also encounter retirement adjustment problems (Binstock and George, 1996; Carter and Cook, 1995).

This finding also supports past studies that retirement is a process, rather than a static concept that may involve multiple transitions out of and into paid and unpaid work as well as years for retirement adaptation of retirees (Mutchler, Burr, Oienta & Massagli, 1997; Kohlic & Rein, 1991). Conventional studies in promoting successful aging advocated the importance of active aging and role replacement.

To a certain extent, retirement opens opportunities for retired women to enjoy a greater variety of leisure or social activities. According to the data, all respondents

reported that they have more discretionary free time to engage in different activities or to relax. Many respondents view retirement as a turning point to reward their accomplishment of a long working history. Most of the respondents have also indicated that retirement brings profound meanings that go beyond purely leisure, recreation and enjoyment. All respondents, especially for the higher-educated respondents, tend to look for self-development and building up of connection to the society by acquiring education, establishing second or third career and volunteering.

In view of the quality of leisure, respondents experienced enrichment of personal freedom, satisfaction and emotion in casual leisure, such as chatting with family members and friends. Some respondents have developed serious leisure, such as the five Tai Chi practitioners. These respondents have shown that they have maintained or enhanced self-image by active engagement in teaching and advance learning in Tai Chi. However, only a few cases were found in this research. When comparing with men's serious leisure participation after retirement, it is found that men tend to have greater opportunities and more knowledge to develop serious leisure habits than women. Several studies suggested that one of the important reasons is that women are expected to perform family and work roles before retirement, especially for employed mothers. Therefore, women could not invest and cultivate personal leisure habits and thus affects the leisure patterns after retirement (Henderson et al., 1996; Kelly, 1994; Horna, 1989). In contrast, men are not expected to perform primary family responsibilities and therefore could enjoy more leisure time than women (Shelton, 1992). Besides, men's leisure enjoyment was viewed as reward for the fulfillment of breadwinners' duties throughout the lifespan. Thus, men tend to gain success in developing serious leisure in their later life (Moen, 2001; Roberts, 1999). The cultivation of serious leisure not only ensures retirement

satisfaction. Previous studies showed that serious leisure development helps to facilitate retirement adaptation and adjustment (McQuarries and Edgar, 2002; Stebbins, 2001; Ekerdt, 1986). In this regard, retired women may be disadvantaged.

In discussing the changed form of leisure after retirement, Bialeschki and Michener (1994) argued that women with less active mothering duties changed the leisure pattern to “full circle” pattern. “Full circle” leisure for mothers paralleled “a pattern previously associated with working outside the home where career became interrupted while the women assumed the primary responsibilities of family care” (Bialeschki and Michener, 1994, p.60). This concept could be applied in the current study because leisure experience or social activities that originally met the self-oriented needs of the women were often suspended during active mothering and work demands but returned to self-focus when the children became independent and/or after retirement. Clearly, respondents enjoyed greater free time and enjoyed more self-focused activities after retirement.

However, respondents with greater care giving duties have experienced intermittent leisure and social activities patterns, which are similar to the leisure enjoyment during their employment time. Besides, women with families and care giving duties tend to place family role prior to other newly established social roles, such as mature students and volunteers. Therefore, marital status and the family demands of respondents appear to be the most significant factor to determine the amount of free time and pattern of retirement life. In this regard, there is a great difference with men’s retirement experience because men are not traditionally expected to bear the care giving roles in every stage of life. Despite the fact that many men are willing to carry out family care duties, both men and women usually

do not perceive it as men's primary job regardless of the couples' employment status and therefore family demands would not often be seen as the primary factor affecting men's retirement (Coltrane, 2000; Greenstein, 2000; Clark, Nye and Gecas, 1978).

Economic status of respondents is another major factor that affect their availability of free time after retirement and the pattern of retirement life (Carp, 1997). Lower income respondents who are usually forced to retire have greater retirement adaptation problems than the higher income group because of negative self-image and insufficient retirement income brought on from involuntary retirement (Perkin, 1992). The higher income respondents would have greater resources to support their consumption of high quality leisure and social activities and this helped to facilitate the retirement adaptation and adjustment, which enables them to have a greater chance at achieving higher retirement satisfaction.

The retirement experiences of the twenty-four respondents are diversified. Although all respondents (except Ms. Chu) expressed that they are family-focused, five out of twenty-three respondents ranked social activities, undertaking serious leisure and acquiring formal education, as important as their family. Clearly, education level, economic status and relationship with husband or family members are the crucial factors in determining these patterns. Even though respondents were family-focused, many respondents have negotiated with their family members so that they can put more time and effort for personal use. Besides, the diminishing family demands have shifted their life focus to other spheres of life. Respondents derived self-identities not only from their families, but also from other social activities. To a great extent, retirement serves as milestone for retired women, like men, to open a new page of life.

## **CHAPTER EIGHT: CONCLUSION**

### **8.1 Conclusion: Summary and Discussions**

This research primarily aims to study how retirement brings on changes to life and whether retirement opens opportunities for retired women in Hong Kong, where they enjoy more leisure and social activities. It begins with the examination of retired women's belief system, life experiences and patterns of life before retirement. The thesis started with four research questions: 1) what are the gender ideologies and work values of respondents and how these influence their life pattern before retirement; 2) what are the family-focused life patterns of respondents before and after retirement? What factors influence these patterns? 3) How do respondents view their changing identities after retirement? 4) Does retirement reward retired women with greater discretionary time and autonomy to formulate their own time schedule? However, this research does not aim to generalize respondents' retirement life/experience to the entail retirement population given the small and heterogeneous sample. Instead of it, this research attempt to shed light the peculiarities of women's retirement experience.

The following discussions and summaries will provide answers to these questions.

#### **8.1.1 What are the Gender Ideologies and Work Values of Respondents?**

According to the life course perspective, individuals establish different life

trajectories by personal preference, resources and constraints, which would persist throughout the life span. This research analyzed the individuals' life path from the vertical dimension, including the "preparation", "establishment" and "culmination" phases; as well as the horizontal dimensions, including the major three realms of life: family, education/work and leisure. Owing to the diverse life trajectories of individuals, the research sheds light on the distinctive elements in each stage of life. For instance, how socio-economic background, gender ideologies of respondents' family and the political-social environment of Hong Kong affect respondents' work attitude and career aspiration.

Most of the women have the "men's out, women's in" ideology since the "preparation" phase. They have been socialized as supportive wives and devoted mothers by their parents and relatives since the "preparation" phase which reflect the social norms and values. Respondents' behaviors are characterized by altruism, and they were willing to sacrifice personal interests to benefit their family members and to maintain family harmony. Some women are quite "traditional" in views of their family roles. These women tend to develop careers but hope to be full time homemakers. Undoubtedly, the strong family-centered socialization affected their life philosophy and behavior throughout the life span.

Education opportunities are limited and restrained by poor family financial condition, parents' patriarchal gender ideologies and unstable political and social environment, especially for the older cohort group who were born in the Mainland China. On the other hand, younger women who are locally born enjoyed better access to education. Therefore, they tend to have greater career aspirations and opportunities to develop their own career during the "establishment" phase and this

positively affected their financial status and goals setting later on in life. Cohort differences exist in terms of career-orientation and –path and these would influence their retirement adaptation and experience.

With regards to work values and attitude, respondents usually perceive themselves as diligent workers, although some do not like their jobs. Family economic survival is always the prime reason for work, regardless of their marital status. They are willing to spend time taking part-time evening studies to gain a better job to improve the quality of life, not only for themselves but also for their families. This is also done for personal development. Intrinsic satisfaction derived from jobs was the second reason for work, such as job completion and to prove self-worthiness. Besides, respondents possess strong work ethics, and they believe that everyone should work, paid or unpaid. Confucianism reinforced family-focused orientation may explain individual work attitude. This provides strong incentives to support the family both morally and financially. Therefore, it is easy to understand that respondents' major incentive to work was determined by the interests of their family (Gamer, 1999).

According to Lee (2003), the public policies, actions and inactions of the British Colonial Government, and the cultivation of familialism in Hong Kong Chinese society has resulted in a family-focused life pattern for women. Firstly, the elite co-optation strategy and its consequences have prolonged the maintenance of patriarchal social institutions in the name of respecting traditional Chinese customs. For instance, the practice of the *mui tsai* (girl slave) system was only abandoned in the 1950s; Hong Kong society's acceptance of polygamy in 1971; and the persistence of unequal inheritance rights in the New Territories in 1994 (Lee, 2003, p.4).

Besides, Lee argued that the elite co-optation implied the lack of women's voice and the persistence of male bias in the policy-making process (Lee, 2003, p.4). The colonial state had inactively promoted women's status and rights through the public provision of welfare and security, which has not been officially recognized as a social right. As Lee continues her comments on the perpetuation of patriarchy under that social context:

“The family ideology has been heavily promoted in social services, where the primary responsibility for the provision of care and welfare is assigned to the family (and this in actuality, to the women). Without adequate labor protection, social security, familialism became a practical strategy of survival for individuals who were left to fend for their own livelihood.” (Lee, 2003, p.5)

Lee also pointed out that the lack of public provision of welfare services and the low wage of workers during 1950s to 1980s mean that family members had to pool their resources for survival and uplift living condition. These in turn forced individuals to rely on familial networks as their safety nets. As a result, the “centripetal family”, a particular form of Hong Kong Chinese familialism emerged (Salaff, 1981). The emergence of huge numbers of “working daughters” entering the prosperous manufacturing industries had actually contributed to the success of industrialization in Hong Kong since 1960s. However, Salaff argued that these women were not rewarded the privileges and power which commensurate with their contributions (Salaff, 1981, p.273). Also, these working daughters were usually subjected to patriarchal authority that they worked for family's interests, such as paying the education fees of their male siblings. Lee argued that “the patriarchal family was thus an important force that controlled women's labor and dictated their life chances” (Lee, 2003, p.7). On the other hand, the colonial state benefited from

the patriarchal family ideology, which maintained family and social stability. From the life course perspective, strong family ideology has strong influence on their life path. However, owing to the changing social context in Hong Kong, such as the prevailing individualism and equalitarianism, retired women's mentality and behavior will change accordingly even though not completely.

### **8.1.2 Discussions of Family-focused Life Patterns before Retirement**

Women with strong family ideology are willing to and are expected to place family as the first priority. However, the high cost of living resulted in a huge number of women bearing multiple roles such as devoted mothers, caring and supportive wife, and diligent workers.

The first characteristic of respondents' family-focused life pattern is that their strong family role and family demands are the most significant factors in determining their life patterns. Family demands are conventionally conceptualized as women's primary duties, including childbearing and rearing, household keeping and care giving of family members, both emotionally and physically (Fox, 2001; Choi and Lee, 1997). Most of the women were bearing triple responsibilities. Of these, childcare was perceived as the most burdensome duty and was sometimes seen as the major constraint to the design of personal schedule. All the women interviewed are willing to give up their work to fulfill family duties. Wealthier women have employed different strategies to cope with the multiple roles, such as employing foreign domestic helpers and baby sitters or asking help from their mothers, relatives and neighbors.

Family demands have often hindered career development for many of the women despite the fact that many had stated that they had career goals, especially for the respondents with higher income. Their unstable career path limits their retirement income and thus affects their ability to choose leisure activities during retirement.

