

THE RELATIONSHIP OF GENDER ROLE CONFLICT, SELF-EFFICACY,  
MARITAL SATISFACTION, AND LENGTH OF TIME IN  
RETIREMENT, WITH MARRIED OR RECENTLY  
WIDOWED MEN'S SATISFACTION  
WITH RETIREMENT

By

MELISSA M. GRAHAM

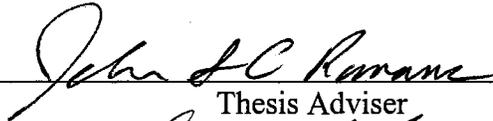
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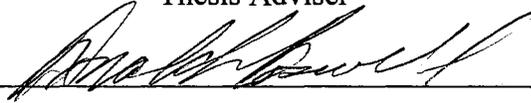
Master of Education  
University of Oklahoma  
Norman, Oklahoma  
1998

Submitted to the Faculty of the  
Graduate College of the  
Oklahoma State University  
in partial fulfillment of  
the requirements for  
the Degree of  
DOCTOR OF PHILOSOPHY  
August, 2004

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Thesis Approved:

  
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Thesis Adviser

  
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Dean of the Graduate College

## ACKNOWLEDGEMENTS

I would first like to thank my committee members for their guidance and support throughout this process. I would like to especially thank my adviser and dissertation chair, Dr. John Romans, for being so supportive throughout this project and for teaching me how this process is done. I would also like to thank Dr. Don Boswell, Dr. Teresa Bear, and Dr. Esther Winterfeldt for their support and encouragement with this project and throughout my graduate career. To the great friends that I made while at Oklahoma State I extend my love and appreciation. These friendships made the graduate school process into an experience that was filled with knowledge and fun, and the creation of relationships that I will have for a lifetime.

I would like to thank my husband, Ben, for his love and support throughout the long years of graduate school. Years of which were made so much easier with his humor and patience. To my mother Carolyn and my father Doug, my stepfather Gary and my stepmother Roberta, I extend my greatest appreciation. Without their encouragement to explore all of life's possibilities and their unwavering support, I would not be where I am now. To the best Grandparents in the world, Kathleen and Estle, I extend my thanks and love, and for my sister Michael who has been such a great role model for hard work and individuality. I could not have completed this journey without the support of my family and friends.

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## CHAPTER I

### INTRODUCTION

The percentage of the United States population over the age of 65 is expected to be above 20% by the year 2030 (US Senate Special Committee on Aging, 1991).

According to projections, Americans over the age of 65 will number 66 million by the year 2040 (Colston, 1986). As this number of people over the age of 65 increases, more and more people will be retiring from employment every year, although it is important to acknowledge that retirement is and will continue to remain a luxury that many in our society cannot afford. As the number of individuals over the age of sixty-five continues to rise, issues relevant to this age group will continue to need a great deal of attention through research.

Consider some of the implications regarding retirement: If an individual retires at the age of sixty-five, it is possible, even probable, that he or she will live a significant number of years in the retirement phase of life. Supporting this, Ferrini and Ferrini (2002) found that research indicates that once a person reaches the age of 65, they are likely to live an additional fifteen to twenty years. Retirement may be viewed as a developmental life phase, considering that many people will live several decades into retirement. Additionally, as the number of individuals in this age group increase, they will retain their voice and power. It will be necessary for society to have an improved

understanding of the issues these individuals are facing beyond that of family support and retirement planning.

Several previous research studies have highlighted the importance of good financial planning and financial resources, physical health and family support in the satisfaction of life in retirement (Robinson, Coberly, and Paul, 1985. Braithwhite & Gibson, 1987). In addition, Palmore (1985) summarized five important factors for retirement; health, socioeconomic status, demographic characteristics, job characteristics and attitude towards work and retirement.

This study will add to the current body of research in that it will look at the topics of retirement adjustment, self-efficacy, gender role conflict, and marital satisfaction, as they have presently received minimal/less attention in the research on retirement.

Nearly one third of those retiring every year may have some difficulty adjusting to retirement (Atchley, 1976). In addition, it has been historically thought that men have more difficulty as they encounter retirement than women, and this is often attributed to men's identity that they associate with their careers. Thomas Skovholt and James Morgan (1981) state, "For men, occupational success equals high self-esteem." They also talk about the importance of the work role in men's lives. They write " Career development themes lie at the core of the self-image of men and at the core of the evaluation others make of men." Throughout time we have looked at men as the "breadwinners", providers, and financial support for the family system. Men's careers often define their self-image and create who they are and define what they present to the world. Consequently, the impact on taking away a significant part of man's self-image can be enormous.

When considering the variables included in the study, it is possible that a man's perceptions of self-efficacy can be affected by the transition from work. It may be thought that with this loss of the work role, gender role conflict may arise and the impact that these beliefs have on retirement will also change. As a man's traditional gender roles change, for example, no longer bringing home a paycheck, he may experience gender role conflict. Marital satisfaction may also be affected as couples retire and begin spending more time together. As previously stated, marital satisfaction is associated with life satisfaction. If an individual is not satisfied with his or her life in retirement will the marriage then suffer? This invites the question of what happens to self-efficacy and gender role perceptions to a man in the retirement phase of his life, and how does this affect his marital satisfaction? Do his feelings about himself begin to change? Overall, how do these variables affect retirement?

### The Life Course Theory of Development

The life course theory is based on the idea that development does not end at any finite point. That throughout the lifespan development continues, from childhood to adolescence, through middle age and older adulthood. Schulz and Heckhausen (1996) state...

*No one is born old. To be old means that one necessarily has a past history and a potential future that provide a context for characterizing the individual at a given point in time. This idea can be extended to individuals of all ages and emphasizes the importance of viewing life as part of a continuous and dynamic stream with a beginning and an end.*

*As the contours of land determine the directions of its flow, the life course of individuals is broadly constrained by biological and social forces that fundamentally shape the development of the organism.*

Schulz and Heckhausen (1996), report that the life course perspective has the following four parameters. The first is that life is finite; at any point in one's life the time left to live may shape behavior and affect. The second is that biological development follows a sequential pattern; both the young and the old experience developmental processes, and while one is improving the other may be declining. Imagine this developmental process following the shape of a horseshoe with a peak in the middle at the highest point. The third parameter is that our society often shapes and molds our life course patterns. Societal standards define many developmental stages, such as when to get married, go to college, and have children. The fourth parameter mentioned is that development may be limited by genetic potential.

Baltes, Reese & Lipsett (1980), defined life course developmental psychology as "being concerned with the description, explanation, and modification of developmental processes of humans in the life course from conception to death." Staudinger and Bluck (2001) state that, "No age period holds supremacy in development." They also go on to talk about development as "a constant and active process of the individual's transaction with changing contextual influences, including age graded changes of the genome and historical transformations of society." Development does not end at any certain age but is fluid throughout the life span.

The life course perspective focuses on creating healthy development across the life span. Time, process, and context are some of the key features within the life course perspective (Elder, 1992). How, when, and why, things and events occur make a difference on their impact to the individual. Elder (1992, 1995) postulates that life transitions such as retirement, and other events such as the birth of a baby, or a death of a spouse, always occur in the context of ongoing trajectories. This means that the pathways to and through retirement may shape the experience of retirement--the way people travel to and through the retirement process will likely influence the retirement experience (Elder, 1992, 1995). The life course perspective values characteristics of individuals and environments that influence healthy development across the life span (Moen, Elder, & Luscher, 1995).

### Men's Development

Men, possibly even more than women are stereotyped into gender roles almost from birth. Soloman (1992) contends that young men are surrounded by numerous influences including society and parental influences that facilitate the internalization of the masculine role. There are long established societal norms for both men and women and although these are changing, men often remain characterized as the "head of household", "provider" or the "breadwinner." Skovholt and Morgan (1981), also state that for men occupational success equals higher self-esteem. It has been suggested that since childhood men have been socialized to equate what they do with who they are

(Skovholt, 1990). If this is in fact the case, what does a man experience when he transitions from a life-long career to retirement? Is there a loss of self-understanding or perception of self-concept?

### Gender Role Conflict

O'Neil, Good, and Holmes (1995) state, "Gender role conflict is a psychological state in which socialized gender roles have negative consequences on the person or others. Gender role conflict occurs when rigid, sexist, or restrictive gender roles result in personal restriction, devaluation, or violation of self or others. The ultimate outcome of this kind of conflict is a restriction of the human potential." Gender role conflict may be a defining aspect of a retirement for married men. Gender role conflict may become a factor as men retire and they no longer feel that they represent society's ideal of what a man's role should be. Gender role conflict can occur when a man fails to conform to societal norms or expectations. For example, if a man who has recently retired feels as if he is no longer the "breadwinner" of the family and he lives in a society where being the provider is valued, it is possible that he may experience gender role conflict with the loss of his role. Many of the studies that have been conducted in this area focus on the lives of younger men. However, it may be hypothesized that gender role conflict would be just as important in the lives of men above 60.

Joseph Pleck (1981) talks about the negative aspects of socialized gender roles. Pleck's paradigm of sex role strain, which is now known as gender role-strain is described as 1) a violation of gender roles can lead to negative psychological consequences, 2) certain gender role characteristics are psychologically dysfunctional, and 3) both sexes experience strain and conflict because of gender roles.

Gender role conflict is associated with a man's thoughts of femininity. Negative thoughts of femininity for a man have been previously defined as a "strong, negative, emotion associated with stereotypic feminine values, attitudes and behaviors" (O'Neil, 1986). Ultimately men encounter gender role conflict when they exhibit behavior that violates societies norms, not necessarily the internal norms that they have established for themselves.

