

Using a Mixed Vignettes and Interview Responses Convergence Method to Understand The Value of Retirees



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Abstract

This study had designed a vignette and interview responses convergence method to enhance the validity of the findings. This unique method was applied in a research to understand the values of 103 retirees. The vignette and interview responses convergence method were found to be particularly effective in illuminating tacit and deeper information, such as the values and attitudes of retirees. The method detected contradictions between the vignette responses and the interview responses, thereby leading to further probing. As a result, insights on retirees' prioritization of various values were gleaned. This study recommended for future research test the reliability of the vignette and interview responses convergence method on larger scale studies and triangulate with quantitative analytical methods to strengthen the model.

Introduction

Retirement studies differ as to whether retirement is a positive, negative or neutral experience and the factors that influenced retirement satisfaction are debatable [1]. In fact, Henning, [2] argued that retirement has no effect on wellbeing. In addition to differing outcomes in retirement studies, literature review on retirement found that it encompassed a wide range of sub-topics and themes [3]. identified the three most popular discourses of retirement to be on" with The three most popular discourses identified in retirement literature were financing retirement, charting a new retirement course and staying active in retirement [4]. On the other hand, the four most common conceptualizations of retirement ,were retirement as a decision-making process, an adjustment process, a career development stage and retirement as part of human resource management. In line with the popular discourses identified by Getting's and the conceptualizations by Wang and Shultz, this study had chosen to focus on understanding how retirees chart their "new retirement course" as their retirement adjustment process.

For the purpose of this study, "retirement" was defined as full withdrawal from career employment and "retirees" as those who have fully ceased employment from formal career. Retirement was considered as "voluntary" in this study if the individual had made the choice to fully cease career employment or was ready and willing to fully withdraw from formal career employment even if the choice was absent. An example of voluntary retirement is the

absence of choice when the older worker could no longer extend employment due to mandatory retirement age but was ready to retire and willingly accepted the retirement as a natural and inevitable progression in life.

In contrast, retirement was considered "involuntary" in this study if the choice for the individual to continue career employment in any form was absent. Involuntary retirement also referred to retirement in which a choice to fully withdraw from formal career employment was made, but it was a choice against the individual's preference to continue employment in his or her career employment. Common scenarios in which older workers had involuntary retirement were when they have reached the mandatory retirement age, were faced with familial obligations such as grand parenting needs, or were stress at work.

This study aimed to understand the value of retirees and how the fulfilment of what is important to them or the absence of it, had affected their retirement experience. For these research aims, this study had applied an innovative use of vignettes

- 1) To uncover tacit information such as retirees' attitudes, perspectives, and values.
- 2) To tease out the priorities accorded to the various values by creating scenarios with competing interests.
- 3) To tally with interview responses.

Vignettes

Vignettes are “short stories about hypothetical characters in specified circumstances, to which the interviewee is invited to respond” [5]. In comparison, traditional surveys have strong internal validity because the variables can be well-controlled. Classical experiments on the other hand, lack external validity because they do not accurately replicate real-world situations. Vignette can identify the effect of individual variables on respondents’ judgments [6]. Vignettes can mitigate the limitations of traditional surveys and classical experiments because the hypothetical scenarios are more realistic than general questions about judgements [7] Vignettes were employed in both qualitative and quantitative research methods and for different purposes. They can be used to explore actions in particular situational contexts and elucidate influential variables. An example is a study by [8], which compared results from conjoint and vignette analyses on which immigrant attributes were more favorable for the citizenship applications of foreign residents.

Vignettes are also used to clarify judgements, particularly in moral dilemmas. An example of such a study was the use of vignettes to explore rape victimization attitudes with a confounded and fractional factorial design for analysis [9]. The aim was to investigate which of the factorial permutations was affecting the judgments of users, and to what extent. Furthermore, vignettes are useful in eliciting responses that are less subjected to social desirability bias and to allow the participants to discuss sensitive experiences using third person experiences. An example is Huges’ use of vignettes to study drug injecting and HIV risk and safer behavior. Vignettes can use open or closed questions. Open questions are usually used in quantitative applications of vignettes such as factorial surveys or ratings on a scale Faia, 1980 Open questions allow participants to express and explain their views. In this study, vignettes were used as a complimentary source of data collection to the interview on life satisfaction. Seven vignettes based on common profiles of retirees in Singapore were designed and then administered to participants after the interview. Participants were invited to rate their responses on a

five-point likert-scale. The intention was to use the likert scale scoring to indicate participants’ rating for only one variable – life satisfaction. It was not intended to rank the influence of factors in participants’ decisions, nor to measure values and attitudes. The likert scale scoring was also meant to guide participants to give a rating first, and then explain why they had assigned the particular rating for the participant. Likert-scale scoring could also give quantitative comparisons amongst the seven vignettes.