Another significant feature during employment life is that there is a direct determination and influential relationship between family-work and leisure. Firstly, respondents' leisure consumption is primarily confined to their economic status, both for their natal and wedlock families. People have been raised with frugal mentality due to the unstable political-economic environment for survival and the strong work ethic. These women are careful in their leisure expenditure (including the wealthier group of respondents). Therefore, it is not surprising that all the women had indicated that leisure is less important than work. Some women pointed out that leisure is seen as a consumption of luxury. It may be argued that respondents undervalued leisure. These attitudes toward leisure would affect their cultivation and appreciation of leisure activities during "establishment" and further in "culmination" phases.

In terms of discretionary time for leisure and social activities participation, the women enjoy a more diversified form of leisure/social activities before getting married. Bialeschki and Michener (1994) found that the forms of leisure for single women tend to meet self-oriented needs owing to increased earnings and lessen household duties. However, the amount of leisure time drops when they became active mothers (Bialeschki and Michener, 1994). This research supports these findings and in particular where the triple responsibilities of married respondents inevitably reduced their leisure consumption and leisure habits. Women, in particular those who had child care responsibilities, experienced fragmented and intermittent

leisure patterns. Compared with men's leisure experience during the employed period, research indicated that men had greater discretionary time and disposable income for the pursuit of leisure and social activities. One of the major reasons is that married men had accomplished the expected social role – breadwinner (Szinovacz, 1992). Therefore, they should be rewarded accordingly, such as being freed from housework and being able to enjoy leisure. Most women appear to agree with this notion and have reinforced their beliefs that justified the gendered division of household labor. Thus, most women claimed that they could only squeeze a very short time in a day for their own use (Wearing, 1998; Bialeschki and Michener, 1994; Green et al., 1990). This undoubtedly affects the opportunities for them to develop serious leisure, which is important to facilitate retirement satisfaction in later life (Stebbins, 2001; Ekerdt, 1986).

In sum, women's priority setting as family first, work second and leisure last clearly revealed their life orientation and had validated their life patterns before retirement. It is important to note that although many women had to give up the opportunity to develop their career to meet family demands, many were content with this arrangement due to the embedded gender socialization. The feminist perspective argued that it is the result of oppression under the prevailing patriarchal system that women, as victims, do not realize that they have been exploited (Wearing, 1998; Szinovacz et al. 1992). According to the life course perspective, individuals' roles and expectations change along the life span and are influenced by personal experiences, resources and constraints. These women indicated that they wish to enjoy more leisure/social activities after retirement as a sign of reward for their accomplishment of long years of work and family duties.

### **8.1.3 What are the Changes in Self-identities brought on from Retirement?**

Traditional retirement researches proposed that retired women do not encounter retirement adaptation problems because they were less weighted on their work role (Szinovacz, 1999, 1992; Kosberg and Kaye, 1997; Coyle, 1997). However, previous findings show that rapid economic and social development in Hong Kong has increased women's education level and thus boosted their labor market participation rate. Women's income is vital for the survival of their family. The increasing importance of women's work role has led them, like men, to derive self-identity from the family and work roles, despite the former being predominant. The loss of work role, especially for those who possess stronger work values, has greater negative impacts on retirement and often involve a period of adaptation and re-orientation of self-identity (Atchley, 2000). Many women in this research have been challenged by the problem of retirement adaptation.

Different forms of retirement cause different orientation toward retirement. Involuntary retirees show greater negative feelings than voluntary retirees, including anxiety, feelings of frustration and depression. Inevitably, involuntary retirees require a longer retirement adaptation process; while voluntary retirees show more positive perceptions toward retirement in this research. They usually relate retirement with relaxation and reward of long-term accomplishment of work duties. The findings are consistent with Western retirement research where women usually retire for family reasons, and this is quite different from men's experience (Szinovacz, 1992).

Regardless of the forms of retirement, none of the women reported that they have any form of retirement planning, including health, financial, psychological and

social dimensions. In terms of psychological adjustment, married respondents tend to define themselves as homemakers while divorced, widowed or separated respondents tend to self-define themselves as “ordinary woman” without a specific role. One of the major reasons is that women tend to view retirement as unproductive and as a form of disengagement. However, many women, the younger cohort in particular, refuse to refer themselves as retirees.

The data reveals that most of the women, like men, took bridge jobs to make the retirement transition gradual which facilitated psychological adjustment and maintained self-worthiness and dignity (Jamieson and Victor, 2002; Doeringer, 1990). Poor employment history and low pay often leave these women with little or no retirement income, and bridge jobs provide a financial source for women to maintain social activities participation. Nonetheless, most of the retired women have to depend financially on their working/retired husbands or independent adult children. When compared with men’s retirement financial status, men usually gain greater retirement income due to the relatively longer and more stable working experience. As such, they could maintain financial independence after retirement, at least in the early stage of retirement (Carp, 1997). Retired women with the virtues of frugality and altruism indicate that they did not ask for money from their independent family members in view of the poor economic environment. Their financial inadequacy inevitably limits their leisure and social activities participation.

Clearly, the launching of the Mandatory Providence Fund (MPF) in 2001 could not benefit the current retired population. Women who are going to retire later may not obtain adequate retirement benefits due to an unstable work history, which will negatively affect the accumulation of retirement income. Therefore, gender sensitive

retirement benefit policies should be reviewed. On the other hand, the retirement adaptation problem results partly from the lack of retirement preparation of women and this indicates the social need to increase public awareness on this aspect.

#### **8.1.4 Impact of Retirement on the relationship between Family, Education, Volunteering and Leisure.**

The women in this study tend to view retirement as a reward after a long working history. Some were actively engaged in developing a variety of social activities, serious leisure, education and volunteering. The findings support the life course perspective that individuals' preference and habits hold throughout the life span (Giele and Elder, 1998). Class status affects retired women's orientation toward leisure values and expenditure patterns. Educated women value leisure more and have more choices in and a better quality of leisure than the less educated women. While the family-centered orientation affects the forms of leisure of all retired women, where leisure companions were usually their family members and friends and family gatherings are important leisure activities, retired women with relatively weighty family duties still experience fragmented and intermittent leisure patterns. These findings support the argument that "leisure is a class product" (Clarke and Critcher, 1985). In general, the amount of leisure time and choices of retired women increased after retirement and this draws support from the Western retirement research (McQuarrie and Jackson 2002; Wearing, 1998; Price, 1992; Shelton, 1992, Szinovacz, 1992).

According to the life course perspective, the fewer social resources, i.e. time and money, the less likely serious leisure is pursued (Stebbins, 2001). Gerontologists

suggest that it is important to have positive self-image in order to uplift the quality of late life (Friedrich, 2001; Ekerdt, 2000; Leitner and Leitner, 1996). In this aspect, retired women may be disadvantaged.

Most women are interested in continuous learning, both informal and formal. Women with stronger work values and attitude do this for personal fulfillment and development. Class difference exists where educated women tend to seek formal education; while the less educated women prefer informal education. Hong Kong has responded to these demands via public provision of education opportunities for older citizens (嶺南大學亞太老年研究中心, 2004; Liu and Leung, 2002; The Hong Kong Council of Social Service, 2002; 李翊駿, 2002; 趙維生, 2002). With regards to the increasing demands on continuous learning for retired women, there will be a win-win situation when society makes positive response by providing more education facilities for these retired women. The benefits include improved psychological well being of the retired women by enhancing dignity, as well as enriching individuals' knowledge and skills (social and cultural resources) and this in turn enhances the ability to appreciate leisure. Besides, the greater tendency of women to suffer from widowhood than men may imply that women have to cultivate new roles, via education, to minimize the traumas from the loss of spouse in their later lives (Own, 1996).

Volunteering experiences are important in enhancing self-image, building connectedness to the society and work role substitution. Class influences the forms of volunteering, where the educated tend to perform organizing roles in organizing social service, while the less educated tend to be helpers. With regards to the increasing demands for acquiring education and the popularity of volunteering,

future research may focus on studying the relationship between these activities. Social policies should be reviewed, for example having life-long learning programs, which incorporate volunteer services, and formal education elements that can be offered to retired persons.

The idea of a “full circle” of leisure could be applied to education and volunteering as well as to the forms of social participation (Bialeschki and Michener, 1994). It is suggested that the forms of leisure of single women are self-centered, that it meets individuals’ interests and preferences. However, the leisure cultivation for active mothers is undermined and these women tend to resume self-oriented leisure habits after retirement and/or when they enter the post-parenting stage. The relationship between family, leisure, education and volunteering may be seen as a “seesaw battle” where many women have to negotiate with their family members in order to engage in new activities. Apart from the release of work and family duties, another possible reason is that these women have widened their horizon by long years of work which leads to the realization of potential talents after retirement (Stebbins, 2001; Price, 1998; Wearing, 1998). Some women gain the support of family members while some did not. It is found that family members tend to support “meaningful” activities pursued by retired women, such as volunteer service and disapprove of those that serve “self-interest” such as playing Mahjong. It may be seen as a form of exploitation that these women do not have the autonomy to define for themselves what “meaningful activities” are. Their life patterns may be shaped or even controlled by their family members in this regard. Nonetheless, the lack of family members’ voice in this research limited the analysis of this issue. Future research may focus on the interactions between retired women and their family members, for instance how family members view the new identities and roles of the

retired women.

In general, women tend to have greater social participation but with the understanding that the family role will always be first. The family-centered orientation of respondents persisted throughout the life span. They would give up career development, education opportunities and leisure enjoyment when family needs arise, before and after retirement. However, it is interesting to note that some women have started to take the initiative to enhance personal development and leisure pursuit.

#### **8.1.5 Does Retirement Reward Retired Women with Greater Discretionary Time and Freedom to Enjoy more Social/Leisure Activities?**

In general the findings suggest that to a certain extent, retirement offered greater discretionary time and freedom for retired women and is important for them (older men also) to achieve “active aging”, which refers to “the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age” (WHO, 2002, p.12). According to the three pillars of a policy framework for active aging by WHO – participation, health and security, older people are encouraged to “full participation in socioeconomic, cultural and spiritual activities” (WHO, 2002, p.46). However, this only proved to be true in a few cases in this research. In response to the policy proposals by WHO:

Reduce inequalities in participation by women – recognize and support the important contribution that older women make to families and communities through caregiving and participation in the informal economy. *Enable the full participation of women in political life and decision-making positions as*

*they age. Provide education and lifelong opportunities to women as they age, in the same way that they are provided to men. (WHO, 2002, p.52)*

Therefore, social policies that could enhance women's discretionary in time use should be reviewed, such as the promotion of volunteering to enhance self-image and health. Besides, the family-focused life patterns along the life course of women indicate that retired women value their families. Social and aging policies should emphasize on the connectedness between adult children and older parents, such as intergeneration solidarity and care in community. Also, the promotion of equal share of household duties and public provision of childcare services will lessen women's family duties and this may increase the opportunities for future retired women to cultivate serious leisure habits.

Owing to the strong family roles of these women and insufficient retirement income, only a few could develop continuous and strong self-identity from leisure/social activities participation. However, it is noted that the majority of the women reported they were conformed to the present lifestyle. It may be argued that although respondents did not have great autonomy over their personal schedule and life path, it does not necessary mean that they could not obtain retirement satisfaction. This is different from men's retirement experience and Western retirement studies and may be a characteristic of women's retirement experience in the context of Chinese families.

## **8.2 Limitation and Recommendations of the Study**

There are inevitably some limitations in this research. At conceptual level, the

life course perspective provides an overarching and guiding framework of this study. Due to the complexity of manipulating the individual life histories, this study could only focus on the general life path of each respondent. Besides, the focus on individual level might neglect the macro institutions, such as how social organizations affect respondents' retirement experience. On the other hand, the fact that there are few studies of men's retirement experience in Hong Kong affects the formulation of the conceptual framework of this study as well as the data analysis in later findings. Further research should also include male sample in order to gain better understandings on retirement experience to the whole population in Hong Kong.