### Self-Efficacy

Self-efficacy could play a vital role in the transition to retirement. Throughout the literature, Albert Bandura has stated that how we perceive our success at a task affects the outcome. Self-efficacy is defined as "people's judgments of their capabilities to organize and execute courses of action required to attain designated types of performances." Self-efficacy focuses less on the skills that a person has and more on the judgments or beliefs of what one can do with whatever skills one possesses (Bandura, 1986).

People's efficacy beliefs play an important role in mediating their goal setting, thought patterns, emotional states and strategies and actions chosen for the exercise of human agency (Bandura, 1986). Because of this, feelings of self-efficacy may be likely to decrease as familiar work roles disappear. For example, as people are faced with retirement, self-efficacy may be low due to unfamiliarity or lack of exposure to the retirement experience. Retirees may be frightened of the unknown, or fear that they may not find what they are looking for in retirement. People who are retiring may be uncertain about their success or failure. Consequently, these people may lack a frame of reference to what their level of success in retirement would be. If an individual is leaving a career where they have been comfortable and proven their worth, one can imagine the fear of the unknown. However, if someone is anticipating retirement and looks at this stage of his or her life as the next phase, rather than a time where life ends, success may be more probable. One of the most important aspects of self-efficacy is the thought that success is possible and attainable, even if it is not guaranteed.

Could self-efficacy be a deciding factor between a successful or a less satisfying retirement? If a person has confidence in their ability to thrive in this time of life, then is success not a more logical outcome? After people become convinced that they have what it takes to succeed, they persevere in the face of adversity and quickly rebound from setbacks" (Bandura, 1995).

## Length of Time in Retirement

Length of time that a person has been retired may have an impact on their rating of satisfaction in retirement. A study by Alpass, Neville, and Flett (2000), looked at 217 retired men who were 65 years and older. They found that the number of years that their subjects had been retired was negatively associated with their well-being outcomes in retirement. If this occurs; what happens to relationships and feelings about oneself during the retirement transition? How much time does it take to adjust to the retirement transition and does it make a difference over time? If there is a difference are people happier at the beginning or does their happiness increase as retirement lengthens?

## Marital Satisfaction

As the population ages, the number of older married couples will continue to increase (Weishouse and Field, 1988). Marriage is an institution in our society that has long received attention in the literature as influencing overall life satisfaction. As Carstensen (1992) reports; that often as people age they purposely narrow their social environments to place increasing importance on significant relationships.

The research in the area of marital satisfaction and older adults is somewhat scarce. Even in the area of pre-retirement research, personal satisfaction, as it relates to marital satisfaction seems to have been researched little. Gall and Evans (2000) state that

in contrast to financial status, minimal research has been conducted on the impact of pre-retirement expectations with respect to other life domains, such as leisure activities and interpersonal relationships. Haynes, Floyd, Lemsky, Doll, Winemiller, Heliman, Werle, Burgy, and Cardone (1992), state that little is known about the characteristics of the marital relationships of older persons, about the specific manner in which the marital relationship affects the life satisfaction of older persons, or how the marital relationships of older persons mediate their responses to life stressors. However, even with the little we know, it seems probable that the influence of marital relationship could also have an impact on a man's successful adjustment to retirement.

Campbell and Snow (1992) report on the importance of viewing the current family environment when taking into consideration psychological well-being. It would appear, because of the belief that the impact a good interpersonal relationship could have on life satisfaction, that a supportive marital relationship could influence how the individual deals with the stress they face upon retirement.

### Problem Statement

The goal of this study is to examine the relationship of self-efficacy, gender role conflict, marital satisfaction, and length of time in retirement with the retirement phase of life. More specifically, the goal of this study will be to look at how these variables impact or have influence in the retirement phase of men's lives. Men's beliefs have been chosen in this study because this transition may especially impact this group as

traditionally a significant number of men may experience an effect with the loss of the work role.

### Significance of the Study

The transition into retirement is likely to receive much attention as the population continues to age. Taylor and Shore (1995) report the incremental contribution of retirement-related psychological states has received little examination in prior research, as it appears our culture has not been one that studies life events from the retiree's viewpoint. However, it is valuable that many of the variables looked at in this study have been previously studied, primarily in younger adults. In previous research that has included the variables in this study interesting results have been found. For example, one study conducted by Li and Caldwell (1987) found that gender role congruence has an impact on higher marital satisfaction, while Good and Mintz (1990), found that higher levels of gender role conflict are related to lower levels of self-esteem and social intimacy. These findings may indicate that the variables examined in this study seem to influence one another. Additionally, the length of time since a person has been retired has been shown to have an impact on well-being in retirement (Alpass, Neville, and Flett (2000).

This study will be of value for many reasons, including an increased knowledge base about the large number of individuals retiring and nearing retirement age in this

country. The transition into retirement can be very difficult for many men (Atchley 1976). Historically, it has been suggested that once a person retires there is an increase in physical deterioration, as well as added financial stress, anxiety and depression resulting from the loss of status associated with the work role. To a retired person, it may feel as if they are being “put out to pasture” or that they are giving up some value/role that they had in society.

Men who have worked for their entire lives are being introduced to situations for which they may be psychologically unprepared for with the loss of the work role, including feelings of loss of purpose and uncertainty as to what they are facing in the future. Additionally, it may be possible that, once individuals near the end of the work stage in their lives that society tends to lose interest in their overall well-being. Theoretically, studies such as this one can bring more attention to the thought that retirement is just another stage in the life transition rather than the end of life. In conclusion, this particular study is designed to help understand how men’s gender role conflict, self-efficacy, marital status, and length of time in retirement affect their adjustment to retirement. This knowledge can be beneficial for those providing both mental and physical health care, and in helping retirees recognize some of the fears and changes that they may be facing. In addition to the families and health providers of these individuals, the workplace is also developing an interest in this transition. Given the aging workforce, the retirement process is an area of increasing interest to organizations (Taylor & Shore, 1995).

## Research Questions

- 1) Is there a relationship between gender-role conflict, self-efficacy, marital satisfaction, and length of time in retirement, to factor one of the Retirement Satisfaction Inventory (RSI); Reasons for Retirement?
- 2) Is there a relationship between gender-role conflict, self-efficacy, marital satisfaction, and length of time in retirement factor two of the RSI; Satisfaction with Life in Retirement?
- 3) Is there a relationship between gender-role conflict, self-efficacy, marital satisfaction, and length of time in retirement and factor three of the RSI and Sources of Enjoyment in Retirement?

## Hypothesis

- 1) A relationship will exist between gender-role conflict, self-efficacy, length of time spent in retirement, marital satisfaction ratings and factor I: Reasons for Retirement. Men who have lower scores on gender-role conflict, higher self-efficacy, and rank marital satisfaction higher will rank Factor I of the RSI: Reasons for retirement scores as more important.
- 2) A relationship will exist between gender-role conflict, self-efficacy, length of time spent in retirement, marital satisfaction ratings and factor II: Satisfaction with Life in Retirement. A relationship will exist between lower gender-role conflict,

higher self-efficacy, a longer length of time spent in retirement, higher marital satisfaction ratings with Factor II of the RSI: Satisfaction with life in retirement.

3) A relationship will exist between gender-role conflict, self-efficacy, length of time spent in retirement, marital satisfaction ratings and factor III: Sources of Enjoyment in Retirement. A relationship will exist between lower gender-role conflict, higher self-efficacy, higher marital satisfaction ratings, a longer length of time spent in retirement, and Factor III of the RSI: Sources of enjoyment in retirement.

### Assumptions

Several assumptions are present in this study. This study assumes that the participants will answer honestly and give accurate self-reports. Additionally, participants are volunteers and they will receive no compensation for their participation. The participants in this study will be able to read and write English.

This study also assumes that the following instruments; The Retirement Satisfaction Inventory (RSI), The Gender Role Conflict Scale (GRCS), The General Perceived Self-Efficacy Scale (GSES), and The Marital Satisfaction Inventory (MSI) can accurately measure the constructs of retirement satisfaction, self-efficacy, gender role conflict, and marital satisfaction. This study assumes that the retirement transition is a significant event in the lives of many men and that all men are affected by the retirement transition in some way. This study also assumes that this is an accurate representation of men within this population.

## Limitations

There are several limitations to a study of this kind. This study utilizes a convenience sample. The population is not random and is limited to volunteer participants. Because of the specificity in age of the participants in this study, and the regional availability of participants, this study will not be assumed to be generalizable to the entire population. It is possible due to sampling procedures that bias may occur within the sample. Bias associated with self-report measures may also be present.

## Definition of Terms

**Retirement Satisfaction**-Retirement satisfaction is defined as a person's belief that they are happy, successful and pleased with the retirement phase of life. This is an individual belief and will be measured using the fifty-one-item Retirement Satisfaction Inventory (Floyd, et al. 1992).

**Gender Role Conflict**-Gender role conflict is defined by O'Neil, Good, and Holmes (1995), as follows "Gender role conflict is a psychological state in which socialized gender roles have negative consequences on the person or others. Gender role conflict occurs when rigid, sexist, or restrictive gender roles result in personal restriction, devaluation, or violation of others or self." For the purpose of this study gender role conflict will be measured using the gender role conflict scale (O'Neil, Good, Holmes, 1995).

**Self-Efficacy** - The concept self-efficacy was developed By Albert Bandura. Self-efficacy is defined as people's judgments of their capabilities to organize and

execute courses of action required to attain designated types of performances (Bandura, 1986). This research will rely on the General Perceived Self-Efficacy (Jerusalem & Schwarzer, 1992) scale to measure the construct of self-efficacy.