The original intention of using vignettes in this study was to validate participants’ responses in the interviews and questionnaires and to detect any discrepancies. As an added layer of analysis, when interview responses were compared against vignette responses, reliability checks between the respondents’ personal experiences and their views towards others (as portrayed by fictitious characters in the vignettes) were made possible.

Method

This study used data collected from vignettes to complement interview responses. The two sets of data were analysed separately before comparing and contrasting the two sets of data. If the two sets of data tallied, the findings were supported. If contradictions arised, then the researcher probed the participants further to uncover deeper concerns and values of the participants. For instance, if a participant expressed a strong interest in community activities but gave a bad rating to the vignette character who is socially active, the researcher probed and found out that the participant valued familial relations over social relations. The participant had given a bad rating for the socially active vignette character because the character did not enjoy close familial relations despite having numerous friendships and an active lifestyle. By using this mixed interview and vignettes method, inconsistencies in participant’s responses can be surfaced, which in turn led to deeper uncovering of participants’ inner thoughts, values, attitudes, concerns and further considerations that might not be apparent from interview responses alone. Analytical findings could be better validated by comparing the two sets of data through this vignettes and interview responses convergence method (Figure 1).

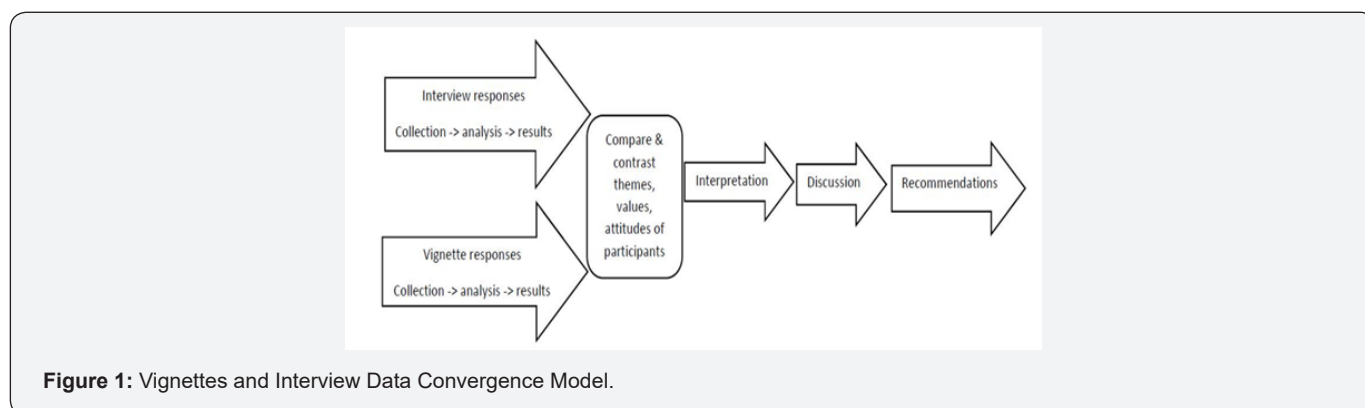


Figure 1: Vignettes and Interview Data Convergence Model.

Vignettes

Seven vignettes portraying fictitious characters who bear common profiles of retirees in Singapore were given to 103 retirees (Table 1). They were asked to assume the characters' retirement lifestyle and then select how satisfied they were with the retirement of each of the seven characters. It was observed that a few of the participants had initially selected their responses based on participants' assumptions on what the vignette character would have preferred. It was then explained to the participants that they were to select a response from the five-point likert scale ranging from "very satisfied" retirement to "very dissatisfied" retirement, based on how they (the participant) would have rated with own retirement satisfaction if they assumed the character's retirement profile. Participants had to assume intersubjectivity (position-taking). The vignettes were used in a

retirement study to understand what contributed to retirees' life satisfaction. The intention of including vignettes was initially to suss out discrepancies between participant's responses relating to their personal retirement satisfaction through first person's perspective, vis-à-vis the retirement satisfaction of others from a third person's perspective. For example, if the participant had negative responses towards her role as a caregiver, it was then assumed that the same participant would have similar negative responses for the fictitious character in the vignette who had to provide caregiving for her husband. If the participant had given a different rating, then the vignettes would have helped to detect inconsistencies in the participant's earlier responses, to allow clarification with the participants and to ensure higher reliability of the questionnaire design.

Table 1: The seven vignettes and the average score from the self-rated likert-scale.

