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ABSTRACT
        Self-perceived quality of life (QOL) was studied
using data collected by Carter (1984) on 56 men and 83 women
psychology gradu.:e students. Attention was directed to QOL,
adjustment, and stress in the study population. Life component
satisfaction ratings were multiplied by the importance ascribed to
them by the respondents. Life component scores for men and women were
factor analyzed separately. The use of correlation and covariance
matrices led to similar results. A high level of similarity between
men's and women's QOL structures in four factors was found. Active
use of leisure time was an important structural component for both
men and women, despite a negative association with having and raising
children in women. Personal development was another common structural
component for men and women, although this involved a relationship
with a spouse or member of the opposite sex for women and
relationship with relatives for men. Involvement in the community was
another common component: for women it was associated with
self-expression, while it was related to work for men. Finally, a
productivity component was revealed for both men and women. For men,
it described the classical good provider role, while for women, it
was associated with personal health and safety. (Author/SW)

The Structure of Self-Perceived Quality of Life

of Men and Women Graduate Students

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Running Head: STRUCTURE OF QUALITY OF LIFE

Abstract

This study continues the exploration of self-perceived quality of life (QOL) begun by Carter (1984) and Norris and Carter (1984). It adopts the multidimensional concept of QOL in young adults used by these authors and by Cutler (1979), Herzog and Rodgers (1981), and Carp and Carp (1983). It attempts to identify similarities and differences in the factor structures of men and women which Liang and Bollen (1983) suggest may be important. Similarities may allow development of common quality of life measures for men and women and have importance in both developmental and social theory. Differences could invalidate both sex and age comparisons in adult development by casting doubt on the use of a common metric and samples which vary in gender ratios at different ages.

Unlike Carp and Carp (1983) who sought factorial invariance in QOL (labeled as Well-Being) for men and women of different ages in their personality characteristics, the present study dealt with satisfaction in life domains (components) identified by Flanagan (1978). The data utilized were collected by Carter (1984) on 56 men and 83 women psychology graduate students in a general study of QOL, adjustment, and stress in that population. She adapted Flanagan's research procedure by multiplying life component satisfaction ratings by the importance ascribed to them by the respondents. The matrices of both intercorrelations and covariances among these 15 life component importance x satisfaction scores were factor analyzed separately for men and women using an iterated principal factors extraction with varimax rotation (BMDP4M). The use of both correlation and covariance

matrices led to similar results. Five factors were extracted for both
men and women. Visual inspection of factor patterns and loadings,
Cattell similarity indices, and Pearson correlations between sets of
factor loadings revealed a high level of similarity between men's and
women's QOL structures in four factors. Active use of leisure time was
an important structural component for both men and women, despite a
negative association with having and raising children in women.
Personal development was another common structural component for men
and women, with one difference being that this involved a relationship
with a spouse or member of the opposite sex for women and relationship
with relatives for men. Involvement in the community was another
common component with a difference in nuance; for women it was
associated with self-expression while it was related to work for men.
Finally, a productivity component was revealed for both men and women.
For men, it described the classical good provider role--work, spouse,
children, and material comforts. For women, it was not associated with
spouse and children but with personal health and safety.
Methodological problems in comparing factor structures and sample sizes
are discussed as limitations in this study.

The Structure of Self-Perceived Quality of Life

of Men and Women Graduate Students

The present study is one of a series in which the authors have attempted to develop structural models of quality of life (QOL), test alternative measures of it, and isolate its determinants in a population of graduate students (Carter, 1984; Norris & Carter, 1984; Aguilar-Gaxiola, Norris, & Carter, 1984). In each of the previous studies, the basic models of QOL were developed on a combined sample of men and women and then examined to see if the resultant measures differed significantly for sex, marital status, and age subpopulations. Previous findings of a multidimensional QOL for graduate students and differences between men and women on some factors stimulated the search here for sex-related differences in the factorial structure of QOL. Since the present analyses utilized the same data base as earlier studies in the series, findings reported here do not provide independent support for hypotheses generated there. They represent, instead, refinements in these hypotheses which should be considered by persons who are interested in either developing models of QOL or plan..ing programs to enhance QOL for graduate students.