Marital Satisfaction- Marital Satisfaction will be individually self-rated as the level of overall satisfaction one experiences with their spouse. For the purpose of this study this construct will be measured by the Marital Satisfaction Inventory for Older Persons (Haynes, et al. 1992).

Length of Time in Retirement-Defined as the number of years that a person has been retired and measured by self-report on the demographics questionnaire.

### Summary

As the numbers of retirees increase every year and with the baby boomers reaching retirement age, this time in an adult's life will continue to receive attention. Retirement research outside the realm of financial planning, health care and family support has not been widely explored, and it has been only in recent years that specific instruments have been created to examine the specific issues of older adults.

Before these recent developments much of what we knew about gender role conflict, self-efficacy, and marital satisfaction was based on a much younger population, with little being said about how these three factors influence a person's life or satisfaction with retirement.

Gender-role conflict is defined as "a psychological state in which socialized gender roles have negative consequences on the person or others." Self-efficacy is

defined as “people’s judgments of their capabilities to organize and execute courses of action required to attain designated types of performances.” Marital satisfaction also remains an important area of study, since as the population ages the number of married couples over the age of 65 will also increase. There has been a recent increase in developmental theories’ attention to the process of retirement, and society may be starting to view retirement as another beginning rather than an ending.

Retirement as a stage in our life development is a transition that, hopefully, most will be able to experience. Due to the possibility of a significant amount of time spent in this life phase, it is important to be aware of some of the potential positive and negative events in this time of life. Men may be especially affected by the loss of the work role, and may feel a loss of identity, including feelings of poor self-worth and loss of importance in the social structure. Men may feel as if they have lost their role as the head of the family and may feel a loss of masculinity and purpose.

Being sensitive and aware of what this age group is facing is especially important as the baby boomers reach retirement age. Many changes may occur within families as people retire. There are significant numbers of people in this age group, and mental health professionals will be called upon to help these individuals, medical professionals, and their families deal with treatment issues surrounding the transition into this stage of life. It will be beneficial to be sensitive to the potential emotional upheaval that men within this group could experience, so that if problems arise help is available.

## CHAPTER II

### LITERATURE REVIEW

This literature review will explore some of the previous work within the areas of men's development, retirement satisfaction, gender role conflict, self-efficacy, length of time in retirement, and marital satisfaction. Although overall there is a significant amount of literature present to address these as separate issues, little has been said as to how they relate to each other, and in some cases has been less addressed with populations of older adults. The goal of this review is to provide a clear understanding of the impact of previous studies in the development of these variables.

#### Life Course Development Theory

Developmental theories have been utilized in recent years to conceptualize the events and stages that individuals pass through and encounter during the life span. Developmental theories have been traditionally utilized to describe the stages of childhood, adolescence, and early adulthood, with less attention being paid to the transitions of stages of development in older adulthood. However, things are changing and new ideas are being introduced. Theoreticians in the area of adult development are

urging a re-definition, one that views transitions as a long-term social process (Elder, 1991; Cowan, 1991). Some of the previous complaints of developmental theory include those of Noble (1987) who criticized Erikson's theory of development, stating that the stages beyond adolescent development were too vague. He specifically addresses the ideas that people can create change for themselves throughout the life span, and that development does not end after the completion of adolescence. Birren and Bengston (1998) complain, "The field of life-course development and aging is, at present, best characterized as data-rich but theory-poor."

A newer, evolving theory is that of the Life Course Development Model or Theory. Life course transitions have traditionally been conceptualized as occurring with the onset of certain discrete events such as childbirth or the first day of school, marriage or retirement. Shultz & Heckhausen (1996) outline the basic parameters of life course development. One is that life is finite. There is only so much time within the course of one's life to complete tasks and make plans. The authors emphasize that if at any point in an individual's expected amount of time left to live changes, it would shape how they view events and guide their decision-making. Secondly, biological development follows a sequential pattern, and although there are many individual differences between human beings, certain ages mark certain stages of development. Thirdly, societies impose age graded socio-structural constraints on development. Societies guide our developmental transitions in many cases. For example there is a broad, but often less mentioned, societal norm on the appropriate age range within which to marry and have children, hence the terms spinster and lifetime bachelor. Lastly, genetic potential is a limiting factor of functional development. We are all bound by genetics and our potential may be

affected by this factor being out of our control. These principles may be a guide for successful aging within the life course. Utilizing these parameters, Shultz & Heckhausen (1996), state “No one is born old. To be old means that one necessarily has a past history and a potential future that provide a context for characterizing the individual at a given point in time. This idea can be extended to individuals of all ages and emphasizes the importance of viewing life as a part of a continuous and dynamic stream with a beginning and an end.” They go on to support the idea that the life course is shaped by both biological and social influences.

The life course perspective also holds that life transitions (such as retirement) always occur in the context of ongoing trajectories (Elder 1992), which place importance on the path that one takes to and through these life transitions. Another reason for a study such as this is that the retirement process may be affected by each person’s experience, including an individual’s self-efficacy, gender role conflict, and marital satisfaction. Within this field of thought, retirement would be recognized as life course transition or a stage within adult development. Also within this contemporary view, transitions may be defined as life changes and long-term processes that influence both external and internal aspects of one’s life (Cowen, 1991).

Utilizing the life course perspective Quick and Moen (1998), studied 244 retired men and 214 women in an effort to look at factors contributing to the quality of the retirement experience. The researchers paid special attention to the trajectory that one takes through retirement and found the employment experiences between men and women were very different. Some of the differences included men who had an enjoyable preretirement job and retired for internally motivated reasons reported improved

retirement quality. Women's improved quality of retirement was influenced by a continuous career before retirement and an early planned retirement. Shulz and Heckhausen, (1996) utilized the life course perspective to review principles for a successful model of aging. The life course perspective has also been utilized in viewing how older men transition into the care giving role. Kramer and Lambert (1999), studied 322 men who had transitioned into caring for their wives. The respondents viewed this new role similarly to starting a new job or taking on new work responsibilities.

### Men's Life and Career Development

Men, possibly even more than women are stereotyped into gender roles almost from birth. Soloman (1992) contends that young men are surrounded by numerous influences, including societal and parental influences that facilitate the internalization of the masculine role. It starts almost from birth with male children being viewed as stronger, stockier and tougher, and female children being described as pretty and delicate. Moss (1967) and Lewis and Freedle (1973), found that parents are found to regard boys as sturdier, and parents were found to play more roughly with baby boys than baby girls. Stereotyping continues on as we look at the differences between little boys and little girls. It has been shown in numerous studies, that there is a specific set of stereotypes for the toys that we pick for children to play with. "In our society boys have traditionally been expected to assume leadership roles, develop mechanical, analytical, and mathematical abilities, and develop physical prowess in sports. As a consequence, boys have tended to

take on their roles with little thought to what they were doing.” (Carney, Wells & Streufert, 1981).

In work as in play, we expect boys to be strong and masculine. Men remain stereotyped into many careers and eyebrows are raised when men are found in careers that are not the norm. Skovholt and Morgan (1981), talk of the irony in stereotyping men’s roles and that this stereotyping often works in favor of the man. “Male career stereotypes envelop personality characteristics, job titles, and reinforcers that are perceived positively.” However, along with the positives negative implications may be present.

Skovholt and Morgan (1981), also state that for men occupational success equals higher self-esteem. It has been suggested that since childhood men have been socialized to equate what they do with who they are (Skovholt, 1990). If stereotypes and occupational success help shape who we are and how we perceive ourselves, what happens to men, especially older men when they no longer work, when how they see themselves in the work role is so greatly altered?

In defining the pathways of career development, Donald Super’s theory is introduced. Super’s life span theory of career development outlines four stages; Exploration, establishment, maintenance, and disengagement. He describes these as stages that all will go through during their careers. During the disengagement stage people may find themselves looking forward to retirement or moving from occupations held throughout the life span. Additionally, Sharf (1997) highlights three sub stages of disengagement –decelerating, retirement planning, and retirement living as possible tasks of this time frame. Decelerating is the idea of slowing down one’s work responsibility.

Retirement planning includes financial planning and planning activities to do during retirement, and retirement living means the changes many individuals make in placing more importance on family and leisure rather than work. It is important to note that disengaging from work does not have to mean a loss in the person's importance to society, even though it may feel this way from the perspective of the retiree. Among other things Sharf (1997) emphasizes that the disengagement period be viewed not as a time of decline but one where wisdom is highlighted.

### Related Research on Retirement Satisfaction

The retirement years are gaining more recognition as the numbers of retirees grow. The transition into retirement may take some adjustment time, and each person is likely to have a unique experience regarding retirement. Research from Evans, et al. (1985) studied 816 male workers ages 45-75. The results suggested that some individuals would view retirement as a positive event, while others may feel threatened by it. Atchley (1976), reports that a majority of those retiring may have some difficulty adjusting. While Floyd, et al. (1992), in a study of 159 male retirees and 243 women retired persons found that many individuals may view the time of retirement as an opportunity to relinquish responsibilities that were unrewarding, and the possibility of creating new interests.

What is the meaning of work for individual men? How significant is the role of retirement? Work seems to be a central focus for most people throughout the life span. Once we begin careers as adults, many of us may be willing to relocate from one geographical location to another for our work. We may put off having families for our careers, and we may work overtime because of the importance our society places on

being employed in a successful position. US Census provides us with the information that households are becoming smaller and have been doing so since the end of the baby boom, and this may be a direct result of families forgoing children in favor of careers.