No.	Vignette	Average score
1	Mr Tan was the director of a Multi-National Company and retired relatively early at 60 years old, as he felt that he had sufficient savings. After his retirement, his wife continued working for a few more years. They do not have children. He spends his time mostly at home, by occupying himself with books, household chores and regular swimming at his condominium pool. He waits for his wife to return and then they have dinner together.	3(ambivalent)
2	Mrs Lim, a widow, worked as a nurse and retired at 67 years old. After retirement she takes care of her two grandchildren on most days, but still maintains her morning group exercises at a park with her friends every morning.	3.6(quite satisfied)
3	Madam Anita worked as a florist and retired at 62 years old. After retirement, she took a break and visited regional countries with her friends for holidays. After frequent travelling for two years, she felt that she needed to return to work, so as to accumulate more savings, as she is still healthy and has many years ahead. After retirement, she worked on a freelance basis as a post-natal masseuse.	3.8(quite satisfied)
4	Soon after Madam Phua turned 65 years old, her husband fell chronically sick, so she had to terminate her re-employment contract and look after her husband. Even though she couldn't travel as frequently as before, her friends often visit her at her house for meals and for chats.	3(ambivalent)
5	Mr Thiru was a teacher and retired at 62 years old. After retirement, he took on a part-time degree course for self-development, even though he was a graduate. He tried looking for bridge employment after attaining his part-time degree, but most employers did not accept him due to his age. Mr Thiru then became a Grab driver on a freelance basis to pass his time.	2.5(dissatisfied)
6	Mr Hasan is retired and is actively involved in volunteering. He also participates in community activities and has a wide social network. Mrs Hasan is not keen to join him in these activities and prefers staying home to bake cakes and do gardening. Their children seldom visit them.	3.2(ambivalent)
7	Miss Tan is a retired single person who spends most of her time online. She hardly meets her friends and prefers surfing the web, reading articles online, following bloggers and chatting on Facebook and whatsapp. Apart from spending time on social media and on the internet, Miss Tan enjoys going for morning and evening walks with her pet dogs.	2.7(dissatisfied to ambivalent)

During the data collection process however, it was noted that the values of participants were reflected in their explanation of how they had accorded the rating to each of the character in the vignettes. Five points were accorded to every rating for "very satisfied" retirement, four points for "satisfied" retirement, three points for "neutral" or "ambivalent" towards the retirement profile, two points for "dissatisfied retirement" and one point for "very dissatisfied retirement".

Findings and Discussion

First Vignette – Good Health and Social Engagement

For the first vignette, the average score was an ambivalent 3 points out of 5 points. Participants explained that the character Mr

Tan was happy to have good financial resources and a harmonious marriage. However, participants opined that he would be bored with such a lonely lifestyle after the first year of retirement. Participants felt that he should have more social interactions and contribute more to society. Gender bias was also echoed in the participants' sentiment that a man would not be satisfied with such a "domesticated" lifestyle after a while. A 60-year old female retiree remarked that "I don't think that the man will be happy because he is so domesticated".

Participants acknowledged that having good financial resources and a happy marriage were important, but they would not be satisfied if the social element was missing. Retirees also felt that the social element was essential in life and should not only

be fulfilled by the spouse. Some retirees shared that the couple should have a good balance of quality time together and time with others. A 62-year old female retiree opined that “We will quarrel every day if we spend too much time together”. A 63-year old male retiree had similar opinion “Cannot lah. what if my wife leaves before me, then I will have no friends if she is the only person that I spend time within my retirement”?

Second Vignette – Full-time Grandparenting is Undesired by Most, but Balance between Self, Family and Others is Crucial.

For the second vignette, the average score was 3.6 out of 5 points. Participants explained that they would be “quite satisfied” to have Mrs. Lim’s retirement profile because she led a balanced life. Mrs. Lim enjoyed good health, friendships and family relations. It was also a bonus to participants that Mrs. Lim could remain employed in her career employment till the maximum re-employment age of 67 years in Singapore.

Despite the positive sentiment towards Mrs. Lim, the average score did not reach a positive “4” point (representing “satisfied”), possibly because the score was lowered by a number of negative responses from retirees who expressed that they did not wish to commit to grandparenting duties on a daily basis. Most retirees only wanted to help out in grandparenting on a part-time or ad-hoc basis. A 62-year old female retiree said “I don’t want to be tied down by grandparenting, but I also want to spend time with my grandchildren, so I am happy to drop by to play with them or whenever my son needs my help with the grandparenting”.

A 72-year old female retiree explained that

“I want to help my daughter and I like spending time with my grandchildren. They make me so happy, but I also don’t want to get too involved because the parenting and grandparenting styles are different. My daughter thinks that I spoil them too much”.

A 65-year old male retiree added

“I told my children that I don’t want to do grandparenting on weekdays. I want my own time. I told my children that my wife and I can help them, just let us know whenever they need. I told them that on weekdays, the grandchildren can go to childcare, but on weekends, I will help them with the grandparenting so that they can have couple time on weekends when they don’t work. Make sense?”