Previous investigators who have treated QOL or life satisfaction (LS) as a multiply determined, unitary characteristic of individuals have shown very little evidence of sex differences in either level of QOL or determinants of it. Indeed, Campbell, Converse, and Rodgers (1976) could have been summarizing the collective literature in this field as well as their own national probability study of the Quality of American Life when they concluded:

> [W]e see...that women and men give virtually identical
>
> answers to...general questions regarding the quality of their
>
> life experience. We have seen some small differences in the
>
> satisfactions women and men express regarding specific
>
> domains of their lives...but when they are asked to describe
>
> their lives "as a whole" even these differences disappear
>
> (p.396).

The sex by age by marital status interactions which were present
in the Campbell, Converse, and Rodgers study were minor when compared
with the overall sex similarities.

Markides and Martin (1979) in their efforts to develop a causal
model for LS among persons 60 years of age or older arrived at a
similar conclusion. The major predictors of LS (health and activity)
were the same for men and women; only minor differences in the roles of
income and education caused the models to differ at all.

Even these modest sex related differences were missing in Liang's
(1982) attempt at developing a causal model for LS among the elderly.
After providing for direct contributions by health, subjective
integration, and financial satisfaction, along with indirect
contributions by SES/ education and objective integration, Liang
concluded:

> No systematic sex difference was found in terms of structural
>
> parameters. This indicates that the same causal mechanism is
>
> operating among the males as well as the females (p.100).

Carter (1983) arrived at the same conclusion in her initial
analysis of the data utilized in the present study. Graduate student

men and women did not differ significantly in overall QOL even though
significant others (mentors and children) contributed differentially to
their lives.

Nor have other investigators who have treated QOL or LS as
multidimensional identified major sex-related structural differences.
A number of investigators have factor analyzed intercorrelations among
measures of well-being or life satisfaction in adult, generally elderly
populations and found evidence to support a multidimensional view.
Some, such as Herzog and Rodgers (1981), have concluded that the factor
structure is invariant across adult ages. Others, such as Cutler
(1979), have concluded that the number and nature of factors differ to
some extent from age to age. Few investigators have looked
specifically for possible differences in factor structure for men and
women.

Liang and Bollen (1983), dealing exclusively with elderly
populations, did not identify any sex differences in the structural
model they developed. They did suggest, however, that:

Although the proposed models are supported empirically and

have been replicated consistently, structural variations of

this formulation across different subgroups in terms of age,

sex, and race should be examined (p.188).

Carp and Carp (1983) employed a battery of items drawn from several
scales purporting to measure morale, LS, happiness, and well-being in
their efforts "to determine the factorial similarity or dissimilarity
across age and between genders, that is, to assess structural stability
across groups categorized by gender and age" (p.573). Employing very

large samples (N = 1039 and N = 1231) of men and women aged 25 to 98 years, Carp and Carp isolated "four factors that seem to define the dimensions underlying these measures that are constant across age (25 and older) and gender" (p.572).

Flanagan's (1978, 1979) reports on interviews with 500 men and 500 women at each of three ages—30, 50, and 70 years—arrived at a similar conclusion; there was "a striking similarity of the results for the two sexes and the three age groups" (1979, p.13). Norris and Carter (1984) also noted this striking similarity in the ratings of both importance and satisfaction of graduate students in the 15 quality of life components isolated by Flanagan. When they contrasted men's and women's ratings for both their samples of students and Flanagan's samples of 30-year-olds, Norris and Carter found:

> Despite the general similarities in life component importance profiles between the sexes, there were some differences in ways in which men and women assigned their priorities, whether they were in the student sample or the general national sample...[W]omen placed more importance than men on relationships with relatives and self-understanding. In both samples, men placed greater importance on active recreation (pp.17-18).

Norris and Carter also pointed out that:

> Within the student sample...the percentage of men satisfied was greater in (a) relationship with spouse or other member of the opposite sex, (b) having and raising children, and (c) active recreation. The percentage of women satisfied was

greater in (a) learning, (b) self-understanding, and (c)
socializing (p.20).

These sex differences in graduate student satisfaction ratings and
Knapp's (1976) finding of systematic differences in LS factors among
elderly British men and women suggested that some sex-related
structural differences in QOL may be present in graduate students as
well.

<div align="center">Method</div>

The Data

Data analyzed in the present study were taken from Carter's
research on Quality of Life, Adjustment, and Stress Among Graduate
Students (Carter, 1984). Carter's sample consisted of 139 part:.cipants
who were all enrolled in graduate programs at Peabody College of
Vanderbilt University. There were 56 men and 83 women who ranged in
age from 22 to 58 (M = 31.85; SD = 6.89). Forty-three percent were
married; 37 percent were single; 14 percent were divorced; and 5
percent were separated. Forty-six participants had children residing
with them.