Knowing the importance that is placed on work might indicate that satisfaction with retirement would decrease with the loss of the work role. Men may have an especially difficult time, as historically many men's identities and self-esteem appear to be incorporated with work. Skovholt and Morgan (1981), state that for men occupational success equals higher self-esteem. In the sense that many men associate life successes and failures with job success, men may be significantly affected when they are no longer required to accomplish certain tasks or fulfill specific roles. It may be possible that a man's satisfaction could decrease with this loss of role and possible feelings of decreased importance.

Ferrini and Ferrini (2000) report that although many people look forward to retirement, not all cope well. They state that those with poor health or lower incomes may not be able to do all that they had hoped to do in retirement. Some of the other previous research on retirement includes studies on physical health, family support, financial support and financial incentives, retirement and pre-retirement planning, and negative job views. (Atchley, 1976, Moen, 1996). One of these studies was Dorfman (1995) who conducted a study on the effects of health and retirement satisfaction. Respondents were retired men (N= 252) and women (N = 199). The results showed that a number of life threatening and non-life-threatening health conditions had negative effects on perceived quality of life in retirement as measured by dimensions of retirement satisfaction. Another study on retirement by Braithwhite and Gibson (1987) noted that

approximately one third of all retirees experience difficulty adapting to their new role. They report that while poor health, low income and a negative pre-retirement attitude appeared to predict poor adjustment; evidence regarding other variables was less conclusive. Voluntary versus involuntary retirement may also influence an individual's adjustment to retirement. Crowley (1996), found that individuals who were able to voluntarily retire adjust more positively to retirement than those who were involuntarily forced to retire.

It is also important to note that although this study specifically focuses on the retirement experience, this phase (retirement) remains a luxury for many individuals. If a person does not have financial resources in addition to Social Security benefits they may not be able to financially survive with Social Security alone. Ferrini and Ferrini (2000) report that many individuals must continue to work because of insufficient money to survive otherwise. It is important to note again here that retirement remains a luxury for many individuals and the exact numbers on how many people are able to retire each year versus those who remain working is unknown.

#### Related Research on Gender Role Conflict

“Gender-role conflict exists when gender roles have negative consequences for people.” (O’Neil, Helms, & Gable, 1986). They go on to state that the outcome of gender-role conflict is the “restriction of the individual’s ability to actualize his or her human potential or the restriction of someone else’s potential.” O’Neil (1990) hypothesizes that gender role conflict is likely to occur when, “rigid, sexist, or restrictive

gender roles, learned during socialization, result in personal restriction, devaluation or violation of others or self.” Joseph Pleck (1981) talks about the negative aspects of socialized gender roles. Pleck’s paradigm of sex-role strain, which is now known as gender-role strain, indicates that, 1) violation of gender roles can lead to negative psychological consequences, 2) certain gender role characteristics are psychologically dysfunctional, and 3) both sexes experience strain and conflict because of gender roles.

Negative thoughts of femininity for a man have been defined as a “strong, negative emotion associated with stereotypic feminine values, attitudes and behaviors”(O’Neil, 1986). Ultimately men encounter gender role conflict when they exhibit behavior that violates society’s rules or norms, not necessarily the internal norms that they have established for themselves. Jung (1933, 1971) wrote, “We might compare masculinity and femininity and their psychic components to a definite store of substances of which, in the first half of life, unequal use is made. A man consumes his large supply of masculine substance and has left over only the smaller amount of feminine substance, which must now be put to use.”

The Gender Role Conflict Scale was developed in 1986, and was designed to measure the level of gender role conflict in an individual’s experience. During this development O’Neil, et al, have identified four gender role conflict patterns or factors: 1) success, power, and competition: 2) restrictive emotionality: 3) restrictive affectionate behavior between men: and 4) conflict between work and family. Success, power, and competition relate to the emphasis that an individual places on achievement, especially in work settings. The second factor, restrictive emotionality, is associated with the difficulty an individual has with expressing emotions and the expression of emotions

from others. The third factor, restrictive affectionate behavior among men, looks at discomfort that men may experience regarding emotional expression between men, and the last factor, conflict between work and family focuses on the level of distress men experience when work or school interferes with personal interests (O'Neil, et al. 1986).

As men approach the transition into retirement, their ideas about gender roles and stereotypes may undergo a transition. O'Neil and Fishman (1986) talk about the idea of gender-role transitions that occur as people experience events in their lives such as aging. They postulate that as people experience life events and transitions they reevaluate their traditional beliefs about masculinity and femininity, while integrating these beliefs. Does this occur when men leave permanent employment? Do men really integrate their beliefs or do they react in an opposite manner when leaving something so closely tied to their self-concept?

#### Related Research on Self-Efficacy

Albert Bandura (1997) stated that self-efficacy, or the sense that one is able to cope with changes, should predict whether one engages in behaviors that facilitate a successful transition. Self-efficacy has been defined by Bandura (1986), as an individual's judgment of his or her capabilities to organize and execute courses of action required to attain designated types of performances.

The theory of self-efficacy stems from Social Cognitive Theory (SCT). Within Social Cognitive Theory personal factors in the form of thought and affections, environmental factors like social norm and peer encouragement, and personal behavior all operate as interacting determinants that influence each other bi-directionally

(Bandura, 1986). In this framework, people's self-efficacy beliefs play an important role in mediating their goal-setting thought patterns, emotional states, and strategies and actions chosen for the exercise of human agency (Bandura, 1986). Social-Cognitive Theory further suggests that self-efficacy has formidable predictive powers and thus carries a number of important implications for more effective management of human performance (Bandura, 1991).

The concept of self-efficacy is not concerned with the skills that one has, but with the judgments of what one can do with whatever skills one possesses. Feelings of self-efficacy may also be likely to decrease as familiar work roles disappear. A person's past experience may influence self-efficacy. One's past experience likely influences one's future level of success, so if a person has had past success with an experience, they are more likely to anticipate future success. Many individuals may have no previous exposure to retirement, so it would seem that their level of self-efficacy might be lower.

Bandura (1996), hypothesizes that an individual's behaviors are a function of the dynamic interplay between belief systems and environmental conditions. It suggests that self-efficacy beliefs, "or the individual's beliefs about his or her abilities to carry out actions to reach a specific goal, determine whether an action will be pursued, how much energy will be expended in carrying out that action, persistence in the face of obstacles, and ultimate performance level". Also influential in guiding behavior are an individual's perception of probable response outcomes (or outcome expectations) and the formulation of goal intentions.

Lee & Bobko (1994) state, "Those who have a strong sense of self-efficacy in a particular situation will devote their attention and effort to the demands of the situation,

and when faced with obstacles and difficult situations, these individuals will try harder and persist longer.” This would then seem to support the theory that an individual who is not confident in his or her ability to perform a task might be less likely to attempt or be successful in that task.

Retirement may be thought to be an extension of the career stage. The development of important social cognitive variables such as self-efficacy beliefs and outcome expectations may be dependent on an individual’s experience, and these factors develop according to mechanisms described by Bandura (1986). An individual’s self-efficacy beliefs and outcome expectations could influence his or her views and preconceptions about retirement. Following the premise of self-efficacy, people are postulated to develop interests in activities for which they have strong positive self-efficacy beliefs and for which they perceive desirable and probable outcomes. The levels of success that men anticipate during retirement may be dependent on other successes experienced during the life course.

Sources of self-efficacy are important to have knowledge of in identifying the areas of need and opportunity in retiring individuals. According to Bandura (1996), self-efficacy beliefs emerge from a complex process of self-persuasion that involves the cognitive integration of diverse sources such as: 1) personal performance and accomplishments, 2) vicarious (observational) experiences, 3) positive verbal persuasion and support from others, 4) affective experiences and physiological arousal in the context of task performance. Personal performance is considered the most important source of self-efficacy information (Bandura, 1986). Observing others perform a task successfully (vicarious experiences) is likely to enhance self-efficacy only to the extent

that those experiences are followed by successful personal accomplishments (Bandura, 1986).

To have good self-efficacy the individual must truly believe that they will be successful in whatever task or situation they are faced with. The experience of stress or anxiety in relation to specific tasks is likely to lower self-efficacy at those tasks. Performance accomplishments and self-efficacy beliefs are reciprocally related in the sense that past performance influences efficacy beliefs, which in turn influence subsequent performance (Bandura, 1986). As men are faced with retirement, self-efficacy levels may be low due to unfamiliarity or lack of exposure to the retirement experience. Men may lack a frame of reference to what their level of success in retirement would be.

It appears that very little research has specifically investigated self-efficacy among older adults (Johnson, Stone, Altmair, and Berdahl, 1998). However, one study including this age group was conducted by Johnson, et al. (1998), who looked at self-efficacy in nursing home residents. Of the fifty-eight participants, average age of 79.6, the results indicated that those nursing home residents who rated higher self-efficacy seemed to have a more successful nursing home adjustment. Additionally, in the September (1995) *Career Development Quarterly* Carter & Cook, postulate that self-efficacy “is an important determinant of anticipated and of experienced retirement satisfaction.”

## Research on Time Spent in Retirement

The length of time that a man has been retired may also impact his level of satisfaction with retirement. A study by Alpass, Neville, and Flett (2000), looked at 217 retired men who were 65 years and older. They found that the number of years that their subjects had been retired was negatively associated with their well-being outcomes in retirement, but its contribution in explaining overall variance in well being was small. Additionally, in a related study by Moen, Jungmeen and Hofmeister (2001), looked at a sample of 762 men and women. They found that length of time in retirement has an impact on marital satisfaction. Immediately after retiring these appears to be an increase in marital conflict. This did seem to diminish after a couple of years in retirement. The author concludes that a significant amount of stress results from the retirement transition. This may also seem to indicate that the longer a person has to adjust to their life in retirement, the more likely they will be satisfied. The results of the two studies present somewhat conflicting information and overall very little research has looked at how length of time in retirement may effect the retirement transition and results in retirement satisfaction.