The life course perspective is useful in studying and explaining the patterns of life of individuals, especially on aging issues (Atchley, 2000; Giele and Elder, 1998). However, some have argued that it is too conclusive in nature. It is impossible to look at every single life event of individuals due to the time and cost limitations. Therefore, only the distinctive features of and relationships between family, work and leisure can be studied.

Thirdly, this research is limited by the small sample size and the lack of wealthier class retired women. The limited resources for an Mphil study and the great difficulty of accessing these respondents undoubtedly limited the comprehensiveness of analysis of data. Besides that, the higher proportion of lower class and lower proportion of middle class respondents also bias the data analysis. It is projected that there will be more and more educated professional retired women with increased retirement income in the future. It is argued that the work path of women who were never married is similar to that of men, but whether they share the similar retirement

path and patterns to men is not fully explored. Moreover, the increasing rate of never-married women and decreasing fertility rate imply the dramatic changes in the life pattern during employment which no doubt will affect that of retirement. Besides that, stronger career aspirations for women in Hong Kong and the increasing opportunities to cultivate serious leisure may lead to a more diversified retirement life in Hong Kong.

Fourthly, the insufficient studies of husbands' influence on women's orientation to family, work and leisure before and after retirement lead to imperfect analysis of this study. It is suggested that husbands playing the most significant role that shaping women's life pattern along the life span (Smith and Meon, 1998; Henretta, O'Rand and Chen, 1993a). Further research should pay intensive attention on the spousal influence or the interaction between spouses in regarding retirement, family, work and leisure issues.

Gathering life histories and events is time consuming and likely to result in a great deal of missing data and measurement error (Giele and Elder, 1998). Moreover, collecting data on the history of events across several domains, such as family and work increase the respondent's burden greatly. It is difficult to obtain a comprehensive set of data collection that would allow an analyst to measure the complexity of time paths in the relevant domains that are conceptual parts of the life course perspective.

In spite of the above limitations, this research provided a preliminary and comprehensive examination on twenty-four retired women, mostly lower income group as an exploratory study on retired women in Hong Kong. In this regard, this

study provides a good starting point for future retirement, leisure and aging studies from the standpoint of retired women.

## **APPENDIX I**

### **SEMI-STRUCTURED QUESTIONNAIRE FOR IN-DEPTH INTERVIEW**

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Venue: \_\_\_\_\_

#### **Section I**

##### **Part A: Personal Background**

1. Age: \_\_\_\_\_
2. Marital status:
3. Number of child(ren) and age:
4. Type of housing:
5. Who do you live with?
6. Do you have any chronic illness?
7. What do you think about your health condition?

##### **Part B: Retirement Preparation and Background**

1. How long have you been retired?
2. What is the main reason for your retirement?
3. When did you decide to retire? What is the comment of your family members?
4. Did you have any planning before retiring? Such as, financial, health, social and leisure.
5. What is your main income and amount, if applicable? (e.g. pension)
6. Do you think your income is sufficient for your daily expenses including leisure expenses?

#### **Section II**

##### **Part C: Education and Paid Work Life**

###### **Pre-retirement period:**

1. What is your educational level? Any reasons for dropping out?
2. When did you take up your first paid job?

3. Why you chose to engage in paid work?
4. Did you set any career goal? And why?
5. Do you think you have achieved that goal?
6. What was your last occupation before retirement? Please introduce your working experience.
7. What is average number of working hours per day before retirement?
8. How did you distribute your salary for family and personal use?
9. Did you work during the childbearing period?

**Retirement Period:**

10. Did you take any formal course of study? Why or why not? When did you start to take that course? If none, are you planning to take some formal courses?
11. Did you do any part-time job after retirement? Full-time/Part-time? Why or why not? How long had you work for that job / when did you start to take that job?
12. Did you take any volunteer work? What are the nature, time arrangement and form of services? How long did you participate to this service / when did you start to take this service?

**Part D: Family Life**

**Pre-retirement Period:**

1. Where were you born?
2. Please introduce your personal background.
3. Please introduce your marital experience.
4. How and when did you meet with your husband? When did you get married?
5. Why did you choose to give birth? (If applicable)
6. Have you been living with your parents-in-law or parents?
7. Did your parents-in-law or parents provide any support during your childbearing period? Do you think it is sufficient?
8. What do you think about family responsibilities? (i.e. housework, care giving and childrearing)
9. What was the distribution of housework between your husband, (children) and yourself?
10. Have you ever ask your family members to perform housework? What was the response? Why or why not?
11. Do you agree with the notion that “women are naturally the one who provide care giving and perform all of the housework?”
12. Do you think family responsibilities such as childrearing and house keeping

hinder your leisure pursuit?

**Retirement Period:**

13. What is the occupational/educational status of your child(ren)?
14. What is the occupational status of your husband?
15. Are you responsible to take care of kid(s), such as grandchild(ren) or elder parent?
16. Do your family members give you any comments regarding your retirement decision?
17. Do you think your family members have different perception on your role after retirement?
18. Is housework yield different meaning to you before/after retirement?
19. What is the distribution of household labor between your husband, (children) and yourself?

**Part E: Leisure**

**Pre-retirement Period:**

1. How would you describe leisure? Why?
2. Did your parents helped to develop your hobbies or other talents when you were young?
3. What types of KEY leisure activities that you used to enjoy? Such as lectures, hobbies.
4. Please describe these leisure activities in terms of nature, forms and duration.
5. Is there any different before and after get married?
6. What was your preference on the forms of leisure? (Personal vs. familial)
7. Do you think family responsibilities constrained your leisure pursuit and other personal goals?
8. Did you have enough leisure time and activities?

**Retirement Period:**

9. Did leisure yield different meaning to you before/after retirement?
10. Do you think you enjoy leisure time and activities more than before retired?
11. What types of KEY leisure activities will you do most after retired?
12. Please describe these leisure activities in terms of nature, forms and duration.
13. How lost of income affects your leisure pursuit? If applicable.
14. How much time do you spend on leisure pursuit per week?

15. What is your preference on the forms of leisure? (Personal vs. familial)
16. Who is your major leisure companion?
17. Do you think family responsibilities constrained your leisure pursuit and other personal goals?
18. Do you think you have too much/appropriate/less time for own use?

**Part F: Over View**

1. Please describe your daily schedule.
2. What is your ideal retirement life? Do you think that you have achieved it or not?
3. In general, are you satisfied with your present retirement life?
4. How do you decide priorities among family, paid work and leisure? Any difference before and after retired?

**Part G: Researcher's Note**

1. Total time of the interview: \_\_\_\_\_
2. Successfulness of the interview: \_\_\_\_\_

**Researcher's Observation:**

3. In general, the reliability of the respondent: \_\_\_\_\_
4. Health status of the respondent: \_\_\_\_\_
5. Mental health status of the respondent: \_\_\_\_\_
6. Personalities of the respondent: \_\_\_\_\_

Remarks: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## 題目：香港退休婦女的生活模式

訪問日期：\_\_\_\_\_ 時間：\_\_\_\_\_ 地點：\_\_\_\_\_

甲部：

### 一、 個人資料

1. 年齡：
2. 婚姻狀況：
3. 子女的數目(若適用)及其年齡：
4. 住屋類型：
5. 你現在與誰人同住：
6. 請問你有沒有任何長期病患？
7. 請自評你的健康狀況：

### 二、 退休決定及背景

1. 退休年期：
2. 請問你為何決定退休？
3. 你何時決定退休？家人有甚麼意見？
4. 請問你有沒有在退休前作任何型式的退休計劃？包括：財政、健康、住屋、社交及閒暇活動。
5. 請問你現時主要的收入來源是？
6. 是否足夠應付日常生活支出？包括悠閒活動。

乙部：

### 三、 教育及有薪工作

退休前：

8. 請問你的教育程度是甚麼？為何輟學？
9. 何時正式踏入社會工作？
10. 請問你為何(選擇)工作？
11. 請問你曾否定下工作目標？為何？
12. 若有，認為自己已達到工作理想或目標嗎？
13. 請介紹你的工作經驗，包括職業、薪金及工作時數等。為何會選擇該行業/離職/轉行？
14. 請問你每天平均的工作時數？

15. 請問你如何分配妳的薪金？
16. 請問你在懷孕或照顧嬰孩期間有否從事有薪工作？(若適用)

**退休後：**

17. 請問你現時有沒有參與有薪工作，全職或半職，為何？何時開始？
18. 請問你現時有沒有參與義工？其服務性質、時間、形式？何時開始？
19. 請問你現時有沒有修讀正式的課程？為何？何時開始？

**四、 家庭生活**

**退休前：**

1. 請問你在何地出生(大陸或香港)？
2. 請介紹你的成長背景。
3. 請介紹你的婚姻歷程。
4. 請問你如何與丈夫認識？何時結婚？
5. 請問你為何(選擇)懷孕？
6. 請問你的兒女(們)出生年份是？
7. 請問你曾否與你的父母/家翁、家婆同住？
8. 請問你的父母/家翁、家婆曾否在你懷孕及照顧嬰兒期間提供協助？是否足夠？
9. 請問你與其他家庭成員在料理家務、看護老幼及財政分配有明顯的分工嗎？請說明。
10. 你會主動請你的丈夫或兒女做家務或照顧家人嗎？
11. 你認同「家顧家人」及/或「主理家務」是女性的天職嗎？請詳述之。
12. 你認為照顧家庭(包括照顧孩子或料理家務)會影響你的悠閒生活嗎？

**退休後：**

13. 你的子女是學生或在職人仕？
14. 你的丈夫是在職或退休人仕？
15. 你認為你或你的家人會否就你在退休後在家中的角色有所改變？若有，是何種改變？
16. 請問你與其他家庭成員在料理家務、看護老幼及財政分配有明顯的分工嗎？請說明。
17. 你現時需要照顧嬰孩嗎(例如孫兒)或長輩嗎(如父母/家公、家婆)？是甚樣的照顧模式？

## 五、 悠閒生活

### 退休前：

1. 請問你認為甚麼是悠閒/閒暇？
2. 請問你在孩童時期，父母有沒有提供合適的環境以發揮你個人所長或興趣？
3. 請問你在結婚前後有沒有參與各類型的悠閒活動或進修？請列舉並介紹，如性質、形式及持續時期。
4. 請問你在結婚前後的悠閒活動類型及時間有沒有改變？請說明。
5. 請問你在結婚後，你有較多時間與家人共享悠閒還是個人閒暇？你較喜歡何種模式？
6. 請問你認為履行家庭責任時曾否妨礙你的悠閒生活？
7. 請問你認為在退休前的閒暇時間是否足夠？

### 退休後：

8. 請問你認為悠閒生活對你而言在退休後有沒有分別？請說明？
9. 你認同現時所享受的悠閒時間較退休前增多了嗎？
10. 請問你現時有沒有參與各類型的悠閒生活？
11. 請列舉並介紹，如性質、形式及持續時期。
12. 請問你認為失去工作收入對你的悠閒生活有何影響？
13. 請問你每星期大約用多少時間在悠閒活動？
14. 請問你現時較享受個人或家庭形式的悠閒模式？請說明。
15. 請問你的悠閒伴侶多數是誰？
16. 請問你認為履行家庭責任時會否妨礙你的悠閒生活？
17. 你認為你現在有太多/足夠/太少時間投放作悠閒生活嗎？

## 六、 總言：

1. 請簡述你每日的生活流程。
2. 甚麼是你的理想退休生活？你認為自己達到了嗎？
3. 請問滿意現時的生活嗎？
4. 請問你如何在家庭、工作及閒暇生活作出取捨？並詳述之。這分配在退休前、後有沒有改變？請詳述之。

## 七、 訪問員觀察

訪問結束時間：\_\_\_\_\_

訪問是否成功：\_\_\_\_\_

訪問員觀察受訪者的表現：

整體來說，受訪者的可信程度是\_\_\_\_\_

受訪者的健康狀況是\_\_\_\_\_

受訪者的精神狀況是\_\_\_\_\_

受訪者的性格特徵是\_\_\_\_\_

備註：\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **APPENDIX II**

### **PARTICIPATION OBSERVATION NOTES TAKEN IN THE TAI-CHI CLASSES**

The observation aims to gain preliminary understandings on retired persons' leisure practice and preference. It also tries to find out any gender difference in these.