The value of achieving “balance” in life was strongly echoed in participants’ responses. Not only did participants want to balance family relations and social relations, but retirees also wanted to have a good balance of their time and commitment. They felt that they had worked hard for decades in their career employment, so retirement was a “me” time, in which they could do what they want, relax and not be burdened by stressful grandparenting duties. They did not want to be “grounded” again. They wanted to have a second phase of life whereby they could enjoy the activities

and relationships as they would have preferred, before they “get too old” to move about and be active in their retirement.

However, some shared the view that they had neglected their family when they were building up their career, so they would like to “make up” for their absence in the past by being more involved in grandparenting now. Gender differences were observed. Female retirees did not wish to shoulder grandparenting duties alone. Male retirees on the other hand wanted to play with the grandchildren and take them out. They preferred that their wives do the daily care routine for the grandchildren because they felt lost in these duties.

A 68-year old female retiree said

“I didn’t mind retiring even though I wanted to carry on work, but my company didn’t allow me. I felt that it is time to spend more time with my family because I was too busy working in the past. Helping to look after my grandchildren is like making up for my absence as their mother in the past. I also feel for my daughter and my son-in-law, when I see that they are tired and do not have enough sleep”.

A 68-year male retiree said

“I like to visit my grandchildren more often, but my wife doesn’t want to be tied down. I like to take them out to play and I learn to bathe them, feed them and help out together with my wife, but it is more fun to play with them and bring them out”.

Third Vignette – Importance of Balance between Enjoyment and Being Prudent, and Having a Meaningful Retirement

For the third vignette, the average score was 3.8 out of 5 points. Participants explained that they would be “quite satisfied” to have Madam Anita’s retirement profile because she led a balanced life. The idea of “balance” was repeated in participants’ responses again, which signified the importance of “balance” as a value for retirees. Participants felt that Madam Anita was in good health and got to travel and spend time with her friends, so they opined that Madam Anita is enjoying her life. However, participants did not give Madam Anita a higher rating because they explained that Madam Anita might be “overdoing it” especially when she did not have strong financial resources. Some participants opined that her frequent travels were “frivolous” and that she was a “spendthrift”. Participants felt that Madam Anita should live within her means as a retiree and be prudent with her savings for the rest of her retirement years.

Participants also wondered if Madam Anita would be happy to return to work to accumulate savings. This view reflected how retirees who wanted to extend work life in career employment or bridge employment were not primarily motivated by money. In fact, they found it negative to have to continue working for the sake of money upon reaching retirement age. Involuntary bridge employment appeared to be a chore, if retirees had to continue

“slogging it out” in old age. A 72-year old female retiree said “Good what. She is healthy and can travel, but not too much lah. If you keep spending money and have to work for money, then also no meaning”.

On the contrary, some participants felt that Madam Anita was blessed to be able to have bridge employment because she could be financially independent. They opined that she was still useful to society and could continue to lead the lifestyle she desired. A 70-year old female retiree said “At least she can find a job then it is ok to spend what you earn and enjoy yourself. If not wait till when?”. Another value that was also echoed was “time to do what I like”. Participants shared that retirement was a time for themselves. After working hard and non-stop for a few decades, participants felt that it was only right to enjoy retirement years in good health. Similar to how participants did not want to be tied down by grandparenting demands in the second vignette, “enjoyment, rest and relaxation” were the underlying values that retirees cherished.

In addition, retirees also valued “meaning in life”. Although Madam Anita was enjoying her retirement, some participants felt that it will be meaningless if she kept travelling for the rest of her retirement and not have other purposes in life. For some participants, they felt that Madam Anita’s engagement in post-retirement work had made her retirement more meaningful. Some participants felt that she should balance “enjoyment” with more family time or contribution to society, so that her retirement could be enjoyable and meaningful. A 63-year old male retiree commented “Not good... if you keep travelling and nothing else, it feels quite empty”.

Fourth Vignette – Caregiving is Undesired but Socioemotional Support is Appreciated and Cushioned the Negativity of Caregiving

For the fourth vignette, the average score was 3 out of 5 points. Participants appeared to be ambivalent towards Madam Puha’s retirement profile because of her caregiving role. However, participants did not rate Madam Puha’s retirement negatively because Mdm Phua had good support from friends and opined that she ought to be grateful for that. A 62-year old female retiree said “Her friends are good. Visit her at her house regularly. What more can you ask for?”.

A 72-year old female retiree empathized with Mdm Puha’s predicament

“No one wants to be in her shoes. No one enjoys caregiving but cannot say do not like or do not want because we have to look after our spouse. This is the way it should be, so no point thinking about whether this is good or bad. Just have to accept and fulfill your duties. No choice”. Caregiving was viewed negatively because it tied the caregiver down, like a “second career”. Participants found

it extremely disappointing that Madam Phua had to transit from her long work span into caregiving in retirement. They empathized with Madam Phua as she “cannot enjoy her retirement”, “cannot travel”, “cannot go out and meet friends”, “cannot be socially active”, “cannot visit places”, “cannot do the things that she like”, “cannot relax” and “cannot enjoy retirement with her husband”. In other words, they did not wish to have worked hard, and yet not be able to taste the fruits of their labour. Participants want to enjoy their retirement and not be tied down by family limitations and obligations.