## Related Research on Marital Satisfaction

Marital satisfaction has been long thought to have influence in several areas of an individual's life. Studies have shown that marital status has been found to be a major protective factor against negative developmental outcomes in adulthood. Married men and women have been found to have greater longevity, better health and greater

psychological well being than unmarried persons (Tower & Kasl, 1996). Additionally, marital satisfaction has been found to have an impact beyond just the couple in the married system. Gottman and Katz (1989) discovered that marital distress might have an impact on children's development of social relationships and increase the child's susceptibility to illness. Marital Satisfaction has also been associated with depression (Jacobsen & Christensen, 1996). Decreased marital satisfaction may influence an increase in depression, which may lead to an overall decreased satisfaction with retirement and with life satisfaction in general.

As the population becomes older, the number of older married couples will also increase (Weishaus & Field, 1988). And it would seem reasonable that marital satisfaction would influence overall life satisfaction, including relationships between older couples. It would also appear that a good relationship can have an influence on life satisfaction. In turn, this may indicate that a supportive marital relationship could influence how the individual deals with the stress they face upon retirement.

Several instruments have been created to assess marital satisfaction over the years. Spanier created the Dyadic Adjustment Scale in 1976. It is used to find a quantitative index of marital distress as well as assessing commitment to work on the relationship. The Marital Satisfaction Inventory Snyder (1979), is used to assess specific dimensions of marital distress as well as global marital distress. The Spouse Observation Checklist is used to take a daily account of positive and negative spouse behaviors and monitor spouse behaviors associated with marital satisfaction, among other things. The Marital Satisfaction Inventory (Floyd, et al. 1992), which will be used in this study, is the first to assess marital satisfaction specifically in older adults.

There seems to be a void in the research in the area of marital satisfaction and older adults. Even in the area of pre-retirement research, personal satisfaction, as it relates to marital satisfaction, seems to have been researched little with older adults. Gall and Evans (2000) state that in contrast to financial status, minimal research has been conducted on the impact of pre-retirement expectations with respect to other life domains, such as leisure activities and interpersonal relationships. Haynes, Floyd, Lemsky, Doll, Winemiller, Heliman, Werle, Burgy, and Cardone (1992) state that little is known about the characteristics of the marital relationships of older persons. About the specific manner in which the marital relationship affects the life satisfaction of older persons, or how the marital relationships of older persons mediate their responses to life stresses. Mental health professionals may see an increase in the number of older couples seeking marital therapy, not only as the numbers within this generation rise, but as they are faced with new issues in an ever changing society.

Campbell and Snow (1992), found a significant relationship between marital satisfaction, family environment and gender role conflict. In a study of seventy married men between the ages of twenty and eighty-five (mean age of 40), found that men who have lower levels of marital satisfaction were less able or willing to express their emotions, had higher levels of conflict between work or school and family relationships, and had lower levels of family cohesion. They suggest that the implications for helping professionals include assessing for gender role conflict and level of cooperation within the family system.

## Summary

Studies concerned with the retirement transition will remain an important area of future study, as the numbers of people experiencing this transition continue to increase. There have been several valuable research studies conducted on retirement, examples of which are provided in the literature on retirement issues. However, more in-depth research in this area continues to be needed. The studies that have been conducted provide us with some potentially valuable information. For example, from these studies we have been able to learn the importance of financial planning and the value of family support during this transition, among other things. With the knowledge that we do have about retirement it also seems probable that the retirement transition can be a time of great and significant change within an individual's life.

Several theories were examined as a basis for this study, but the life course theory was chosen as the framework for viewing retirement in this study. The life course theory views all stages of life including retirement as another step in the developmental process. Because of the effort to no longer view retirement as the time where disengagement is the primary focus, many individuals may look upon this time in their lives as an opportunity to do things that they have never done before, such as travel more, take classes and spend time on activities for which there has never been time before.

Many studies have provided us with valuable information on some of the variables that can impact retirement satisfaction including the importance of financial planning and family support. When looking beyond these factors and examining a few of the less studied variables that may impact retirement satisfaction the following were included in this study: Gender-role conflict has been defined as likely to occur when,

“rigid, sexist, or restrictive gender roles, learned during socialization, result in personal restriction, devaluation or violation of others or self.” This concept could be important when looking at retirement, and how men are affected by this transition. If men are no longer occupying the roles that have established their place in society, and have helped define who and what they are, is there an effect?

Another variable included in this study is self-efficacy, which has been defined as an individual’s judgment of his or her capabilities to organize and execute courses of action required when attaining designated types of performances. If an individual holds the belief that they will be successful in completing a task, a higher sense of self-efficacy would hypothesize that success will occur. This concept may define the amount of success that is anticipated and achieved in retirement.

Additionally, the marital relationship as a variable was examined to determine if this relationship has an impact on retirement. It has been found that as people age they purposefully narrow their social environments and place an increasing importance on significant relationships (Carstensen, 1992). This may suggest that as aging and the retirement transition occurs more significance is placed on the marital relationship.

All of these factors have the potential to impact retirement satisfaction. As the literature suggests, each factor has an individual importance among the population as a whole. It will be interesting to determine how and if these factors, both individually and combined, work together to predict retirement satisfaction and affect the retirement transition. Having an improved idea about how these factors impact male retirees may be beneficial when working with clients. Understanding the transition into retirement and

the changes that are involved will provide mental health care professionals, among others, with an greater understanding of what this population is experiencing.

## CHAPTER III

### METHODOLOGY

#### Introduction

The purpose of this research study is to investigate the impact of gender role conflict, self-efficacy, marital satisfaction, and length of time in retirement on the adjustment to retirement. Chapter three will detail the research methods utilized in this study. The subjects and procedures will be described in detail. Instrumentation, data collection and analysis of the data will also be discussed.

#### Method

##### Participants

One hundred and fourteen useable protocols were returned out of a total of 185 participants. These men were retired, married or recently widowed and recruited from various community and retirement groups, including community centers, volunteer civic groups, local churches, and University Alumni lists. They were located in the Midwest area of the United States and were from both urban and rural settings. One hundred and

fourteen packets were completed sufficiently for inclusion in this study. Participation was voluntary, and the subjects were not compensated for their participation. An effort was made to ensure the sample was representative of the ethnic composition of the local population. This was accomplished by soliciting groups that included members of diverse populations. Coding of the participants' responses will preserve confidentiality. Every effort was made to follow the APA guidelines on ethical treatments of study participants.

### Procedure

After University Internal Review Board (IRB) permission to conduct this study was obtained, the previously mentioned potential subject pool was contacted regarding participation in this study. Contact was made via e-mail solicitation of groups of men and face-to-face requests for participation. The participants were informed of their confidentiality rights and their right to quit the study at any time.

Data were collected during in-person appeal for participation. A copy of the verbal solicitation for those recruited to participate, a letter describing the study, and two copies of the informed consent for participation was included in the packet. The packets included the questionnaires, a brief demographic information form and two informed consent forms. One informed consent for the participant to keep, and one for the person to return in a separate envelope from the questionnaires. The packets will be number coded for tracking purposes, and counter balanced for order of presentation.

## Instrumentation

The participants in this study will complete a brief demographic information sheet, the Retirement Satisfaction Inventory, the Gender Role Conflict Scale, the Generalized Self-Efficacy Scale, and the Marital Satisfaction Inventory for Older Persons.

### Demographic Information

The demographic information that was requested from the participants included gender, ethnicity, marital status, years married, years retired, level of education, occupation before retirement, perception of current health, and perception of adequacy of current resources. This was a short, paper and pencil form that was included in the packet with the other instruments.

### Retirement Satisfaction Inventory

The Fifty-one-item *Retirement Satisfaction Inventory* (1992) was developed by Floyd, Haynes, Doll, Winemiller, Lemsky, Burgy, Werle, and Heilman. It is a self-report instrument consisting of items rated on a six and a four point Likert scale. Floyd, et al. (1992) reports that the purpose of this instrument is to look at satisfaction in retirement and perceptions of retirement experiences relevant to post retirement adjustment for older people. “This standard measure should be useful for research focused on understanding patterns of adjustment in retirement and factors that influence post-retirement satisfaction” (Floyd, et al, 1992). Six separate domains are looked at in the RSI: pre-retirement work functioning, adjustment and change, reasons for retirement, satisfaction

with life in retirement, sources of enjoyment in retirement, and leisure and physical activities.

Initial development and validation of the instrument was conducted in a two-part study by Floyd, et al. (1992). Part one consisted of item analysis and part two included item analysis to develop subscales. The three subscales are: Factor I: assessing reasons for retirement (15 items), which includes items questioning levels of pre retirement job stress, pressure from employer, retiring to pursue own interests and retirement due to circumstances. Factor II: satisfaction with life in retirement (11 items, includes items on satisfaction with services and resources, satisfaction with health and activity and satisfaction with marriage and home life. Factor III: sources of enjoyment in retirement (15 items), includes items questioning levels of stress reduction and responsibilities in retirement, social activities, and freedom and control. On all three factors of the Retirement Satisfaction Inventory the higher the number the higher each individual rated this area of their retirement. Lower scores indicate less satisfaction with these areas of their life in retirement, and may also be an indication this individual believes this aspect to hold less importance in their own lives. The range of scores for Factor-I Reasons for Retirement is 15-90. The range of possible scores for Factor-II Satisfaction with Life in Retirement is 11-66 and Factor-III Sources of Enjoyment in Retirement is 15-60. This measure was developed using both men and women as subjects, and separate factor analysis conducted of the data produced highly consistent solutions, so the solutions were then combined and presented for the males and females (Floyd, et al. 1992), although the norms for the separate groups are also presented.