The procedures of participation observation are as followings:

- 1) The researcher chose to participate in a Tai Chi class, which is offered by the “Leisure and Culture Service Department”, the HK SAR government in a local gymnasium for two reasons: 1) It was one of the most popular sports activity among older persons in Hong Kong (Hong Kong Sports Development Board, 2001); and 2) it was highly accessible for the researcher.
- 2) The researcher got preliminary observation of the sport during the first lesson.
- 3) Afterwards, the researcher felt uncomfortable when she was attending the first class of Tai chi alone because all the participants were older persons and some middle-aged women. There were no middle-aged men.
- 4) The class size was seventeen, including the researcher. There were four retired couples, five older women and three older men. All participants were retired.
- 5) The researcher decided to take her retired father to join the class together because it helped the ice breaking with other participants for future observation and searching for potential case interviewees.
- 6) Few middle-aged women approached to the researcher and asked why the researcher joined the lessons because they were very few young people who wanted to learn “old fashion sports”.
- 7) The researcher attended the third Tai Chi lesson with her retired father. Some male participants approached the researcher's father before the lesson began.
- 8) Participants welcomed the participation of the researcher when her father was present.
- 9) As the researcher's father is rather sociable, the researcher and her father were invited to have Chinese teahouse gatherings with other participants after finishing the lessons, for a total of five times.
- 10) Some retired women were invited to be the respondents of this research.

#### **The following are several findings:**

- 1) According to the Tai-chi coach, Tai chi is the most popular sports for elderly

persons for both men and women. Two major reasons are due to the cheap tuition fee and being able to maintain good health.

- 2) The Tai Chi coach was a retired man, aged over 60, has practiced Tai Chi for twenty years.
- 3) Tai-chi class serves as a social setting for making new friends for participants. They usually go to Chinese teahouses after finishing the lessons at 9:00 a.m.
- 4) Among the four retired couples, all men and two retired women were seeking for part-time jobs.
- 5) All nine female participants (excluding the researcher) have care giving duties, including for grandchild and older parents. Among them. Three women were responsible to perform the care giving duties even though their husbands were free.
- 6) The childcare duties include, preparing meals, and take their grandchild to and from the school and other daily duties, such as bathing them.
- 7) Male participants were asked why they did not take over some childcare duties during the teahouse gathering. They usually expressed that it was primarily women's duties.
- 8) Female participants responded that men could not perform a good task in terms of care giving.

### Appendix III

### GENERAL PROFILE OF RESPONDENTS

Name	Age	Rt. years	Marital Status	No. of Children and Age	Living arrangement	Voluntary/ Involuntary Rt.	Education	Last Employment	Self-perceived Health Condition	Housing Type	Source of Rt. Income
Mrs. Chan	46	8	Married	Sons: 16 (twins), 15	With spouse and children	Voluntary	Secondary 5	Service Operator	Very Good	Rent public housing	From working husband
Mrs. Lee	47	1	Married	Daughter: 20; son: 17	With spouse and children	Involuntary	Education Diploma	Primary School Teacher	Very Good	Owned private flat	Saving & from working husband
Ms. Ma	47	1.5	Divorced	No children	With older parents	Voluntary	University	Assistant Manager	Very Good	Privately Owned	Saving & rental
Mrs. Wong	48	3	Married	Sons: 18 & 15	With spouse and children	Voluntary	Diploma	Senior Executive Officer	Very Good	Owned private flat	Saving & from working husband
Mrs. Ho	49	4	Married	Daughters: 18, 16; son: 13	With spouse and children	Involuntary	Diploma	Primary School Teacher	Very Good	Owned private flat	Saving & from working husband
Mrs. Chi	49	7	Married	Daughter: 24; Son: 11	With spouse and children	Voluntary	Secondary 3	Factory Supervisor	Good	Owned "HOS" flat	Saving & working adult children
Mrs. Liu	49	2	Married	Sons: 19, 18; Daughter: 13	With spouse and children	Voluntary	Secondary 5	Clerk	Very Good	Rent private flat	From working husband
Mrs. Lau	50	4	Married	Son: 26; Daughter: 22	With spouse only	Involuntary	Primary 6	Cashier	Very Good	Rent public housing	From working husband

Name	Age	Rt. years	Marital Status	No. of Children and Age	Living arrangement	Voluntary/ Involuntary Rt.	Education	Last Employment	Self-perceived Health Condition	Housing Type	Source of Rt. Income
Mrs. Fong	51	7	Married	No children	With spouse only	Voluntary	Secondary 3	Shop Assistant	Good	HOS flat - owned	From working husband and part-time work
Mrs. Leung	51	7	Married	Daughters: 30, 28, 20	With spouse and children	Voluntary	Secondary 5	Business Owner	Very Good	Owned private flat	Savings & from working husband
Ms. Chu	51	2	Single	No children	Living alone	Voluntary	Secondary 6	Senior Clerk	Good	Owned private flat	Pension – Civil Servant
Mrs. Kwan	51	2	Married	Sons: 27, 25	With spouse and children	Voluntary	Secondary 6	Senior Clerk	Good	Owned private flat	Pension – Civil Servant
Mrs. Hung	53	4	Married	Son: 33	With spouse and children	Involuntary	Secondary 1	Shop Assistant	Very Good	Rent public housing	From working husband and adult children
Mrs. Kwong	54	5	Married	Daughter: 29; Son: 28	With spouse and children	Involuntary	Secondary 2	Factory worker	Very Good	Owned private flat	From working adult children and Part-time work
Mrs. Tsang	56	10	Married	Sons: 20, 17	With spouse and children	Voluntary	Secondary 3	Clerk	Very Good	Rented private flat	From working Husband
Mrs. Chow	58	3	Married	No children	With spouse only	Voluntary	University	Assistant Manager	Very Good	Owned private flat	Saving & from working husband

Name	Age	Rt. years	Marital Status	No. of Children and Age	Living arrangement	Voluntary/ Involuntary Rt.	Education	Last Employment	Self-perceived Health Condition	Housing Type	Source of Rt. Income
Ms Au	62	6	Separated	Sons - 40, 39, 32; Daughters - 38, 36, 33	With elder son and his family	Voluntary	Nil	Shop Assistant	Good	Owned private flat	Saving & from working adult children
Mrs. Yeung	64	7	Married	Daughters: 44, 42; son: 40	With spouse and children	Involuntary	Secondary 1	Factory Worker	Good	Rent public housing	From working adult children
Mrs. Tsui	64	8	Widow	Sons: 38, 37, 30; Daughter: 35, 33	With youngest daughter (single)	Involuntary	Primary 6	Amah	Fair	Rent private flat	CSSA & from working adult children
Mrs. Yuen	65	1.5	Widow	Son: 45; Daughter: 44	Living alone	Involuntary	Primary 5	Dim-sum Seller	Fair	Rent public housing	Saving
Mrs. Cheung	65	7	Married	Daughters: 39, 38, 36, 32, 29; Sons: 33, 25	With spouse and children	Involuntary	Primary 6	Dim-sum Seller	Good	Rent public housing	Saving & from working adult children
Ms. Fung	66	8	Separated	Sons: 37, 31; daughter: 35	With youngest son only	Involuntary	Nil	Baby Sitter	Fair	Rent public housing	Saving & Rental
Mrs. Chiu	67	2	Married	Sons - 47, 45, 44	With spouse only	Involuntary	Nil	Cleaner	Very Good	Owned "HOS" flat	From working husband and adult children
Mrs. Tung	68	7	Widow	No children	Living alone	Involuntary	Nil	Amah	Fair	Rent public housing	Saving

## **BIBLIOGRAPHY**

Allan, Graham and Jones, Gill (2003). *Social relations and the life course*. Basingstoke, Hampshire; New York: Palgrave.

Allen, Katherine R. and Pickett, Robert S. (1987). "Forgotten streams in the family life course: utilization of qualitative retrospective interviews in the analysis of lifelong single women's family careers." *Journal of Marriage and the Family*, 49(3), pp.517-740.

Anderson, J. C. and Larry, F. M. (1978). "The motivation to volunteer." *Journal of Voluntary Action and Research*, 7, 120-129.

Anderson, Michael, Bechhofer, Frank and Gershuny, Johnthan (eds) (1994). *The Social and political economy of the household*. New York: Oxford University Press.

Antkaninen, A. (1998). "Between structure and subjectivity: life histories and life long learning." *International Review of Education*, 44(2-3), 215-234.

Arber, Sara and Evabdrou, Maria (1993). *Ageing, independence and the life course*. London; Bristol, Pa.: Jessica Kingsley in association with the British Society of Gerontology.

Arber, Sara and Ginn, Jay (1991). "The invisibility of age: gender and class in later life." *The Sociological Review*, 39(2), May 1991.

Atchley, Reborts. C. (2003). *Social forces and aging: an introduction to social gerontology*. Australia: Wadsworth.

Atchley, Reborts. C. and McFadden, Susan H. (eds) (2001). *Aging and the meaning of time: a multidisciplinary exploration*. New York: Springer Pub.

Atchley, Reborts. C. (2000). "Retirement as a social role." In Gubrium J.F. and Holstein, J.A., (eds), *Aging and everyday life*, Malden, Mass.: Blackwell Pub.,

Atchley, Reborts. C. (1993). Critical perspectives on retirement, in Thomas R. Cole, W. Andrew Achenbacum, Patricia L. Jakobi, and Robert Kastenbaum (eds), *Voices and visions of aging: toward a critical gerontology*, New York: Springer.

Babbie, Earl R. (2001). *The practice of social research*. Belmont, CA: Wadsworth.

Baker, Michael (2002). "The retirement behavior of married couples: evidence from the spouse's allowance." *The Journal of Human Resources*, XXXVII (1).

Becker, Gary S. (1993). *Human capital: a theoretical and empirical analysis, with special reference to education*. Chicago; London: The University of Chicago Press.

Becker, Gary S (1991). *A treatise on the family*. Cambridge, Mass.: Harvard University Press.

Becker, Gary S. (1976). *The economic approach to human behavior*. Chicago: University of Chicago Press.

Bernard, Miriam (2000). *Women ageing: changing identities, challenging myths*. London; New York, N.Y.: Routledge.

Bernasek, Alexandra and Shwiff, Stephanie (2001). "Gender, risk and retirement." *Journal of Economic Issues*, XXXV (2), June 2001.