Participants considered that Madam Phua had the necessary social and emotional support from friends and gave a more balanced response that reflected ambivalence, rather than negativity. This sentiment also reinforced retirees’ value on “health” and “friendships” as key to successful ageing. In Madam Phua’s case, her husband’s poor health had compromised her happiness, but “friendships” is the saving grace for the circumstance. However, when “health” was pitted against “friendships”, participants valued “health” more than “friendships” because they viewed that “health” was essential and a pre-requisite to enjoy retirement. In comparison, friendship was an important element in happy retirements and a cushion for negative impacts from other aspects of life, but not a determinant of successful ageing. Participants could still acquire social and emotional support from family members if friends were not available.

Fifth Vignette – Loss of Societal Value Led to Unfulfilling Retirement

For the fifth vignette, the average score was 2.5 out of 5 points. Participants explained that they would be “dissatisfied” to have Mr Thiru’s retirement profile because he was unfulfilled. Participants empathized with Mr Thiru because he could not secure a job that he would have preferred, despite investing significant amount of time and money on his degree course. Participants who could not successfully secure bridge employment were disappointed with their own predicament, so they could empathize the greater disappointment which Mr Thiru must have felt, because he had invested more effort and money to secure bridge employment. Mr Thiru ended up becoming a Grab driver, which he could have done so, without having to invest in a part-time degree course.

Participants felt that he was foolish to have high hopes of himself at retirement age. They felt that he was not realistic, and they would not have upgraded themselves through a degree course, only to end up being unfulfilled and disappointed. Participants assumed that Mr Thiru has a sad retirement because he felt “unwanted” despite “trying so hard”. A 62-year old male retiree questioned “Why try so hard when you are already so old? It makes you feel worse, even more unwanted”. A 63-year old male retiree said, “I don’t think that he is happy driving grab because he wanted more”.

A 64-year old male retiree elaborated

"Of course, disappointed if I were him. Why does he want to study at this age to look for a job? Employers wouldn't want you anyway. Cannot escape from the age factor. He is too old. It is very difficult for any retirees to find a job. Employers will always tell you that you are too old". The value which participant expressed to be important through their responses for this vignette was the value of "fulfilment" or a "meaningful retirement". Participants viewed retirement as a time which they could look back and know that they were valued, rather than feel dejected by society or by employers. Participants also opined that being satisfied with life was also about feeling fulfilled and not only about enjoyment.

Sixth Vignette – Family Relations Prioritized Over Friendships

For the sixth vignette, the average score was 3.2 out of 5 points. Participants were mixed in their responses with regards to Mr Hasan's retirement profile because he was socially active and seemed to have a fulfilling life with his voluntary work and with his community activities. However, participants did not give an affirmative rating of "satisfied" or "very satisfied" because participants expressed that he might not be as happy as what it seemed. They reasoned that his children hardly visited him and having a wide social network did not equate to having true friendships. Participants expressed their preference to have fewer but closer friends. Most participants did not expect Mr Hasan's wife to accompany him in all the activities and were fine to have separate social networks as long as both parties were happy with their lives and enjoyed a harmonious relationship together.

A 65-year old female retiree said

"It is ok for his (Mr Hasan's) wife to have her own hobbies. Husband and wife should have activities of their own, things that they like to do and friends of their own. They do not have to do the same thing all the time. As long as they don't quarrel, and as long as they are happy with their own lives, it is ok". However, participants were less accepting of the fact that Mr Hasan's children seldom visited him. Participants expressed that they would like their children to respect and love them in their old age. They perceived the lack of contact between Mr Hasan and his children as being emotionally distant and forgotten. Participants would accept physical distance, but they also expected their children to maintain sufficient contact with them. A 63-year old male retiree commented "No lah, his children don't seem to want him. I will be sad if I were him". When probed further on whether the active life and social networking make up for the lack of closeness with the children, participants echoed the value that "friendships are important, but family is even more important than friends". While friendships can supplement family relationships, friends cannot substitute family relations. A 64-year old female said that "Friends are important, but I wouldn't be happy having good friendships and bad family relations. I would rather have good family relationships". Participants placed great importance on family

relations and "filial piety" because these are very strong Asian concepts. In the context of a small country like Singapore, visits to parents are not as difficult, as compared to other bigger countries. Participants could accept living on their own or with their spouse, but they did not want to be forgotten by their children.