Test-retest reliability was evaluated with a sixty-five-subject sub-sample of subjects who completed the Retirement Satisfaction Inventory twice. A fourteen-day interval was present between testing. Test-retest correlations were computed for the overall mean satisfaction scores, the three sets of factor scores, and the other individual items measuring pre-retirement work-functioning, adaptation and change associated with retirement, and participation in activities. Individual test-retest correlations ranged between .56 and .77 for the multiple item scales. Floyd, et al. (1992) states, “moderate, but acceptable test-retest reliability was demonstrated. Satisfaction scores correlated with concurrent measures, together with pre- and post-retirement experiences, and discriminated four groups of voluntary and involuntary retirees. Few effects related to gender, socioeconomic status, lengths of retirement and part time employment were found.” This instrument has been replicated in both an English and French samples. For the purposes of the study only the subscales will be utilized in examining retirement satisfaction.

#### Gender Role Conflict Scale

The Gender Role Conflict Scale consists of thirty-seven items that are measured using a six-point Likert scale, with six being “strongly disagree” to one being “strongly agree” and is designed to measure the personal dimensions of gender role conflict. This measure intends to assess men’s thoughts and feelings about gender role behaviors. The Gender Role Conflict Scale consists of four factors: 1) Success, Power, and Competition (SPC), which looks at constructs such as power and striving to be the best and most powerful; 2) Restrictive Emotionality (RE), measures the fear and difficulty involved in expressing emotions and feelings; 3) Restrictive Affectionate Behavior between Men

(RABBM), assesses difficulty in sharing feelings and physical contacts with other men, and 4) Conflicts between Work and Family Relations (CBWFR), which attempts to measure the difficulty in balancing work and family.

Higher scores indicate a higher level of gender role conflict and fear of femininity. A total Gender Role Conflict score can be computed by summing the total scores of the four subscales (O'Neil, Good & Holmes, 1995), with a range of 41 to 175. Although there is no absolute score which indicates that a person is experiencing high gender role conflict, a current research project being conducted by O'Neil (2003) found mean scores of adult men that have been calculated from eight separate research studies with an overall total mean score of 125. Internal consistency for the GRCS and the four factors produced Cronbach alphas of .75 to .85. The four factors have been shown to be internally consistent with alphas ranging from .78 to .92. This measure is also shown to have adequate test-retest reliability over a four-week period, ranging from .72 to .86 (O'Neil, et al. 1986).

#### Generalized Self-Efficacy Scale

Jerusalem and Schwarzer initially developed this scale as a twenty-item questionnaire in 1981. It was later reduced into a ten-item version in 1992 that asks general questions relating to self-efficacy. Questions are answered based on a four point Likert scale with 1 being "not at all true" to 4 being "exactly true." This assessment asks questions such as, "Thanks to my resourcefulness, I know how to handle unforeseen situations", and "When I am confronted with a problem, I can usually find several solutions." The ten items are summed to form a total score. The possible range of scores is between 10-40. Higher scores on this assessment have been associated with higher

generalized self-efficacy, while lower scores indicate a person with less self-efficacy. This assessment has been validated on numerous different ethnic groups. The typical internal consistencies for the measure range between Cronbach alpha =.82 to .93 (Jerusalem & Schwarzer, 1992).

### Marital Satisfaction Questionnaire For Older Persons

Haynes, Floyd, Lemsky, Rodgers, Winemiller, Heilman, Werle, Murphy and Cardone (1992) created the Marital Satisfaction Questionnaire for Older Persons. This questionnaire was designed to ask more age-appropriate questions of older married couples, and this measurement's questions were adapted from modeling existing marital satisfaction questionnaires. The finished product consists of twenty-four questions to be answered according to a six point Likert scale. The questionnaire consists of a twenty-item marital satisfaction scale, with questions that are concerned with marital distress and generate the Marital Satisfaction Score. The remaining four items look at the change and perceived changes in marital satisfaction over time. This scale was developed through a five part study looking at questionnaire content, temporal stability, criterion-related validity, norms, factor structure; construct validity was also evaluated and finally, the degree to which scores on the questionnaire predicted observer ratings of marital interactions during an analog problem solving situation was observed (Haynes et al, 1992).

The twenty-four-item instrument, including the twenty-item marital satisfaction scale, has one major and two minor factors. For the purpose of this study we will look at the one major factor of this instrument, which includes the twenty questions addressing the specific areas of marital distress and provides an overall marital satisfaction score.

The rationale behind using only this score is an effort to obtain one overall score rating marital satisfaction. When summed these twenty items generate a marital satisfaction scale score. The mean of which in the development study was mean 98.00 SD =15. Higher scores on this instrument indicate individuals who rate their marriages more satisfactory. Lower scores would indicate less satisfaction within the individual's relationship. The possible range of scores on this instrument is 20-120. The factor scores and the Marital Satisfaction Scale score were found to be homogeneous, temporally stable over a two week period, and significantly correlated with questionnaire measures of marital adjustment, life satisfaction, perceived spouse behaviors, and observer ratings of marital communication (Haynes et al, 1992). The Cronbach coefficients alpha for the 20-item marital satisfaction scale of the MSQFOP was .96 for both the men and women participants. Test-retest Pearson correlation for the marital satisfaction score was .84. Individual test-retest correlations ranged from .70 to .93. Only the twenty-item marital satisfaction scale was used in this study.

## Analysis

A series of Multiple Regression Analysis were used to assess for each of the factors predictive value on the dependant variable of Retirement Satisfaction (RSI) from the independent variables of Gender-Role Conflict (GRCS), Marital Satisfaction (MSQFOP), Self-Efficacy Scale (GSES), and Length of time since retirement (MSI) for the three hypotheses. The results will be presented in the next chapter.

## CHAPTER IV

### RESULTS

#### Introduction

The purpose of this chapter is to present the statistical results of this study. The goal of this study was to determine if the factors of gender role conflict, self-efficacy, marital satisfaction and length of time in retirement have an impact on retirement. Data for this study was gathered from participant's scores on the Retirement Satisfaction Inventory (Floyd et al. 1992), the Gender Role Conflict Scale (O'Neil, et al. 1986), the Generalized Self-Efficacy Scale (Jerusalem & Schwarzer, 1992), the Marital Satisfaction Inventory for Older Persons (Haynes, et al. 1992), and demographic information completed by the participant. All of these instruments were self-report and answered in a Likert type format. Examples of each questionnaire and the demographic form are provided in the Appendices.

The data for this study were gathered during face-to-face meetings with participants from various retirement groups, civic and volunteer groups, community centers, church meetings and a university emeriti group all located in the Midwest region of the United States. The participants were recruited from both urban and rural settings. The questionnaire packets were numbered for confidentiality purposes so that the researcher could not identify any of the participants. Due to incomplete protocols, only

the information from 114 of the 185 collected protocols was used in this analysis. Data was analyzed using the SPSS 10.0 for Windows© program.

Three separate regression analysis were performed to test the predictive relationships between reasons for retirement, retirement satisfaction, sources of enjoyment in retirement and the above-mentioned variables of gender role conflict, self-efficacy, marital satisfaction and length of time in retirement.

Tables 1 and 2 represent the demographic information and frequencies for the participants in this study.

Table 1

Means and Standard Deviations of Selected Demographic Variables

	Mean	SD
Age	74.48	6.62
Years Married	43.28	16.27
Years in Workforce	43.42	10.13
Years Retired	12.43	7.13

Table 2

Demographic Variables of the Participants in this Study

<u>Categories</u>	<u>Percentages</u>
Occupation	
Professional/management	32.9%
Professional/office worker	36.4%
Skilled Laborer	27.1%
Unskilled Laborer	2.9%
Perception of Health	
Not as healthy as others my age	10.0%
As health as others my age	32.1%
Health is better than others	57.1%
Level of Education	
Did not graduate high school	10.0%
High school grad or GED	31.4%
Some college	30.0%
College graduate	11.4%
Graduate school or beyond	27.1%
Perception of Financial Resources	
Significantly less than adequate	2.9%
Less than adequate	6.4%
Adequate	68.6%
More than adequate	21.4%
Significantly more than adequate	0.7%

The demographic information in this study provides an outline of the characteristics of the participants. The men in this study are of a wide range in ages, number of years married, number of years in the workforce, and number of years retired. The goals of the variety in population sample are to insure a more representative sample of men over the age of 60. Overall the information provided indicates that the participants include a fairly balanced representation including the occupations of professional management, professional/office work, and skilled labor. There were few participants who described working as an unskilled laborer. The majority of the participants ranked their health as better than others their age, and stated that they had adequate financial resources. Overall, this group of men was well educated with a large percentage having at least some college and many attained post baccalaureate education.

Table three represents the mean scores and standard deviations for each of the measures: the Retirement Satisfaction Inventory (RSI), the Gender Role Conflict Scale (GRCS), the Generalized Self-Efficacy Scale (GSES), and the Marital Satisfaction Questionnaire for Older Persons (MSQFOP).