Bialeschki, M Deborah and Michener, Sarah (eds) (1994). "Re-entering leisure: transition within the role of motherhood." *Journal of Leisure Research*. 26(1) pp.57

Binstock, Robert H. and George, Linda K. (1996). *Handbook of aging and the social sciences*. San Diego: Academic Press

Bookman, Milica Z. (2000). *The third career: revisiting the home vs. work choice in middle age*. Westport, Conn.: Praeger.

Bosworth, Derek L. and Dawkins, Peter J. (1981). *Work patterns: an economic analysis*. Aldershot, Hants. : Gower.

Browne, Colette V. (1998). *Women, feminism, and aging*. New York: Springer.

Burr, Wesley R. Day, Randal D. and Bahr, Kathleen S. (1993). *Family science*. Pacifica Grove, Calif.: Brooks/Cole Pub.

Busse, E. and Pfeiffer, E. (1969). *Behavior and adaptation in later life*. Boston: Little, Brown.

Calasanti, Toni M., (1996). "Gender and life satisfaction in retirement: an assessment of the male model." *Journal of Gerontology: Social Sciences*, 51B, S18-S29.

Campione, W. A. (1987). "The married woman's retirement decision: a methodological comparison." *Journal of Gerontology*, 42(4): 381-386.

Carp, Frances M. (1997). "Retirement and Women." In Coyle, Jean M. (Ed). *Handbook on Women and Aging*. Westport, Conn.: Greenwood Press.

Carter, M. A. Taylor and Cook, Kelli (1995). "Adaptation to retirement: role changes and psychological resources." *The Career Development Quarterly*, 44(1).

Carpenter, G. (1985). "The leisure feminist link." *Leisure Information Quarterly*, 12(3), 5-6.

Chan Wing-sang, Oliver (1999). *Intra-familial resources allocation and leisure pursuits among married couples in Hong Kong*. Hong Kong: Dept. of Applied Social Studies, The Hong Kong Polytechnic University.

Chan, Oliver, W. S. and Chu, Rodney, W. C. (1995). *Gender issues in family study revisited : implications on future social indicators research*. Hong Kong: Dept. of Applied Social Studies.

Cheung, Fanny M. (eds) (1997a). *Engendering Hong Kong society: a gender perspective of women's status*. Hong Kong: Chinese University Press.

Cheung, Fanny M. et al. (1997b). "Gender role identity, stereotypes, and attitudes in Hong Kong." In Cheung, Fanny M. et al. (1997a), *Engendering Hong Kong society: a gender perspective of women's status*. Hong Kong: Chinese University Press.

Cheung, Fanny M. (1991). *The Women's Center: a community approach to feminism in Hong Kong*. Hong Kong: Hong Kong Institute of Asia-Pacific Studies, Chinese University of Hong Kong.

Cheung, M. F. and Yuen, R. (1987). *Psychological and social characteristics related*

*to social participation among working-class housewives in Hong Kong.* Center for Hong Kong Studies, Institute of Social Sciences. Hong Kong: The Chinese University of Hong Kong.

Charon, Joel M. (1995). *Symbolic interactionism: an introduction, an interpretation, and integration.* Englewood Cliffs, N.J.: Prentice Hall.

Choi, C. Y. and Chan, K. C. (1973). *The impact of industrialization on fertility in Hong Kong: a demographic, social and economic analysis.* Hong Kong: Social Research Centre, Chinese University of Hong Kong

Choi P. K. and Lee, C. K. (1997). "The hidden abode of domestic labor: the case of Hong Kong." In Cheung, Fanny M. et al. (1997a), *Engendering Hong Kong society: a gender perspective of women's status.* Hong Kong: Chinese University Press.

Chiu, Stephen, W. K. and Lee, Ching Kwan (1997). *Withering away of the Hong Kong dream?: Women workers under industrial restructuring.* Hong Kong: Hong Kong Institute of Asia-Pacific, Chinese University of Hong Kong.

Chou, Kee-Lee, Chow, Nelson W. S. and Chi, Iris (2003). "Volunteering aspirations of Hong Kong Chinese soon-to-be-old adults." *Activities, Adaptation and Aging*, 27(3/4)

Clarke, John and Critcher, Chas (1985). *The devil makes work: leisure in capitalist Britain.* Basingstoke, Hampshire: Macmillan.

Clark, Robert A., Nye, F. Ivan and Gecas, Viktor (1978). "Husband' work involvement and marital role performance." *Journal of marriage and the family*, 40(1):9-21.

Cockerham, William C. (1991). *This aging society.* Englewood Cliffs, N.J.: Prentice Hall.

Coltrane, Scott (2000). "Research on household labor: modeling and measuring the social embeddedness of routine family work." *Journal of marriage and the family*, 62(Nov): 1208-33.

Corfman, K. P. and Lehmann, D. R. (1987). "Models of cooperative group

decision-making and relative influence: an experimental investigation of family purchase decisions.” *Journal of Consumer Research*, 14, pp.1013.

Cotte, June, Ratneshwar S. (2001). “Time style and leisure decisions.” *Journal of Leisure Research*. 33(4) pp.396-410.

Cottrell, L. (1942). “The adjustment of the individual to his age and sex roles.” *American Sociological Review*, 7, 617-620.

Coverman, Shelley and Sheley, Joseph F. (eds) (1986). “Change in men’s housework and child-care time. 1965-1975.” *Journal of marriage and the family*, 48(May):413-422.

Cox, Harold G. (1996). *Later life: the realities of aging*. Upper Saddle River, NJ: Prentice Hall.

Coyle, Jean M. (1997). *Handbook on women and aging*. Westport, Conn.: Greenwood Press.

Crano, William D. and Brewer, Marilyn B. (2002). *Principles and methods of social research*. Mahwah, N.J.: Lawrence Erlbaum Associates.

Critcher C. and Bramham P. and Tomlinson A. (eds) (1995). *Sociology of leisure: a reader*. London: E and FN Spon.

Crosnoe, Robert and Elder, Glen H. Jr. (2002). “Successful adaptation in the later years: a life course approach to aging.” *Social Psychology Quarterly*. 65(4) pp.309-328.

Curnow, Barry and Fox, John McLean (1994). *Third age careers: meeting the corporate challenge*. Aldershot, Hampshire, England; Brookfield, Vt., USA: Gower.

De Grazia, Sebastian (1994, c1962). *Of time, work and leisure*. New York: Vintage Books.

De Viney, Stanley and Solomon, J. Crew (1995). “Gender differences in retirement income: a comparison of theoretical explanations.” *Journal of Women and Aging*, 7(4) pp.83-100.

- Deem, R. (1982). "Women, leisure and inequality." *Leisure Studies*, 1, 29-46.
- Dench, S. and Regan, J. (1990). *Learning in later life: motivation and impact*. Report issued by the Institute for Employment Studies.
- Depner, C. and Ingersoll, B. (1982). "Employment status and social support: The experiences of the mature women." In M. Szinovacz (eds), *Women's retirement*. Beverly Hills, CA:Sage.
- Dickinson, Susan (1976). *Leisure*. London: Longman.
- Doeringer, Peter B. (1990). *Bridges to retirement: older workers in a changing labor market*. Ithaca, N.Y.: ILR Press, School of Industrial and Labor Relations, Cornell University.
- Dunkle, Ruth, Roberts, Beverly and Hang, Marie (eds) (2001). *The oldest old in everyday life: self perception, coping with change, and stress*. New York: Springer Pub.
- Dumazedier, Joffre (1967). *Toward a society of leisure*. London: Collier Macmillan.
- Ebrahimi, Bahman P. (1997). *Managerial motivation and sex roles*. Hong Kong: Business Research Centre, School of Business, Hong Kong Baptist University.
- Elder, Glen H. Jr. (1985). *Life course dynamics: trajectories and transitions, 1968-1980*. NY: Cornell University Press.
- Ekerdt, David J., Kosloski, Karl and De Viney, Stanley (2000). "The normative anticipation of retirement by older workers." *Research on Aging*, 22(1), pp.3-22.
- Ekerdt, David J. (1986) "The busy ethic: moral continuity between work and retirement." *Gerontologist*, 26, 239-244.
- Emerson, A.R. (1959). "The first year of retirement." *Occupational Psychology*, Vol. 33 (October)
- Erdner, Ruth A., and Guy, Rebecca F. (1990). "Career identification and women's attitudes toward retirement." *International Journal of Aging and Human*

*Development, 30(2), 129-139.*

Fairhurst, Eileen (2003). "If you had a whole year of weekends. It would be a very long day: Situating and assessing time in the context of paid and unpaid work." In Allan, Graham and Jones, Gill. *Social relations and the life course*. Basingstoke, Hampshire; New York: Palgrave.

Farley, John E. (2002), *Sociology*. Upper Saddle River, NJ: Prentice Hall.

Ferree, M. M. (1990). "Beyond separate spheres: feminism and family research." *Journal of Marriage and the Family, 19*. 285-311.

Fetridge, Guild A. (1994). *The adventure of retirement*. Amherst, NY: Prometheus Books.

Finch, Janet (1983). *Married to the job: wives' incorporation in men's work*. London: G. Allen and Unwin.

Fischer, L. R. and Schaffer, K. B. (1993). *Older volunteers: a guide to research and practice*. Newbury Park: SAGE Publications.

Flick, Uwe (1998). *An introduction to qualitative research*. Thousand Oaks, Calif.; London : SAGE.

Fox, Bonnie J. (2001). *Family patterns, gender relations*. Don Mills, Ont.; New York: Oxford University Press.

Frankenhaeuser, Marianne, Lundberg, Ulf and Chesney, Margaret (1991). *Women, work, and health: stress and opportunities*. New York: Plenum Press.

Friedrich, Douglas D. (2001). *Successful aging: integrating contemporary ideas, research findings, and intervention strategies*. Springfield, Ill.: Charles C. Thomas.

Gamer, Robert E. (1999). *Understanding contemporary China*. Boulder, Colo.: Lynne Rienner Publishers.

George, Linda L. (1989). "Stress, social support, and depression over the life course." In Markides, Kyriakos S. and Cooper, Cary L., *Aging, stress and health*,

New York: John Wiley and Sons.

Gershuny, Johnathan (2003). *Changing times: work and leisure in postindustrial society*. Oxford: Oxford University Press.

Giele, Janet, Z. and Elder Jr., Glen H. (1998). *Methods of life course research: qualitative and quantitative approaches*. Thousand Oaks, Calif.: Sage Publications.

Gigy, Lynn L. (1985). "Pre-retired and retired women's attitudes toward retirement." *International Journal of Aging and Human Development*, 22(1).

Ginn, Jay and Arber, Sara (1996). "Gender, age and attitudes to retirement in mid-life." *Aging and Society*. 16, pp.27-55.

Glick, Paul C. (1977). "Updating the life cycle of the family." *Journal of Marriage and the Family*, 39(1), pp.5-13.

Grambs, J. (1989). *Women over forty*, Springer, New York.

Green, Eileen, Hebron, Sandra and Woodward, Diana (eds) (1990). *Women's leisure. What leisure?* Houndmills, Basingstoke, Hampshire: Macmillan.

Greenstein, Theodore N. (2000). "Economic dependence, gender, and the division of labor in the home: a replication and extension." *Journal of Marriage and the Family*, 6(May 2000), pp.322-335.

Griffin, S., Hobson, D., MacIntosh, S. and McCabe, T. (1982) "Women and leisure". In Hargreaves, J. (eds), *Sport, Culture and Ideology*. London: Routledge and Kegan Paul.

Grint, Keith (1998). *The sociology of work*. Malden, Mass.: Polity Press.