Seventh Vignette – Social Engagement and Having Real Life Relationships are Important

For the seventh vignette, the average score was 2.7 out of 5 points. Participants expressed dissatisfaction with Miss Tan's retirement profile because they found her to be a loner. In fact, some participants were certain that they could not accept such a life, and remarked that this was worse than Madam Phua, who still had friends to visit her despite being grounded at home because of caregiving responsibilities. As the questionnaire was administered to participants, a few participants had even stopped the investigator from reading the seventh vignette halfway through, laughed. A 72-year old female retiree remarked "Aiyo (laughs)... no way. Don't need to read anymore. Very dissatisfied (laughs)". Such negative sentiments were reflected in the lower score of 2.7 as compared to the rating of 3 points given to Madam Phua.

Participants did not agree that social media could replace personal or face-to-face interactions. Even participants who were single retirees found Miss Tan's life to be "boring" and opined that she should spend some time in real life with others. Being single does not equate to being lonely. A 66-year old male retiree said "This is so boring. Maybe she likes it this way, but I can't. There are no interactions with others. I don't use social media like her". The value that retirees expressed through their responses towards Miss Tan's retirement profile, was the value of "social connectedness". Retirees belonging to the baby boomer generation did not consider interactions through social media to be the same as interactions in person. Perhaps they were not as heavy in their social media usage as the younger generations or perhaps they grew up in a generation that was used to interactions in person. This showed that "social connectedness" was not only high in importance, but also took on a different meaning and expression from generation to generation.

Comparing Vignette Responses with Interview Responses

Post-retirement Marital Satisfaction

Participants regarded retirement as a personal decision, so they did not see the need to discuss it with their family members. They assumed that if their spouses had other opinions, they could voice it out when "being informed" of their decision. A 60-year old female retiree said "I want him to continue working so I didn't discuss, it is good that he continues working as I choose to retire early, so that he can still bring in the income and support me". Moreover, they did not want to pressurize their spouse to retire, nor to influence his or her retirement plan. A 72-year old male

retiree “I didn’t want to impose my decision on her. She likes her job, so she should continue working. I tell my wife that she can retire whenever she wants to retire. It is up to her, and likewise, my retirement is up to me”. Similar to Mr Tan’s unsynchronized retirement with his wife, most married participants did not synchronize their retirement.

A 62-year old female retiree said

“No lah, no need to synchronize. I do not need my husband to spend time with me. I have my own life, my own friends and things that I want to do. Even if he does not want to retire, I will still retire”.

A 60-year old male retiree said

“No need to synchronize. I know that she likes to work, so I will let her continue working. She is also younger than me. I am also afraid that if we spend too much time together, we might quarrel every day!”

A 65-year old female retiree said

“No. I can’t control. It was time for me to retire. I did not ask my husband to retire because I know that he will be happier working. He is the kind who must work. He does not have many friends and he also would not join in my kind of activities”. Marital satisfaction for married couples who were both retirees might not increase, especially if they were not spending more quality time with their spouse after retirement. Similar to Mr Hassan in the seventh vignette, who appeared to have a harmonious relationship with his wife but living separate lives, some couples had different interests and did not share common network of friends.

A 69-year old male retiree said “No, we are not closer. We lead separate lives after retirement. She goes out every day with her friends. We don’t do things together”. Similarly, for a 67-year old male retiree who said “still the same. I hardly see her. She has her own life and does not ask me along. If she asked me to go along with her, I would” Marital satisfaction might also not increase further for couples who were already spending sufficient quality time together before retirement and the relationship was already very good. In fact, marital satisfaction for some had decreased because of increased conflicts as they spent more time together. In this aspect, marital status may not influence retirement satisfaction as much as marital satisfaction. A 65-year old female retiree expressed “Aiyo, worse! We quarreled a lot more! He is grumpy”.

A 69-year old male retiree shared about the mismatched expectations

“My wife expected me to do more household chores after retirement and she has a lot more expectations on me, which isn’t my idea of retirement. We quarreled more because I am not meeting her standards, even when I do a lot more chores at home nowadays” (M018) Retirees were happy to be independent,

have separate networks and different activities in retirement as long as they could grow old harmoniously together. Most retirees were happy to strike a good balance between couple time and personal time. The underlying values were happiness with their own retirement and to age harmoniously with their spouse. In line with Barbosa, Monteiro and Murat’s (2016) findings, having an intimate relationship with spouse is a protective factor on the negative impacts of retirement. In exceptional cases, this study had two retired couples who pursued their passions in their retirement years together, as a form of making up for the loss time when they were building their careers. They defined their retirement with common goals, common passions and common activities, and centered the other aspects of their lives on doing things together and enjoying retirement together.