On all three factors of the Retirement Satisfaction Inventory the higher the number the higher each individual rated this area of their retirement. Lower scores indicate less satisfaction with these areas of their life in retirement. The range of scores for Factor-I Reasons for Retirement is 15-90. The range of possible scores for Factor-II Satisfaction with Life in Retirement is 11-66 and Factor-III Sources of Enjoyment in Retirement is 15-60.

The Gender Role Conflict Scale scores indicate how much each individual experiences gender role conflict in their own lives. The higher the score the more gender

role conflict the participant endorses. The lower the score the less an individual endorses feelings of gender role conflict. A total Gender Role Conflict score can be computed by summing the total scores of the four subscales (O'Neil, Good & Holmes, 1995), with a range of 41 to 175.

The Self-Efficacy Scale rates an individual's self-rating of their self-efficacy. Higher scores indicate higher self-efficacy rankings, while lower scores indicate a person with less self-efficacy. The possible range of scores on this instrument is between 10-40.

On the marital satisfaction inventory rating marital satisfaction, higher scores indicate individuals who rate their marriages more satisfactory. Lower scores would indicate less satisfaction within the individual's relationship. The possible range of scores on this instrument is 20-120.

The reliability coefficients for the instruments in this study are as follows; .88 for Factor-I of the RSI Reasons for Retirement, .81 for Factor-II Satisfaction with Life in retirement of the RSI, and .84 for Factor-III of the RSI: Sources of Enjoyment in Retirement. The reliability coefficients for the Gender Role Conflict Scale are .80, Self-Efficacy Scale .89 and Marital Satisfaction Questionnaire for Older Persons is .94.

Table 3

Means and Standard Deviations of the Dependant and Independent Variables

<u>Scale</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Mean</u>	<u>SD</u>
RSI- Factor I	15.00	90.00	39.66	16.25
RSI-Factor II	29.00	66.00	53.57	6.65
RSI-Factor III	23.00	60.00	46.68	7.12
GRCS	41.00	175.00	109.92	29.44
SES	13.00	40.00	32.75	4.40
<u>MSQFOP</u>	<u>65.00</u>	<u>118.00</u>	<u>99.85</u>	<u>12.29</u>

RSI-Factor I: Reasons for Retirement Scale on the Retirement Satisfaction Inventory.  
 RSI-II: Satisfaction with Life in Retirement scale on the Retirement Satisfaction Inventory.  
 RSI-III: Sources of Enjoyment in Retirement on the Retirement Satisfaction Inventory.  
 GRCS: Gender Role Conflict Scale. SES: Self-Efficacy Scale. MSQFOP: Marital Satisfaction Questionnaire for Older Persons.

## Research Questions

### Research Question I

*Is there a relationship between gender-role conflict, self-efficacy, marital satisfaction, length of time in retirement, to factor one of the Retirement Satisfaction Inventory (RSI); Reasons for Retirement?*

This first question was analyzed using a standard linear multiple regression equation entering all variables, examining reasons for retirement (DV) and each of the four independent variables of Gender role conflict, self-efficacy, marital satisfaction, and length of time in retirement. The relationship was found to be significant  $R = .315$ ,  $F(4,96)$ ,  $p = .038$ . Approximately 9% ( $R^2 = .099$ ) of the variability in reasons for retirement was accounted for by the predictor set. Of the four variables examined for impact on reasons for retirement, gender role conflict makes the largest unique contribution ( $\beta = .257$ )  $p = .013$ ; with less contribution from total self-efficacy ( $\beta = -.082$ ), marital satisfaction ( $\beta = -.065$ ) and years retired ( $\beta = .075$ ) in. The results of the first regression analysis and coefficient values are shown in table four.

Table 4

Regression Analysis for Factor One- Reasons for Retirement, Gender Role Conflict, Self-Efficacy, Marital Satisfaction and Years Retired

	R	R2	F	Sig.
Regression	.315	.099	2.642	.038

Predictors: GRC, SES, MSQFOP, YRRET

N=114

Coefficients Values of Regression I

	Beta	Sig.
Self-efficacy	-.082	.038
GRC	.257	0.13
MSQFOP	-.065	.527
YRRET	.075	.442

Dependant Variable: Factor 1 RSI

The reasons for retirement scale looks at levels of pre retirement job stress, pressure from employer, retiring to pursue own interests and retirement due to circumstances. The relationship between Factor I of the RSI, Reasons for Retirement and the variables of total self-efficacy, marital satisfaction total score and years retired was found to be insignificant. However, a relationship between total gender role conflict and reasons for retirement was present. This relationship suggests that men who rate gender role conflict higher rate their reasons for retiring as being more important to them. According to this research, men who rank reasons for retirement highly have higher gender role conflict. It may be that levels of gender role conflict are associated or affected by factors such as health and being pressured by an employer to retire.

Table 5

Pearson Product Moment Correlations for Regression I

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	F1 RSI	GRC	SES	MSQFOP	YRRET
F1 RSI	1.000	----	----	----	----
GRC	.227	1.000	----	----	----
SES	-.033	-.223	1.000	----	----
MSQFOP	-.150	-.266	.195	1.000	----
YRRET	.086	-.088	.024	.127	1.000

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F1 RSI= Factor 1 Retirement Satisfaction Inventory, GRC = total Gender Role Conflict, SES= total Self-Efficacy, MSQFOP= Marital Satisfaction Questionnaire for Older Persons and Years Retired.

N=114

## Research Question II

*Is there a relationship between gender-role conflict, self-efficacy, length of time in retirement, marital satisfaction and factor two of the RSI; Satisfaction with Life in Retirement?*

This question was analyzed using a standard linear multiple regression equation entering all variables, examining satisfaction with life in retirement and each of the four independent variables. The relationship was found to be significant,  $R = .636$ ,  $F(4,96) = 16.304$ ,  $p = .000$ . Approximately 40% ( $R^2 = .405$ ) of the variability in satisfaction with life in retirement was accounted for by the predictor set. With marital satisfaction providing the largest unique contribution ( $\beta = .560$ )  $p = .000$ , self-efficacy ( $\beta = .008$ ), gender role conflict ( $\beta = -.184$ )  $p = .028$ , and years retired ( $\beta = .006$ ). The results of the regression and coefficients are shown in Table 6.

Table 6

Regression Analysis for Factor Two- Satisfaction with Life in Retirement, Gender Role Conflict, Self-Efficacy, Marital Satisfaction, and Years Retired

	R	R2	F	Sig.
Regression	.636	.405	16.304	.000

Predictors: GRC, SES, MSQFOP, YRRET

N=114

Coefficients Values of Regression II

	Beta	Sig.
Self-efficacy	.008	.926
GRC	-.184	.028
MSQFOP	.560	.000
YRRET	.006	.944

Dependant Variable: Factor II of the RSI

The satisfaction with life in retirement scale assesses satisfaction with the services and resources available in retirement, satisfaction with health and activity and satisfaction with marriage and home life during retirement. The relationship between total self-efficacy and length of time in retirement with satisfaction with life in retirement were not found to be significant. However, a significant inverse relationship was found between gender role conflict and satisfaction with life in retirement and a significant positive relationship was found between satisfaction with life in retirement and marital satisfaction.

A significant inverse relationship was found between total gender role conflict and retirement satisfaction. This may suggest that as retirement satisfaction goes up, gender role conflict goes down. Conversely, it would then seem to suggest that as gender-role conflict increases retirement satisfaction might decrease. Additionally, the variable of marital satisfaction appears to significantly influence retirement satisfaction according to the results of this study. Men in this study who rated their marital satisfaction higher also rated their retirement satisfaction higher.

Table 7

Pearson Product Moment Correlations for Regression II

	F2 RSI	GRC	SES	MSQFOP	YRRET
F2 RSI	1.000	----	----	----	----
GRC	-.299	1.000	----	----	----
SES	.135	-.233	1.000	----	----
MSQFOP	.574	-.266	-.233	1.000	----
YRRET	.050	-.088	.024	.127	1.000

F2 RSI= Factor 2 Retirement Satisfaction Inventory, GRC = total Gender Role Conflict, SES= total Self-Efficacy, MSQFOP= Marital Satisfaction Questionnaire for Older Persons and Years Retired.

### Research Question III

*Is there a relationship between gender-role conflict, self-efficacy, marital satisfaction, length of time in retirement and factor three of the RSI: Sources of Enjoyment in Retirement?*

This question was analyzed using a standard linear multiple regression equation entering all independent variables, with the dependant variable of sources of enjoyment in retirement. The relationship was not found to be significant  $R = .209$ ,  $F(4,96) = 1.100$ ,  $p = .361$ . Approximately 4% ( $R \text{ square} = .044$ ) of the variability in sources of enjoyment in retirement was accounted for by the predictor set. Years retired provided the largest unique contribution ( $\text{beta} = .177$ ), total self-efficacy ( $\text{beta} = -.055$ ), total GRC ( $\text{beta} = .002$ ) and marital satisfaction ( $\text{beta} = .099$ ) although none were significant. The results of the regression analysis and coefficient values are shown in Table 8.

Table 8

Regression Analysis for Factor Three- Sources of Enjoyment in Retirement, Gender Role Conflict, Self-Efficacy, Marital Satisfaction and Years Retired

	R	R2	F	Sig.
Regression	.209	.044	1.100	.361

Predictors: GRC, SES, MSQFOP, YRRET

N=114

Coefficients Values of Regression III

	Beta	Sig.
Self-efficacy	-.055	.599
GRC	.002	.985
MSQFOP	.099	.358
YRRET	.177	.083

Dependant Variable: Factor 3 RSI

The sources of enjoyment in retirement scale include items questioning levels of stress reduction and responsibilities in retirement, social activities, and feelings of freedom and control during retirement. There was no significant relationship found between Factor III of the Retirement Satisfaction Inventory: Sources of Enjoyment in Retirement and the variables of gender role conflict, marital satisfaction, self-efficacy, and length of time retired.