The separate sex samples were recognized to be small with respect
to the 15 variables included in the factor analyses conducted.
Instability in factor structures as a result of the limited sample
sizes was expected to reduce the likelihood of identifying clearly
defined common factors and to increase the chances of focusing on
spurious differences in the factor structures of men and women. Any
differences found would have to be treated as highly tentative and
subject to verification in further research.

The QOL Instrument

Flanagan (1978, 1979) identified 15 significant QOL components in "more than 6500 critical incidents...collected from nearly 3000 people in various ages, and backgrounds representing all regions of the country." Carter (1984) put these life components in a questionnaire format which she labeled the Flanagan Quality of Life Scale.

Respondents were asked to give each of the 15 dimensions an importance rating and a satisfaction rating on two Likert scales, each ranging from 1 to 5 (i.e., not at all to very well). She multiplied each participant's satisfaction rating by the corresponding importance rating and, in this way, obtained a satisfaction x importance score in each of the 15 dimensions. She then summed these products to obtain a single QOL score. In the present study, however, the 15 separate life component weighted importance x satisfaction scores were utilized.

Analysis of Data

The matrices of both intercorrelations and covariances among these 15 life component importance x satisfaction scores were factor analyzed separately for men and women using an iterated principal factors extraction with varimax rotation. Statistical analyses were performed by using BMDP Statistical Software 1983, Revised Printing, edited by Dixon (1983).

The same factor extraction and rotation procedures and criteria were utilized in the separate analyses for men and women. Both the variance-covariance and intercorrelation matrices were analyzed for each sex to be certain that factor differences between the sexes could not be attributed to distribution differences for men and women

(Cunningham, 1978). Factor equivalence between the sexes was determined by (a) visual inspection of rotated loadings, (b) Cattel's salient similarity indices, and (c) Pearson product moment correlations among pairs of factor loadings (Tabachnick & Fidell, 1963).

Results

Inspection of intercorrelation matrices among the 15 QOL components for both men and women presented in Table 1 revealed 44 out of 105 correlations of at least .30 for men and 14 out of 105 that high for women. Some correlations were considerably higher. Factorability of both matrices was therefore anticipated.

Insert Table 1 about here

Multicolinearity and singularity were not problems in these data sets. Inspection of the nonrotated principal component analysis (PCA) runs for men and women revealed that the smallest eigenvalues (the ones associated with the component number 15) were .15 for men and .23 for women, neither approximating zero. Likewise, the squared multiple correlation (SMC) of each variable with all other variables did not approach 1.00. The largest SMC among the variables for men was .68, and for women was .62.

Adequacy of extraction and number of factors were evaluated in several additional analyses for both men and women. The maximum numbers of factors were determined in initial unrotated PCA runs by the number of components with eigenvalues larger than 1.00. Five of the components for women and five of the components for men had large enough eigenvalues for consideration.

Subsequently, principal factors extraction (PFA) was chosen to eliminate the effects of unique and error varaibility (Tabachnick & Fidell, 1983). After the first run with PFA, the five factors extracted for men accounted for, in order, 31.01, 13.30, 5.97, 4.96, and 4.21 percents of variance. The five factors for women extracted 20.81, 9.87, 6.51, 5.82, and 4.69 percent, respectively.

As a test of adequacy of extraction, inspection of the residual correlation matrices for the five-factor orthogonal solution for both men and women revealed that most values were near zero. Therefore, the solution of five factors for both men and women was considered adequate.

Internal consistency of factors.

All factors were internally consistent for both men and women. Internal consistency was assessed through SMCs having factors as dependent (criterion) variables and life components as independent (predictor) variables. The squared multiple correlations for men ranged from .77 to .84 and from .59 to .83 for women.

Tables 2 and 3 summarize the factorial structure of the weighted scores of the Flanagan Quality of Life scale for men and women, respectively. Items with factor loadings of at least .30 were used to define the factors.

Insert Table 2 about here

Insert Table 3 about here

Factor structure comparisons.

The use of visual inspection, Cattel indices, and Pearson correlations between factor pairs revealed a high level of similarity between men's and women's QOL structures in four out of the five factors.