Grandparenting – A Part-time Commitment or Ad-hoc Assistance

37 out of 103 participants were involved in some form of grandparenting, but only four out of the 37 participants were heavily involved in grandparenting. The other 33 participants were only involved in grandparenting when requested to stand in. The four participants were looking after the grandchildren on a full-time basis. Age of the grandchildren and level of responsibility significantly influenced the stress level of retirees who were involved in grandparenting. The stress level was high for two of the participants even though their children had employed foreign domestic helpers to assist them in the grandparenting. They lived with their grandchildren and took care of their daily needs, such as preparing meals, bathing the baby, coaxing the children to sleep, supervising their schoolwork in the day and taking them out. For the other two participants with older grandchildren and no domestic helpers, they did not find grandparenting to be stressful because the grandchildren were independent and also able to communicate better. They bonded through communications and activities and were not a burden that required constant monitoring.

A 61-year old female retiree said

“My daughter really needs my help. The grandchildren are too young to be sent to the childcare and we can’t trust the helper. I am waiting for them to grow up a bit more, then I can rest more when they attend childcare. That’s when I see the light at the end of the tunnel. No choice for now. It is tiring and so stressful, but I cannot just stop looking after them”. Congruent with the responses given for the second vignette in which participants gave favorable ratings for Mrs. Lim’s part-time grandparenting but emphasized that they did not want to be tied down by grandparenting, participants also shared in their interview responses that they preferred part-time or ad-hoc grandparenting whenever their children needed help. In general, participants were not keen to do grandparenting on a full-time basis because they felt that they would be tied down again, but might have chosen to do so because of the obligation to help their children, especially when requested by their children.

This study termed this form of grandparenting as “involuntary grandparenting” as they would have chosen not to bear this grandparenting responsibility if they were not obliged to do so. It is observed that involuntary grandparenting caused stress while voluntary grandparenting gave participants fulfilment.

Caregiving – Having a Helper Alleviates Stress and Allows the Caregiver to Find Fulfilment in the Role

16 out of 103 participants were involved in direct caregiving of a family member. Only four out of these 16 participants had chosen to retire primarily because of the desire to provide caregiving for their spouse or their aged parent. The other 12 participants were only involved in caregiving after their retirement. Out of a five-point likert scale, participants gave an average rating of 3.7 for the level of fulfilment as a caregiver. A 61-year old female retiree said, “Even though I am not in very good health, I didn’t find it stressful looking after my late father because I have a helper”.

A 65-year old female retiree said

“I retired to spend time with my husband. He is on wheelchair and I take him out for lunch and walk around every day. The helper does the chores for me and cooks’ dinner. This is how we have couple time. I spend time with my husband while the helper does the housework in place of me. I think that this is what I would like to do for him as a wife. He told me that we should spend time together before it is too late, and I agreed”.

While caregiving can be stressful, we learned from the responses of the participants that caregiver stress could be cushioned if there were sufficient resources and if it gave the caregiver a sense of meaningful purpose.

[10] defined psychological stress as “a reaction” to the environment, when faced with

- a. the threat of a net loss of resources,
- b. the net loss of resources,
- c. a lack of resource gain following the investment of resources”.

“Conservation of resource theory stated that individuals strove to maintain and protect valued resources, and that stress resulted from the (perceived or actual) loss or threat of loss of resources, impacting individual and work-related outcomes” [10,11]. Caregiving can be seen as an actual or perceived threat to resources if individuals have to compromise work commitment (i.e. change from working full-time to working part-time and compromise on their career progression) or even stop work. The demands of caregiving affect the ability of individuals to maintain and build resource reserves. This results in stress on the individuals if they have to continue struggling to manage the demands of work and family or if they experience cumulative disadvantage as a result of giving up their jobs to provide caregiving [12].

In comparison, the demands and resources approach to role conflict [13] offers another perspective as it suggested that the appraisal of work-life can be positive or negative, depending on how individuals view the resources available to them to meet the demands of certain roles. For example, if individuals have the resources to meet the demands of caregiving and work, then this may be associated with more positive outcomes. This findings from this study supported Voydanoff’s findings that having sufficient resources will help participants who were involved in caregiving to cope with the demands of caregiving and consequently reduced their stress. All four participants had engaged foreign domestic helpers to assist them, so they were able to balance caregiving commitments with personal time and personal pursuits.

A 69-year old male retiree said

“I don’t have a helper, but we rotate the caregiving of our mother amongst the siblings. She stays with each of us for one month, so that’s how we help each other out as a family. We are all doing our part to look after our mother. We get breaks because we are using this rotation system” In addition, this study found that the individual’s willingness to provide caregiving for their loved ones helped them accept the caregiver role and demands better as they had chosen to do so on a voluntary basis.

A 66-year old female retiree said

“I have never regretted retiring to spend time with my late mother. I have been busy working but in the last two years of her life, I did my part to make time for her and to look after her. I find it very meaningful”.

In contrast, two other participants who did not retire primarily to look after their loved ones, found retirement life to be more stressful and dissatisfying because of the caregiving demand imposed on them. These two participants did not have the help of a foreign domestic helper.