Guillemard, Anne-Marie (2000). *Aging and the welfare-state crisis*. Newark: University of Delaware Press; London: Associated University Presses.

Han, S.K., and Moen, P. (1999). "Clocking out: Temporal patterning of retirement." *American Journal of Sociology*, 105, 191-236.

- Hanson, Kaaren and Wapner, Seymour (1994). "Transition to retirement: gender differences." *International Journal of Aging and Human Development*, 39(3), pp.189-208.
- Hantrais, L., and Clark, P.A. and Samuel, N. (1984). "Time-space dimensions of work, family, and leisure in France and Great Britain." *Leisure Studies* 3 (3), 301-7.
- Hareven, Tamara K. and Masaoka, K. (1988). "Turning points and transitions: perceptions of the life course." *Journal of Family History*, 14, pp.271-289.
- Hareven, Tamara K. and Adams, Kathleen J. (1982). *Ageing and life course transitions: an interdisciplinary perspective*. London: Tavistock Publications
- Harrington, Maureen and Dawson, Don (1995). "Who has it best? Women's labor force participation, perceptions of leisure and constraints to enjoyment of leisure." *Journal of Leisure Research*. 27(10) pp.4
- Harris, Anita M. (1995). *Broken patterns: professional women and the quest for a new feminine identity*. Detroit: Wayne State University Press.
- Hatch, Laurie Russell (2000). *Beyond Gender Differences: adaptation to aging in life course perspective*. Amityville, New York.
- Hatch, Laurie Russell (1996). "Gender differences in orientation toward retirement from paid work." *Gender and Society*, 6(1), pp.66-85.
- Hatch, Laurie Russell and Thompson A. (1992). "Family responsibilities and women's retirement." In Szinovacz, Maximiliane et al. (1992). *Families and Retirement*. Newbury Park, Calif.: Sage Publications.
- Haug, Marie R., Belgrave, Linda Liska and Jones, Susan (1992). "Parnters' health and retirement adaptation of women and their husbands." *Journal of women and aging*, 4(3) pp. 5-29.
- Havighurst, Robert (1961). "The nature and value of meaning free time activity." In Kleemeier, R. (eds), *Aging and leisure*. New York: Oxford University Press.
- Haworth, John T. (1997). *Work, leisure and well-being*. London: Routledge.

Hayward, M.D., Friedman, Samantha, and Chen, Hsinmu (1998). "Career trajectories and older men's retirement." *Journal of gerontology, Social Sciences*, 53B, S91-S103.

Hayward, M.D., Grady, W.R., and McLaughlin, S.D. (1988). "Changes in the retirement process among older men in the United States: 1972-1980." *Demography*, 25, 371-386.

Henderson, Karla A., Bialeschki, M. Deborah, Shaw, Susan M. and Freysinger, Valeria J. (eds) (1996). *Both gains and gaps: feminist perspectives on women's leisure*. State College, PA: Venture Pub.

Henderson, Karla A. (1991). *Dimensions of choice: a qualitative approach to recreation, parks and leisure research*. State College, PA: Venture Pub.

Henderson, Karla A. (1986). "Global feminism and leisure." *World Leisure and Recreation Association*, 28(4), 20-24.

Henretta, John C. (2003). "The life-course perspective on work and retirement." In Settersten, Richard A. Jr., *Invitation to the life-course toward new understandings of later life*. Amityville, N.Y.: Baywood Pub. Co.

Henretta, John C., O'Rand, A. M. and Chan C. G. (1993a). "Gender differences in employment after spouse's retirement." *Research on aging*, 15, pp.148-169.

Henretta, John C., O'Rand, A. M. and Chan C. G. (1993b). "Joint role investments and synchronization of retirement: a sequential approach to couples' retirement timing." *Social Forces*, 71, pp.981-1000.

Herzog, A. R., Okun, R. A., and Barr. A. (1998). "Motivation to volunteer to older adults: a test of competing measurement models." *Psychology and aging*. 13 (4), 608-621.

Hill, Reuben (1968). *Family development in three generations*. Cambridge, MA:Schenkman.

Hill, Reuben and Rodgers, Roy H. (1964). "The developmental approach." In Christensen, Harold T. (eds) (1964), *Handbook of marriage and the family*, Chicago: Rand McNally.

Ho, Suk-ching (1984). *Women's employment and changes in family structure: the case of Hong Kong*. Hong Kong: The University.

Hochschild, A. and Machung, A. (1989) *The second shift*. New York, NY: Viking Penguin, Inc.

Hong Kong Census and Statistics Dept. (2002). *Population census 2001: main report*. Hong Kong: Census and Statistics Dept.

Hong Kong Young Women's Christian Association, Shek, T. L. D. and Yeung, K. C. A. (1986). *Research report on Hong Kong women's perceptions of male and female attributes at different points of time in the 20<sup>th</sup> century, repertory grid exploration*. Hong Kong: Department of Social Administration, City Polytechnic of Hong Kong.

Hong Kong Young Women's Christian Association and Hong Kong Shue Yan College (1982). *Report on working mothers in family functions*. Hong Kong: The Association: Shue Yan College.

Hooyman, Nancy R. and Kiyak. H. Asuman (2002). *Social gerontology: a multidisciplinary perspective*. Boston: Allyn and Bacon.

Horna, Jarmila (1989). "The leisure component of the parental role." *Journal of Leisure Research*. 21 (2), 228-41.

Horna, Jarmila (1994). *The study of leisure: an introduction*. Toronto: Oxford University Press.

Horrell, Sara (1994). "Household time allocation and women's labor force participation." In Anderson, Michael, Bechhofer, Frank and Gershuny, Johnthan (eds). *The Social and political economy of the household*. New York: Oxford University Press.

Huber, J. and Spitze, G. (1983). *Sex stratification: children, housework, and jobs*. New York: Academic Press.

Isaksson, Kerstin and Johansson, Gunn (2000). "Adaptation to contined work and early retirement following downsizing: long-term effects and gender differences." *Journal of Occupational and Organizational Psychology*, 73, pp.241-256.

Jackson, Stevi and Scott, Sue (2002). *Gender: a sociological reader*. London: Routledge.

Jaschok, Maria and Miers, Suzanne (1994). *Women and Chinese patriarchy: submission, servitude, and escape*. Hong Kong: Hong Kong University Press; London; Atlantic Highlands, N.J.: Zed Books.

Jamieson, A. and Victor, C (2002). *Researching ageing and later life: the practice of social gerontology*. Buckingham, UK; Philadelphia, PA: Open University Press.

Jensen, Lionel M. (1997). *Manufacturing Confucianism: Chinese traditions and universal civilization*. Durham: Duke University Press, 1997.

Kahn, J. H. (1975). *Thinking about retirement*. Oxford: Pergamon.

Kando, Thomas M. (1975). *Leisure and popular culture in transition*. Saint Louis: Mosby.

Kaplan, Max (1979), *Leisure: lifestyle and lifespan*. Philadelphia, Penn:Saunders.

Kelly, John R. (1997). "Changing issues in leisure-family research – again." *Journal of Leisure Research*. 29(1), pp.132-134.

Kelly, John R. (1994). "Multiple dimensions of meaning in the domains of work, family and leisure." *Journal of Leisure Research*. 26 (3), p.250.

Kelly, John R. (1993). *Activity and aging: staying involved in later life*. Newbury Park, Calif.: Sage.

Kelly, John R. and Godbey, Geoffrey (eds) (1992). *Sociology of Leisure*. State College, PA: Venture Pub.

Kelly, John R. (1985, c1983). *Leisure identities and interactions*. London: George Allen and Unwin.

Kim, J. E., and Meon, P. (2002). "Retirement transitions, gender, and psychological well-being: a life-course, ecological model." *Journal of Gerontology: Psychological Sciences*. 3, 57B

Kim, J. E., and Meon, P. (2000). *Retirement transitions, gender, and psychological well-being in late midlife*. Manuscript submitted for publication.

Kleemeier, Robert Watson (1961). *Aging and leisure: a research perspective into the meaningful use of time*. New York: Oxford University.

Ko, Dorothy, Haboush, J. K. and Piggott, J. R. (eds) (2003). *Women and Confucian cultures in premodern China, Korea, and Japan*. Berkeley: University of California Press.

Kohli, M. (1986). "The world we forgot: A historical review of the life course." In Marshall, V.W. (eds). *Later life*. Beverly Hills, CA: Sage.

Kohli, M., and Rein, M. (1991). "The changing balance of work and retirement." In M. Kohli, M Rein, A.M. Guillemmrad, and H. van Gunsteren (eds), *Time for retirement: Comparative studies of early exit from the labour force*. New York: Cambridge University Press.

Kosberg, Jordan I. and Kaye, Lenard W. (1997). *Elderly men: Special problems and professional challenges*. New York: Springer Pub.

Koziara, Karen S., Moskow, Michael H. and Tanner, Lucretia D. (1987). *Working women: past, present, future*. Washington, D.C.: Bureau of National Affairs.

Kraus, Richard G. and Curtis, Joseph E. (2000). *Recreation and leisure in modern society*. Boston, [Mass.]: Jones and Bartlett Publishers.

Kraus, Richard G. and Curtis, Joseph E. (1982). *Recreation and leisure in modern society*. St. Louis: Mosby.

Kulik, Liat (2001). "The impact of men's and women's retirement on marital relations: a comparative analysis." *Journal of Women and Aging*, 13(2), pp.21-37.

Kulik, Liat (1999). "Continuity and discontinuity in marital life after retirement: life orientations, gender role ideology, intimacy, and satisfaction." *Families in Society*, 80(3) pp.286-295.

Larson, Reed W., Gillman, Sally A. and Richards, Maryse H. (1997). "Divergent

experiences of family leisure: fathers, mothers, and young adolescents.” *Journal of Leisure Research*. 29(1), p.78-98.

Lassey, William R., Lassey Marie L. (2001). *Quality of life for older people: an international perspective*. Upper Saddle River, NJ: Prentice Hall

Lau, Siu-kai (1978). *Utilitarianistic familism: the basis of political stability in Hong Kong*. [Hong Kong]: Social Research Centre, Chinese University of Hong Kong.

Law, Kenneth, W. K. (eds) (2001). *Aging, gender and family in Singapore, Hong Kong and China*. Taipei, Taiwan: Program for Southeast Asian Area Studies, Academia Sinica.

Law, Kenneth, W. K. (1998). *Gender differences in retirement planning: some observations on the case of Hong Kong*. Lingnan University: Hong Kong.

Layte, Richard (1999). *Divided time: gender, paid employment, and domestic labour*. Aldershot; Brookfield, VT: Ashgate Pub.

Lee, Rose J. and Clark Cal (2000). *Democracy and the status of women in East Asia*. Boulder: L. Rienner.

Lee, William K. M. (2002). “Gender ideology and the domestic division of labor in middle-class Chinese families in Hong Kong.” *Gender, Place and Culture*, 9(3) pp.245-260.

Lee, William K. M. (2001). “Gender, Education and Work in Hong Kong: Moving Towards Greater Equality of Opportunity”. *Politics and Economics of Asia*, Nova Science Publishers.

Lee, William K. M. (1996). “Women Employment in Hong Kong”. In Nyaw Mee-kau and Li Si-ming (eds), *The Other Hong Kong Report*, The Chinese University Press, December 1996.

Leitner, Micharl J. and Leitner, Sara F. (1996). *Leisure in later life*. New York: Haworth Press.