Factor 3 for men was similar to Factor 1 for women. The four variables defining the factor for men all were among the five variables for women. The Cattel index value was .89, $p < .001$, and the Pearson correlation between the paired factor loadings was .80. These results suggest that both factors reflect a common QOL structural component which was interpreted as Use of Leisure Time. The variables differed, however, with regard to the magnitude of the loadings (See Table 4). Despite the structural similarity in this factor, there were slight differences in terms of the emphasis placed by men and women on this common theme.

Insert Table 4 about here

While men obtained more satisfaction from things like reading, listening to music, or observing sporting events or entertainment, women found more satisfaction meeting other people, doing things with them, and giving and attending parties. An interesting finding was that for women being a parent and raising children conflicted with

socializing activities and having close friends. This may be due to competition for limited amounts of leisure time. It may stem also from women's tendency to separate being a parent and raising children from having friends and maintaining an active social life in their spare time.

There was also a high similarity between Factor 5 for men and Factor 2 for women. Three of the four defining life aspects for men (Helping and Encouraging Others, Passive Recreation, and Participation in Government) also were three of the four defining life aspects for women (See Table 5).

Insert Table 5 about here

The Cattel index value was .75, p< .001, and the Pearson correlation between the paired factor loadings was .41. Both factors were designated Community Involvement. There was a slight difference, however, in this common QOL component; for women, the community involvement was associated with self-expression (e.g., in music, art, writing, practical activities) while it was related to work to men.

Factor 1 for men and Factor 4 for women also were similar. Of the six life components for men and the four for women, three (Helping and Encouraging Others, Learning, and Work) were the same (See Table 6).

Insert Table 6 about here

The Cattel index value was .60, $p < .01$, and the correlation between the paired factor loadings was .50. This common QOL component was interpreted as Personal Development. Men differed from women in this factor in the sense that their personal development was associated with having close friends, being physically healthy and free from anxiety and stress, and having relationships with relatives; for women, personal development was associated with a close relationship with the spouse.

The similarity between Factor 2 for men and Factor 3 for women was not as evident. Two of four life aspects for men (Material Comforts and Work) were two of the three life aspects for women (See Table 7).

Insert Table 7 about here

The Cattel index value was .50, $p < .05$, and the correlation between paired factor loadings was .38. These results suggest the presence of a common QOL component. This common factor was labeled Basic Life Structure. For men, this QOL factor described the classical good provider role--work, spouse, children, and material comforts. For women, work and material comforts were not associated with spouse and children but with personal health and safety.

Visual inspection revealed that none of the variables that defined Factor 4 for women are the same variables that loaded in Factor 5 for women. Since these two factors were completely different, no further attempts to look for similarity were made.

An anlysis of the loadings of tne individual life components
across the factors revealed that the QOL component Work was factorially
complex for both men and women. Work loaded on three of the five
factors for men and two of the five factors for women. This suggests
that Work is the most pervasive life aspect for men graduate students.
This finding relates to Levinson's (1978) contention that for men work
is "the primary base for his life in society...a vehicle for the
fulfillment or negotiation of central aspects of the self" (p.28). The
relatively low loadings that Work held across the factors (.41, .54,
and .33), however, may stem from the fact that 88 percent of the
students were fulltime students even though 80 percent of them also
were employed at least part of the time.

Discussion

Despite the limited size of the samples of men and women involved
in this study, four general conclusions concerning the structure of QOL
for graduate students seem warranted. First, QOL as measured by
Carter's (1984) instrument employing Flanagan's 15 life components is
factorially complex. Since Herzog and Rodgers (1981) and Cutler (1979)
reached the same conclusion with respect to well-being or LS across
major life domains of young adults, this conclusion may not be
surprising. If it is taken seriously, however, future investigators
and graduate programs planners will have difficulty justifying the use
of global life-as-a-whole measures of satisfaction or well-being.
Accumulated evidence from the research of Campbell, Converse, and
Rodgers (1976), Flanagan (1978, 1979) and Carter (1984) indicate that
global or summated QOL score mask rather than reveal meaningful

differences between subpopulations of men and women of different ages, marital status, and life condition.

Second, in any instrument which assesses self-perceived satisfaction, well-being, or QOL across individuals life domains, three to five (generally four) common factors can be observed. In all the factor analysis studies previously cited (Herzog & Rodgers, 1981; Cutler, 1979; Carp & Carp, 1983; Norris & Carter, 1984), this generalization has held.