A 70-year old male retiree said

“I am not quite happy with my retirement because I can’t quite do what I want or what I like. I am willing to help out in caregiving but the fact that my wife doesn’t want to employ a helper, has made it a lot more stressful for the family. She is worried that the helper will not take good care of our daughter (who is intellectually disabled) if we are not at home, so she expects me to be fully hands on when she is not around. We take turns to travel and cannot travel together because either of us must be home to look after our daughter. Sometimes the holidays are long and either of have to look after our daughter for a stretch of many days. I have to do everything, including bathing my daughter when my wife is not around”.

A 60-year old male retiree said

“I know that it has been tough on my wife because she has been the main caregiver for our daughter (who has epilepsy) during my work years. I have since been retrenched and helping

my wife out with the caregiving. It will be less stressful with a helper, but financially we can't quite afford it. We are trying to conserve our savings. My wife hasn't been working and I was retrenched. I haven't been able to find a job, so we try to save as much as we can.

Friendships – Provides More Significant Emotional Support than Practical Support

Participants had an average of three to five close friends who genuinely cared about them. In general, participants agreed that close friends were those whom they could turn to for help and have the assurance that these close friends would do their best to help. Participants maintained contact with their close friends mainly through meetups and WhatsApp.

A 61-year old female retiree said

"About once every three to four months. Difficult to meet because some are busy with grandparenting and some are busy with their own activities. But we whatsapp almost every day and also travel together. We have been travelling together for about once a year for the past three years". Participants were not inclined to use social media to communicate with close friends. Meeting up with close friends could vary from more than once a week or once everyone to three months. However, Whatsapp communications were almost daily or at least once every few days. A 63-year old female retiree said "Very regular. I see my close friend in church every week", and a 66-year old female retiree said "Oh, we meet almost every day. We attend the morning exercise group together then we go marketing together or have breakfast together".

A 63-year old male retiree who has a systematic approach in maintaining friendships said: "I meet about one close friend every week. Like a rotation. I have a few close friends so after a few weeks of meeting one friend per week, it is back to the same person again". As participants had different definitions or standards of emotional support and practical support (e.g. monetary support), two scenarios were given to participants to control for the differences. In the first scenario, participants were asked if there was at least one friend whom they could contact if they were very troubled and very depressed and needed to speak to someone at 2am, without fear of getting scolded.

At least twenty participants felt that they could not accurately answer this question as they had never put their friendships to the test. When probed further, participants eventually either answered affirmatively that their close friend would not scold them if they were to do so, because it must have been a dire situation to warrant that phone call, or participants gave the response of "I am not sure" because they were truly uncertain if their close friend would offer support at that timing. A 60-year old female retiree said, "No. For my generation, we don't disturb people at that hour, no matter how sad we are".

Retirees Valued Relationships, Social Connectedness, Health and Well-being

The importance of social connectedness to health and well-being in old age is established in research [14-18]. Research also emphasized the importance of promoting volunteerism and social connectedness. In the earlier discussion on the reasons behind retirement and how participants re-prioritized their post-retirement goals, we observed that participants prioritized health and personal well-being and social connectedness in retirement years. Good health is necessary to enjoy activities in retirement. From the vignette responses, the need for social interactions emerged strongly. Participants gave a less satisfactory rating for characters who were healthy but lacking in social interactions and familial closeness. Through the interviews, this study observed how retirees had attempted to build their lives by shifting their focus on self and relationships. The underlying resource that participants derived from relationships was socio-emotional support. Regardless of their retirement transition type, this study found that participants who have successfully adjusted to retirement were those who had found a new sense of meaning and focus on familial relations and social connectedness.

Limitations of this study

Vignettes were used with precaution because this study noted that participants had to imagine scenarios that they did not experience in real life. There was a risk of inaccurately measuring complex values if the responses were stimulated based on what participants assumed, and not based on actual behavior [19]. To limit the risk of inaccurate measurements, vignettes were not used as the main qualitative analysis in this study, but as a complimentary tool to validate the interview responses [20,21].

Vignette analysis is a relatively less preferred technique than the use of questionnaire, interviews and experiments in research. One concern is that respondents might be confronted with unrealistic scenarios due to unusual combinations of factors. Another reason is that vignettes may stimulate judgements that are specific to the hypothetical context or investigate behavioral intentions rather than realistic judgements and real behavior [7].

Conclusion

This study had found the vignettes and interview convergence method to be effective in illuminating the values of retirees and in elucidating underlying views behind these values. The method had also allowed the researcher to and to probe and tease out the priorities accorded to the various values. While this method was found to be effective in validating the interview responses, further research is needed to assess the reliability of this method and to test the effectiveness of using vignettes in supplementing other research methods. As this study had only discussed on the self-perceived values of retirees, it is recommended that qualitative

data collected from the vignettes and interviews be triangulated with quantitative data collection methods to measure the association between actual resources and retirees' life satisfaction.

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