Leung, Benjamin, K. P. (1995). “Women and social change: the impact of

industrialization on women in Hong Kong.” In Pearson, Veronica and Leung, Benjamin, K. P. (eds). *Women in Hong Kong*. Oxford; New York: Oxford University Press.

Levin, David A. and Yeung, Sze (1996). “The Hong Kong work ethic”. In Nich, Ian, Redding, Gordon and Ng, Sek-hong (eds), *Work and society: labor and human resources in East Asia*, Hong Kong: Hong Kong University Press.

Lewittes, H. J. (1988) “Just being friendly means a lot: women, friendship and aging”. *Women and Health*, 24, pp.139-159, 1988.

Li, Chenyang (2000). *The sage and the second sex: confucianism, ethics, and gender*. Chicago, Ill.: Open Court.

Li, Yu-ning et al. (1992). *Chinese women through Chinese eyes*. Armonk, N.Y.: M.E. Sharpe.

Lipset, Seymour Martin (1992). “The work ethic, then and now.” *Journal of labor research*, 13(1), pp.45-54.

Lo, Susanna (2001). *Perceptions of work-family conflict among married female professionals in Hong Kong: a HR policy and productivity perspective*. Hong Kong: School of Business, Business Research Centre, Hong Kong Baptist University

Lopata, Helena Znaniecka (1996). *Current widowhood: myths and realities*. Thousand Oaks, Calif.: Sage Publications.

Lowe, Vivien Hoh (1980). *Family structure and fertility in Hong Kong*. Madison, Wisconsin: University of Wisconsin-Madison.

Lowy, L. (1985). *Social work with the aging*. New York: Longman.

Lu, Andrew Lo-chung (1970). *Hong Kong young workers and their leisure*. Hong Kong: University of Hong Kong: Center of Asian Studies.

Lublin, Joann S. and Blumenstein, Rebecca (eds) (1999). In this family, she’s the CEO and he’s home. *The Wall Street Journal*, New York, Jul 22.

Lui, Y. H. and Leung O. J. (2002). *Overseas experience in providing continuing education for older persons*. Hong Kong: The open university of Hong Kong.

呂汝漢，梁綺雯(2002)。海外國家為長者提供持續教育的經驗研究報告。香港：香港公開大學。

Mackinnon, Alison (1997). *Love and freedom: professional women and the reshaping of personal life*. Cambridge; New York: Cambridge University Press.

Macionis, John, J. (2000). *Sociology*. Upper Saddle River, NJ: Prentice Hall

Marsh, Catherine and Arber, Sara (eds) (1992). *Families and households: divisions and change*. London: Macmillan.

Marshall, Victor W., Clarke, Philippa J. and Ballantyne, Peri J. (2001). "Instability in the retirement transition: effects on health and well-being in a Canadian study." *Research on Aging*, 23(4), pp.379-409.

Martyn, Denscombe (2003). *The good research guide for small-scale social research projects*. Maidenhead: Open University Press.

Matthews, A. M. and Brown, D. (1987). "Retirement as a critical life event: the differential experiences of women and men." *Research on Aging*, 40:219-227.

Maule, A. J., Cliff, D. R. and Taylor, R. (1996). "Early retirement decisions and how they affect later quality of life." *Aging and Society*. 16, pp.177-204.

McGuckin, F. (1998). *Volunteerism*. New York: H. W. Wilson Company.

McQuarrie, Fiona A. E. and Jackson, Edgar L. (2002). "Transitions in leisure careers and their parallels in work careers: the effect of constraints on choice and action." *Journal of Career Development*, Vol29 n1 p.37-53.

McQueen, Ronald A. and Knussen, Christina (2002). *Research methods for social science: a practical introduction*. New York: Prentice Hall.

Meissner, Martin, Elizabeth W. Humphries, Scott M. Meis and William J. Scheu. (1975). "No exit for wives: sexual division of labor and the cumulation of household demands". *Canadian Review of Sociology and Anthropology*, 12:424-439.

Miles, Matthew B. and Huberman, Michael (1994). *Qualitative data analysis: an expanded sourcebook*. Thousand Oaks, Calif.: Sage.

Mobily, Kenneth E. (1987). "Leisure, lifestyle, and life span." In MacNeil, Richard D. and Teague, Michael L. (eds), *Aging and leisure – vitality in later life*. Dubuque, Iowa: Brown and Benchmark.

Moen, Phyllis (2001). "The gendered life course." In George, L.K., and Binstock, R.H., *Handbook of aging and the social sciences*. San Diego, CA: Academic Press.

Moen, Phyllis, Kim, Jungmeen E. and Hofmeister, Heather (2001). "Couples' work/retirement transitions, gender, and marital quality." *Social Psychology Quarterly*, 64(1), pp.55-71.

Monk, Abraham (eds) (1994). *The Columbia retirement handbook*. New York: Columbia University Press.

Mutchler, J.E., Burr, J.A., Pienta, A.M., and Massagli, M.P. (1997). "Pathways to labour force exit: Work transitions and work instability." *Journal of Gerontology*, 54B, S173-S180.

Mutran, E.J., Retizes, D.C., and Fernandez, M.E. (1997). "Factors that influence attitudes towards retirement." *Research on Aging*, 19, 251-273.

Nemeth, Robert Z. (2000). "The best kind of retirement may be no retirement at all." *Telegram and Gazette*, Jun 11, 2000.

Neulinger, John (1981). *The psychology of leisure*. Springfield, Ill.: C.C. Thomas,

Ng, Pedro Pak-Tao (1986). *Recent trends in work and leisure in Hong Kong and higher education's response*. Hong Kong: Chinese University.

Ng, Pedro Pak-Tao (1984). *Socio-demographic patterns of leisure behavior of adolescents in Hong Kong*. Hong Kong: Center for Hong Kong studies, Chinese University of Hong Kong.

Nich, Ian, Redding, Gordon and Ng, Sek-hong (eds) (1996). *Work and society: labor and human resources in East Asia*. Hong Kong: Hong Kong University Press.

Oakley, Ann (1985). *The sociology of housework*. Oxford : Blackwell.

O'Connell, Helen (1994). *Women and the family*. London; Atlantic Highlands, N.J.: Zed Books.

Organization for Economic Co-operation and Development (1995). *The transition from work to retirement*. Paris: Organization for Economic Co-operation and Development.

Park, Douglas and Vandenberg, Brian (1994). "The influence of separation orientation on life satisfaction in the elderly." *International Journal of Aging and Human Development*, 39(2), pp.177-187.

Parker, Stanley (1976). *The sociology of leisure*. London : Allen and Unwin.

Parker, Stanley (1983). *Leisure and work*. London ; Boston : Allen and Unwin.

Patton, Michael Quinn (2001). *Qualitative research and evaluation methods*. Thousand Oaks, Calif.: Sage Publications.

Payne, B. P. (1977). "The older volunteer: social role continuity and development." *The Gerontologist*, 17, 355-361.

Pearce, J. L. (1993). *Volunteers: the organizational behavior of unpaid workers*. London: Routledge.

Pentland, Wendy E. (1999). *Time use research in the social sciences*. New York: Plenum Press.

Perkins, Kathleen E. (1992). "Psychosocial Implications of women and retirement." *Social Work*, 37(6), 526-532.

Phillips, David, R. and Chan, Alfred C. M. (eds) (2002). *Ageing and long-term care: national policies in the Asia-Pacific*. ISEAS, Singapore: Published in cooperation with the Asian Development Research Forum and the Thailand Research Fund.

Phillips, David, R. and Yeh, Anthony G. (eds) (1999). *Environment and ageing: environmental policy, planning and design for elderly people in Hong Kong*. Hong

Kong: Center of Urban Planning and Environmental Management, University of Hong Kong.

Phillips, David, R. (1998). *Ageing in the Asia-pacific region: trends and policy implications*. Hong Kong: Lingnan College, Asia-Pacific Institute of Ageing Studies.

Pittman, Joe, F., Solheim, Catherine, A. and Blanchard, David (1996). "Stress as a driver of the allocation of housework." *Journal of marriage and the family*, 58(May):456-68.

Pleck, J. H. (1985). *Working wives/working husbands*. Beverly Hills, CA: Sage.

Pillemer, Karl (2000). *Social integration in the second half of life*. Baltimore: Johns Hopkins University Press.

Pong, Suet-ling (1989). *Marital fertility and family income inequality in Hong Kong: consequences of women's employment and education*. Chicago, Ill.: University of Chicago.

Price, Christine, A. (1998). *Women and retirement: the unexplored transition*. New York: Garland Pub.,

Qualls, W. J. (1987). "Household decision behavior: the impact of husbands' and wives' sex role orientation." *Journal of Consumer Research*, 14, pp.264-279.

Radner, Daniel B. (1998). "The retirement prospects of the baby boom generation." *Social Security Bulletin*, 61(1).

Rapoport, Rhona and Rapoport, Robert N. (1975). *Leisure and the family life cycle*. London; Boston: Routledge and K. Paul

Redclift, Nanneke and Sinclair, Thea M. (1991). *Working women: international perspectives on labor and gender ideology*. London; New York: Routledge.

Reeves, Joy B. and Darville, Ray L. (1994). "Social contact patterns and satisfaction with retirement of women in dual-career/earner families." *International Journal of Aging and Human Development*. 39(2), pp.163-175.

- Richardson, Virginia E. and Kilty, Keith M. (1995). "Gender differences in mental health before and after retirement: a longitudinal analysis." *Journal of Women and Aging*, 7(1/2), pp.19-35.
- Ritzer, George (2000). *Sociological theory*. New York: McGraw-Hill.
- Roberts, Kenneth (1999). *Leisure in contemporary society*. Wallingford, Oxon, U.K.; New York.
- Roberts, Kenneth and Olszewska, Anna (1989). *Leisure and lifestyle: a comparative analysis of free time*. London: Sage Publications
- Roberts, Kenneth (1983). *Youth and Leisure*. London: Allen and Unwin.
- Roberts, Kenneth (1978). *Contemporary society and the growth of leisure*. London; New York: Longman.
- Rodgers, Roy H. (1973). *Family interaction and transaction: the developmental approach*. Englewood Cliffs, NJ: Prentice Hall.
- Rojek, Chris (1985). *Capitalism and leisure theory*. London: Tavistock
- Rojek, Chris (1995). *Decentring leisure: rethinking leisure theory*. London; Thousand Oaks, Calif.: Sage Publications
- Rosenkoetter, M. M. and Garris, J. M. (1998). "Psychological changes following retirement." *Journal of Advanced Nursing*, 27, 966-976.
- Rothman, Robert A. (1993). *Inequality and Stratification: Class, color and gender*. Englewood Cliffs, NJ:Prentice Hall.
- Ruhm, C. J. (1996). "Gender differences in employment behavior during late middle age." *Journal of Gerontology: Social Sciences*, 51B, S11-S17.
- Sagy, Shira and Antonovsky, Aaron (1992). "The family sense of coherence and the retirement transition." *Journal of Marriage and the Family*, 54, pp.983-993, Nov, 1992.

Salaff, Janet W. (1981). *Working daughters of Hong Kong: filial piety or power in the family?* Cambridge: New York: Cambridge University Press.

Samuel, Nicole (1996). *Women, leisure, and the family in contemporary society: a multinational perspective.* Wallingford: CAB International.

Schabracq, M.J., Winnubst J.A.M. and Cooper, C.L. (ed.) (1996). *Handbook of work and health psychology.* New York: John Wiley.

Schwartz, Lisa K. (2002). "Measuring intra-household allocation of time: response to Anne E. Winkler." *Monthly Labor Review*, Feb. 2002.