Third, there is a high degree of consensus from study to study on the nature of these common factors. Differences in the life domains tapped by the particular LS, morale, or QOL scales and the specific cohort groups sampled may produce minor variations in these common factors. It is striking, however, that three of the four factors isolated in the present study appear to be very similar to ones identified by Herzog and Rodgers (1981) and Cutler (1979). Use of leisure time, community involvement, and a basic life structure involving health, work, and material conforts are common to this and other similar studies. Marriage and family generally constitute a common fourth factor. It is noteworthy that investigators such as Markides and Martin (1979) and Liang (1982) have built the first three factors into their causal models but have not included indices of satisfaction with the important domains of spouse and child relationships.

Fourth and finally, there is a great similarity in the factorial structure of QOL for men and women of comparable age and life condition. Carp & Carp (1983) found this to be true for the general

personality traits they studied. The present study suggests that it is true also in satisfaction with major domains of life--their basic life structure, personal development, use of leisure time, and community involvement.

Because of the limited sample sizes involved in the present study and the fact that factor rotations were not carried out to maximize the equivalence of factors for men and women, such differences in factor structure as did appear must be treated more tentatively. It would not be unreasonable, however, if there were a negative relationship between having and raising children for graduate student women while that same aspect of life may make a positive contribution to the basic life structure of men. Nor would it be surprising if graduate student women for whom marriage and family is either deferred or an alternative to career would consider their relationships with men as an aspect of their personal development while men students would treat relationships with a spouse as a part of their basic life structure.

The subtle difference in the structure of QOL for men and women suggested by this study may well serve as tentative hypotheses for more targeted research efforts. Equally in need of confirmation, however, is the more general finding of a high degree of similarity that existed in the factorial structure of QOL for the men and women in the present graduate student samples.

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Table 1

Life Component Importance x Satisfaction Means, Standard Deviations, and Intercorrelations

of (Graduate Students) Men (below diagonal) and Women (above diagonal)

	M	SD	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	M	SD
V1	11.32	5.10	----	.33	-.00	.06	-.02	.17	.03	.10	.11	-.09	.26	.14	.31	.29	.08	12.67	5.00
V2	16.25	6.10	.25	----	.23	.14	.12	.17	.27	.11	.16	.02	.30	.17	.10	.20	.14	15.50	6.00
V3	14.25	5.85	.24	.53	----	.09	.20	.26	.36	.34	.12	-.01	-.10	-.01	.02	.22	.08	16.01	6.51
V4	12.14	8.88	.47	.12	.22	----	.22	-.17	.10	.21	.03	-.05	.15	.16	-.20	-.01	-.11	14.45	7.76
V5	16.34	7.77	.56	.22	.19	.53	----	.04	.02	-.09	.28	.25	.14	.11	.06	.03	.08	11.09	7.57
V6	15.75	5.71	.08	.45	.32	-.02	.16	----	.16	.05	.21	.12	.13	-.05	.55	.28	.20	16.66	5.89
V7	10.60	5.79	.19	.42	.34	.26	.03	.31	----	.57	.29	.03	.08	.48	.19	.29	.19	11.24	5.65
V8	7.38	5.14	.03	.09	.24	.07	.07	.11	.33	----	.12	-.12	-.02	.45	.01	.29	.18	6.73	4.25
V9	16.96	6.26	.26	.49	.21	.19	.27	.34	.39	.09	----	.27	.21	.31	.34	.26	.27	19.18	4.76
V10	16.67	5.61	.29	.61	.38	.14	.33	.55	.31	.26	.55	----	.25	.13	.17	-.06	-.00	18.55	4.62
V11	15.00	6.40	.43	.41	.31	.47	.50	.43	.51	.15	.52	.54	----	.21	.36	.26	.20	15.07	6.19
V12	11.95	6.11	.23	.42	.16	-.03	.19	.22	.30	.11	.51	.42	.47	----	.28	.34	.30	11.33	5.39
V13	11.05	4.71	-.06	.28	.22	-.02	-.02	.46	.35	.26	.14	.31	.25	.28	----	.53	.45	11.64	5.39
V14	11.53	5.22	.10	.22	.18	-.13	.06	.41	.11	.06	.12	.30	.17	.41	.62	----	.56	12.16	5.32
V15	12.39	6.58	.11	.44	.27	-.21	.05	.27	.26	.22	.23	.25	.22	.52	.44	.60	----	10.12	4.79