Scott, D. and Willits, F.K. (1989). "Adolescent and adult leisure patterns: a 37-year follow-up study." *Leisure Sciences*. 11 (4), 323-35

Scout, J. Pearson (1997). "Family relationships of midlife and older women." In Coyle, Jean M. (Ed). *Handbook on Women and Aging.* Westport, Conn.: Greenwood Press.

Shaw, Susan M. (1994). "Gender, leisure, and constraints: towards a framework for the analysis of women's leisure." *Journal of Leisure Research*, 26(1), pp.8-18.

Shaw, Susan M. (1985). "Gender and leisure: inequality in the distribution of leisure time." *Journal of Leisure Research*. 17(4), pp.266-282.

Shelton, Beth Anne (1992). *Women, men and time: gender differences in paid work, housework and leisure.* Westport, Connecticut: Greenwood Press.

Sinnott, Jan D. (1997). "Developmental models of mid-life and aging in women: metaphors for transcendence and for individuality in community." In Coyle, Jean M. (eds). *Handbook on Women and Aging.* Westport, Conn.: Greenwood Press.

Siu, Yat-ming (1988). *Family structure, marriage and fertility in Hong Kong: demographic effects of the changing Chinese family.* Ann Arbor, MI: University Microfilms International.

Sivan, Atara and Robertson, Robert W. (1996). "Women and leisure in Hong Kong: an Eastern-western synthesis." In Samuel, Nicole (eds). *Women, leisure and the*

*family in contemporary society: a multinational perspective.* Wallingford: CAB International

Sivan, Atara and Robertson, Robert W. (eds) (1993). *The use of and demand for recreational and sports activities and services in Hong Kong, phase one report for the Hong Kong Sports Development Board.* Hong Kong Sports Development Board.

Skirboll, E. and Silverman, M. (1992). "Women's retirement: a case study approach." *Journal of Women and Aging*, 4, pp.77-90, 1992.

Slote, Walter H and De Vos George A. (1998). *Confucianism and the family.* Albany, N.Y.: State University of New York Press.

Smith, Deborah B. and Moen, Phyllis (1998). "Spousal influence on retirement: his, her, and their perceptions." *Journal of Marriage and the Family*. 60(3), pp.734-744.

Stanfield, Jacqueline Bloom (1996). *Married with careers: coping with role strain.* Aldershot, Hants, England; Brookfield, Vt.: Avebury.

Stebbins, Robert A. (1978). "Amateurism and the post-retirement years." *Journal of Physical Education and Recreation*, v.49, n8, p.40-41

Stebbins, Robert A. (2001). "Serious leisure." *Society*, Vol. 38, Issue 4, p.53-57.

Stinson, Linda L. (1999). "Measuring how people spend their time: a time-use survey design." *Monthly Labor Review*, Aug 1999.

Stockman, Norman, Bonney, Norman and Sheng, Xuewen (eds) (1995). *Women's work in East and West: the dual burden of employment and family life.* Armonk, N.Y.: M.E. Sharpe.

Stokowski, Patricia A. (1994). *Leisure in society: a network cultural perspective.* London; New York: Mansell Pub.

Sullivan, Teresa A., and Hodson, Randy (eds) (2002). *The social organization of work.* Australia; Belmont, CA: Wadsworth/Thomson Learning.

Sundeem, R. A. (1990). "Family life course status and volunteer behavior:

implications for the single parent.” *Sociological Perspectives*. 33 (4), 483-500.

Sussman, Marvin B., Steinmetz, Suzanne K. and Peterson, Gary W. (eds) (1999). *Handbook of marriage and the family*. New York: Plenum Press.

Sussman, Marvin B. (1972). “Analytic model for the sociological study of retirement.” In Carp, Frances M. (eds). *Retirement*. New York: Behavioral Publications.

Szinovacz, Maximiliane (2001). “Retirement effects on parent-child contacts.” *The geronologist*, 41(2), pp.191-200.

Szinovacz, Maximiliane, De Viney, Stanley and Davey, Adam (2001). “Influences of family obligations and relationships on retirement: variations by gender, race, and marital status.” *Journal of Gerontology: Social Sciences*, 56B(1), pp.20-27.

Szinovacz, Maximiliane (2000). “Changes in housework after retirement: a panel analysis.” *Journal of Marriage and the Family*, 62, pp.78-92.

Szinovacz, Maximiliane and De Viney, Stanley (2000). “Marital characteristics and retirement decisions.” *Research on Aging*, 22(5), pp.470-498.

Szinovacz, Maximiliane and DeViney, Stanley (1999). “The Retiree identity: gender and race differences.” *Journal of Gerontology: Social Sciences*, 54, S207-S218

Szinovacz, Maximiliane and Harpster, Paula (1993). “Employment status, gender role attitudes, and marital dependence in later life.” *Journal of Marriage and the Family*, 55(Nov. 1993), pp.927-940.

Szinovacz, Maximiliane (eds) (1992). “Is housework good fore retirees?”. *Family Relations*, (41) pp.230-238.

Szinovacz, Maximiliane and Washo, Christine (1992). “Gender differences in exposure to life events and adptation to retirement.” *Journal of Gerontology: Social Sciences*, 47(4), pp.191-196.

Szinovacz, Maximiliane, Ekerdt, David J. and Barbara, H. Vinick (Eds) (1992). *Families and Retirement*. Newbury Park, Calif.: Sage Publications.

Szinovacz, Maximiliane (1992). "Social activities and retirement adaptation: gender and family variations." In Szinovacz, Maximiliane, Ekerdt, David J. and Barbara, H. Vinick (eds) (1992). *Families and Retirement*. Newbury Park, Calif.: Sage Publications.

Szinovacz, Maximiliane (1989). "Decision making on retirement timing." In Brinberg, D. and Jaccard, J. (eds), *Dyadic decision making*. New York: Springer.

Tam, Maria, S.M. (1999). *Private practice and gendered power: women doctors in Hong Kong*. Hong Kong: Hong Kong Institute of Asia-Pacific Studies, Chinese University of Hong Kong.

Tan, Paul, Loughery, Fiona and Clark, David (1995). *Hong Kong retirement schemes*. Hong Kong: Baker and McKenzie in association with Asia Information Associates Limited.

The Hong Kong Council of Social Service (2002). *Learning needs and preferences of members of multi-service centers for elderly and social centers for elderly*. Elderly Commission.

(香港社會服務聯會(2002)長者綜合服務中心及長者活動中心會員學習需要及喜好調查。香港：香港社會服務聯會)

Thomsson, Helene (1999) "Yes, I used to exercise, but...--a feminist study of exercise in the life of Swedish women." *Journal of Leisure Research*. 31(1) p.35-57.

Turner, R. (1956). "Role taking, role standpoint, and reference group behavior." *American Sociology Review*, 21, 1956, pp.855-67.

Vago, Steven (1999). *Social Change*. Upper Saddle River, N.J.: Prentice Hall.

Veblen, Thorstein (1934, c1992), with an introduction by C. Wright Mills. *The theory of the leisure class*. New Brunswick, U.S.A.: Transaction Publishers.

Ver Ploeg, Michele and Committee on National Statistics, Commission on Behavioral and Social Sciences and Education, National Research Council (2000). *Time-use measurement and research: report of a workshop*. Washington, D.C.: National Academy Press.

Vinick, B. H. and Ekerdt, D. J. (1989). "Retirement and the family." *Generations, Spring*:53-56.

Walshok, M. (1981). *Blue-collar women: pioneers on the male frontier*. Garden City, NY: Anchor Books.

Wearing, Betsy (1990). "Beyond the ideology of motherhood: leisure as resistance." *Australian and New Zealand Journal of Sociology*. 26 (1): 36-58.

Wearing, Betsy (1998). *Leisure and feminist theory*. London: SAGE.

Weber, Max (1978). *Economy and society: an outline of interpretive sociology*, edited by Guenther Roth and Claus Wittich ; translators, Ephraim Fischhoff. Berkeley: University of California Press.

Weber, Max (1958). *The protestant ethic and the spirit of capitalism*. New York: Scribner's.

Westwood, Robert, Mehra, Toni and Cheung, Fanny M. C. (eds) (1995). *Gender and society in Hong Kong: a statistical profile*. Hong Kong: Hong Kong Institute of Asia-Pacific Studies, Chinese University of Hong Kong.

Williams, Ross and Donath, Sue (1994). "Simultaneous uses of time in household production." *Review of Income and wealth*. 40(4)

Wilmoth, Janet and Koso, Gregor (2002). "Does marital history matter? Marital status and wealth outcomes among pre-retirement adults." *Journal of Marriage and Family*, 64(Feb 2002), pp.254-268.

Wilson, J. (1980). "Sociology of leisure." *Annual Review of Sociology* 6, 21-40.

Wimbush, Erica and Talbot, Margaret (1988). *Relative freedom: women and leisure*. Milton Keynes. Open University Press.

Wong, Yue-chim (1985). *Women's Work and the Demand for Children in Hong Kong*. Hong Kong: Centre for Hong Kong Studies, Chinese University of Hong Kong.

Wong, Yue-Chim (1983). *Outworker.*, Department of Economics, University of Hong

Kong.

Wong, Fai-Ming (1974). *Industrialization and family structure in Hong Kong*. Hong Kong: Social Research Center, Chinese University of Hong Kong.

Wong, Fai-Ming (1972). *Maternal employment and family task-power differentiation among lower income Chinese families*. Social Research Center, Chinese University of Hong Kong.

World Bank (1994). *Averting the old age crisis: policies to protect the old and promote growth*. Oxford University Press.

Yin, Robert K. (2003). *Applications of case study research*. Thousand Oaks: Sage Publications.

Yoon, G. (1996). "Psychosocial factors of successful aging." *Hong Kong Journal of Gerontology*, 10(1), pp.28-32.

Young, Michael and Willmott, Peter (1975). *The symmetrical family: a study of work and leisure in the London region*. Harmondsworth; New York: Penquin.

李翊駿 (2002)。香港長者教育的現狀及展望。「持續教育，與時並進」者康會香港長者教育資料中心，2001-2002 年刊。香港：香港者康會老人福利會，30-31 頁。

趙維生 (2002)。從長者教育的成效調查，看長者教育的重要性。「持續教育，與時並進」者康會香港長者教育資料中心，2001-2002 年刊。香港：香港者康會老人福利會，32-33 頁。

羅永生 (1997)。誰的城市？：戰後香港的公民文化與政治論述。香港：牛津大學出版社。

嶺南大學亞太老年學研究中心 (2004)。屯門區長者學習需要研究報告。香港：嶺南大學亞太老年學研究中心。

## **INTERNET RESOURCES:**

Hong Kong Labor Department (2003). The annual report.

<http://www.labour.gov.hk/eng/public/iprd/2003/home/content.html>

Hong Kong Social Welfare Department (2004) – introduction to the social security programs

[http://www.info.gov.hk/swd/html\\_eng/site\\_map/index.html](http://www.info.gov.hk/swd/html_eng/site_map/index.html)

Hong Kong Sports Development Board (2001). Annual Report

[http://www.hksdb.org.hk/hksdb/html/et\\_pub1\\_rr2.html](http://www.hksdb.org.hk/hksdb/html/et_pub1_rr2.html)

Mandatory Provident Fund (2004) – introduction to the program

<http://www.mpfahk.com/index.asp?langid=1>

World Health Organization (2002). Active ageing: a policy framework.

<http://www.who.int/hpr/ageing/ActiveAgeingPolicyFrame.pdf>