V1 = Material Comforts
V2 = Health and Personal Safety
V3 = Relationships with Relatives
V4 = Having and Raising Children
V5 = Close Relationship with Spouse

V6 = Close Friends
V7 = Helping and Encouraging Others
V8 = Participation in Government
V9 = Learning
V10 = Understanding Yourself

V11 = Work
V12 = Expressing Yourself Creatively
V13 = Socializing
V14 = Passive Recreation
V15 = Participation in Active Recreation

Table 2

Factor Loadings of the Weighted Quality of Life Factors For Men

Factor Names and Related Items	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Factor 1: Personal Development					
V10 Understanding Yourself	.768	.000	.000	.000	.000
V6 Close Friends	.636	.000	.357	.000	.000
V2 Health and Personal Safety	.625	.000	.000	.302	.000
V9 Learning	.497	.000	.000	.421	.000
V3 Relationships with Relatives	.386	.000	.000	.000	.000
Factor 2: Basic Life Structure					
V5 Relationship with Spouse	.000	.773	.000	.000	.000
V4 Having and Raising Children	.000	.762	.000	.000	.000
V1 Material Comforts	.000	.654	.000	.000	.000
V11 Work	.412	.541	.000	.000	.329
Factor 3: Use of Leisure Time					
V14 Passive Recreation	.000	.000	.869	.000	.000
V13 Socializing	.000	.000	.669	.000	.350
V15 Active Recreation	.000	.000	.541	.518	.000
Factor 4: Self-Expression					
V12 Expressing Yourself	.000	.000	.000	.810	.000
Factor 5: Community Involvement					
V7 Helping & Encouraging Others	.000	.000	.000	.000	.835
V8 Participating in Government	.000	.000	.000	.000	.335

Table 3

Factor Loadings of the Weighted Quality of Life Factors For Women

Factor Names and Related Items	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Factor 1: Use of Leisure Time					
V13 Socializing	.854	.000	.000	.000	.000
V6 Close Friends	.562	.000	.000	.000	.318
V14 Passive Recreation	.551	.373	.000	.000	.000
V15 Active Recreation	.494	.000	.000	.000	.000
V4 Having & Raising Children	-.378	.000	.000	.000	.000
Factor 2: Community Involvement					
V8 Participating in Government	.000	.740	.000	.000	.000
V12 Expressing Yourself	.000	.731	.000	.000	.000
V7 Helping and Encouraging Other	.000	.653	.000	.000	.000
Factor 3: Basic Life Structure					
V1 Material Comforts	.000	.000	.574	.000	.000
V2 Health and Personal Safety	.000	.000	.535	.000	.000
V11 Work	.000	.000	.484	.316	.000
Factor 4: Personal Development					
V10 Understanding Yourself	.000	.000	.000	.569	.000
V5 Relationship with Spouse	.000	.000	.000	.535	.000
V9 Learning	.000	.000	.000	.455	.000
Factor 5: Support Network					
V3 Relationships with Relatives	.000	.000	.000	.000	.791

Table 4

Loadings on Use of Leisure Time Factor for Men and Women

Variable		Men	Women
V13	Socializing	.67	.85
V14	Passive Recreation	.87	.55
V15	Active Recreation	.54	.49
V6	Close Friends	.36	.56
V4	Having and Raising Children	.00	-.38

Table 5

Loadings on Community Involvement Factor for Men and Women

Variable		Men	Women
V7	Helping and Encouraging Others	.84	.65
V8	Participation in Government	.34	.74
V14	Passive Recreation	.35	.37
V12	Expressing Yourself Creatively	.00	.73
V11	Work	.33	.00

Table 6

Loadings on Personal Development Factor for Men and Women

Variable		Men	Women
V10	Understanding Yourself	.77	.60
V9	Learning	.50	.46
V11	Work	.41	.32
V6	Close Friends	.64	.00
V2	Health and Personal Safety	.63	.00
V5	Close Relationship With Spouse	.00	.54
V3	Relationships With Realtives	.39	.00

Table 7

Loadings on Basic Life Structure Factor for Men and Women

Variable		Men	Women
V1	Material Comforts	.65	.57
V11	Work	.54	.48
V5	Close Relationship With Spouse	.77	.00
V4	Having and Raising Children	.76	.00
V2	Health and Personal Safety	.00	.54