Table 9

Pearson Product Moment Correlation for Regression III

	F3 RSI	GRC	SES	MSQFOP	YRRET
F3 RSI	1.000	----	----	----	----
GRC	-.032	1.000	----	----	----
SES	.039	-.223	1.000	----	----
MSQFOP	.122	-.266	.195	1.000	----
YRRET	.155	-.088	.024	.127	1.000

F3 RSI= Factor 3 Retirement Satisfaction Inventory, GRC = total Gender Role Conflict, SES= total Self-Efficacy, MSQFOP= Marital Satisfaction Questionnaire for Older Persons and Years Retired.

After running a correlational analysis between the variables in this study, an intercorrelation between the factor scores on the Retirement Satisfaction Inventory is found. Correlations are also shown between gender role conflict and Factors I and II of the Retirement Satisfaction Inventory. A correlation appears between the variables of gender role conflict and marital satisfaction, and gender role conflict seems to correlate with self-efficacy. A significant positive correlation is shown between marital satisfaction and Factor II of the RSI: Satisfaction with life in retirement, and gender role conflict. Marital Satisfaction and self-efficacy also show a correlation. The number of years retired does not seem to be significantly correlated with any of the variables in this study.

**Table 10**

Pearson Product Moment Correlations for all Dependant and Independant Variables

	FI	FII	FIII	GRC	SES	MSQ	YRRET
FI	1.00	---	---	---	---	---	---
FII	-.080	1.00	---	---	---	---	---
FIII	.348	.207	1.00	---	---	---	---
GRC	.227	-.290	-.030	1.00	---	---	---
SES	-.030	.135	.039	-.230	1.00	---	---
MSQ	-.150	.574	.122	-.260	.195	1.00	---
YRRET	.086	.050	.155	-.880	.127	.024	1.00

FI RSI= Factor I Retirement Satisfaction Inventory, F II = Factor II RSI, FIII= Factor III RSI. GRC = total Gender Role Conflict, SES= total Self-Efficacy, MSQFOP= Marital Satisfaction Questionnaire for Older Persons and YRRET= Years Retired.

## Summary

Chapter Four presents a summary of the results of the multiple regression statistical analysis used in examining the variables impacting retirement satisfaction. A correlational analysis of the dependant and independent variables was also presented. The data was derived from participant's scores on the Retirement Satisfaction Inventory (Floyd et al. 1992), the Gender Role Conflict Scale (O'Neil, et al. 1986), the Generalized Self-Efficacy Scale (Jerusalem & Schwarzer, 1992), the Marital Satisfaction Inventory for Older Persons (Haynes, et al. 1992), and demographic information.

In the group of men studied, the results of this study seem to suggest that retirement satisfaction was impacted by gender role conflict and marital satisfaction, and reasons for retirement was impacted by gender role conflict. Sources of enjoyment in retirement were not impacted by any of the variables listed in this study. Possible conclusions drawn from the results of the analysis will be discussed in the following chapter.

CHAPTER V  
SUMMARY, DISCUSSION, IMPLICATIONS  
FOR TREATMENT, LIMITATIONS,  
AND RECOMMENDATIONS  
FOR FUTURE RESEARCH

This chapter presents a summary of this study examining retirement and how it is impacted by gender role conflict, self-efficacy, marital satisfaction, and length of time in spent in retirement. This chapter consists of four sections: the first section in this chapter summarizes the overall study, including the purpose of the study and the characteristics of the participants recruited for the study. The second section will detail and discuss the results and findings of the study. The third section discusses the implications of this study for clinicians, medical service providers, family members, and members of the public who may be associated with a person experiencing the retirement transition and includes limitations of this study. The final section will include recommendations for future research studies in the area of retirement and conclusions.

## Summary

This study examined the relationship between several aspects of retirement and the variables that may impact the success of retirement in men over the age of sixty. As this stage of life has received less research in the literature the goal of the current study was to examine some of the specific variables that may impact retirement satisfaction for men. The data was derived from the participants responses on the Retirement Satisfaction Inventory (Floyd et al. 1992), the Gender Role Conflict Scale (O'Neil, et al. 1986), the Generalized Self-Efficacy Scale (Jerusalem & Schwarzer, 1992), the Marital Satisfaction Inventory for Older Persons (Haynes, et al. 1992), and demographic information.

Previous research has found that health; financial resources and family support have positively impacted an individuals retirement, among other things (Robinson, Coberly, and Paul, 1985. Braithwhite & Gibson, 1987). Previous research also indicates that men may be especially impacted by the change in the work role and the separation of their identity with work, as men have been thought to equate what they do with who they are (Skovholt, 1990). This study was designed to look at some less studied variables that may impact retirement satisfaction for men.

Gender role conflict was chosen because of its salience and the effect in the lives of men and because there is limited previous research about how gender role conflict affects this age group (O'Neil, 2003). Self-efficacy was chosen as a variable because of the unique impact it can have in how an individual deals with change and responds to new situations. Marital satisfaction was chosen as a variable because of the impact that a satisfied marriage can have on all aspects of life satisfaction, and to determine what, if

any role, it has in retirement. Finally, length of time in retirement was chosen as a variable to assess for any differences that may occur in effecting retirement satisfaction over time during life in retirement.

The participants in this study were 114 men recruited from various community and retirement groups. 185 total packets were collected from potential participants with 114 completed satisfactorily for inclusion into the study. The participants were married or recently widowed, male, and over the age of 60. After obtaining informed consent, each of the participants were asked to complete a packet of questionnaires that included data that was gathered from participant's scores on the Retirement Satisfaction Inventory (Floyd et al. 1992), the Gender Role Conflict Scale (O'Neil, et al. 1986), the Generalized Self-Efficacy Scale (Jerusalem & Schwarzer, 1992), the Marital Satisfaction Inventory for Older Persons (Haynes, et al. 1992), and demographic information.

## Discussion

Three separate multiple regression analysis were performed to test for the predictive values of gender role conflict, marital satisfaction, self-efficacy, and length of time in retirement in impacting reasons for retirement, satisfaction with life in retirement, and sources of enjoyment in retirement.

## Question I

According to the results of the first research question: when examining how the variables of gender role conflict, self-efficacy, marital satisfaction, and length of time in retirement affect reasons for retirement, a significant predictive relationship was found between reasons for retirement and gender role conflict. No significant relationship was found between reasons for retirement and the predictors of self-efficacy, marital satisfaction and years retired. Higher gender role conflict scores were associated with higher scores on the reasons for retirement factor.

The finding of a significant relationship between reasons for retirement and gender role conflict does not support the hypothesis that men who report lower gender role conflict rate their reasons for retirement as being more important to them. O'Neil (1990) hypothesizes that gender role conflict is likely to occur when, "rigid, sexist, or restrictive gender roles, learned during socialization, result in personal restriction, devaluation or violation of others or self". O'Neil and Fishman (1986) talk about the idea of gender-role transitions that occur as people experience events in their lives such as aging. They postulate that as people experience life events and transitions they reevaluate their traditional beliefs about masculinity and femininity, while integrating these beliefs.

As a result of the way that the participants in this study responded, it is possible that the men in this sample put some value on why they retired. It is possible that they found more satisfaction in retirement if they had positive reasons for retiring such as making a choice to retire, rather than being forced into retirement. An alternate to the

expected hypothesis may be that men who rate reasons for retirement higher were men who fall into more masculine stereotyped roles, and where gender role conflict was present. It is possible that men who endorse the concepts of success, power and competition view the ability to retire with a sense of pride. It may also be that they more highly rank the reasons for retirement factor based on their socialized gender roles. O'Neil (1990) emphasized that gender role conflict occurs when individuals experience negative devaluation's, restrictions or violations. Having the experience of more control or choice when retiring may greatly impact the individual's perception of retirement. Consequently this elevates the importance behind reasons for retirement. Put simply, men for whom gender role conflict was an issue may have rated their reasons for retirement as being more important to them. For the remainder of the men in this study it may be that the reasons for retirement had no impact on their retirement. Crowley (1996), found that individuals who were able to voluntarily retire adjust more positively to retirement than those who were involuntarily forced to retire. It may be to these men that being able to retire for the "right" reasons, such as reaching a place in their lives where they are able to make the choice to retire, is more valuable than retiring for the "wrong" reasons. Such as being forced into retirement or having to retire because of health reasons.

## Question II

The purpose of the second research question was to assess the independent variables impact on satisfaction with life in retirement. No significant relationship was found between satisfaction with life in retirement and the predictors of self-efficacy and

length of time in retirement, indicating that these variables do not impact retirement satisfaction in this study.

However, a significant inverse relationship was found between satisfaction with life in retirement and gender role conflict. According to the results of this study as overall gender role conflict goes down retirement satisfaction increases. "Gender-role conflict exists when gender roles have negative consequences for people." (O'Neil, Helms, & Gable, 1986). The thought may be that men who have less conflict with gender roles may experience less loss of self and less conflict with changing roles when retiring, which supports the hypothesis of this study. Overall, in the group of men studied retirement did not seem to be paired with negative gender role consequences. They may be less stereotyped into the role of the breadwinner and provider, or they may view being able to retire as an accomplishment to be proud of, so when the change occurs it has less of a negative impact. Another possibility is that men who are more comfortable with their changing role in retirement, or are overall more adaptable and do not experience as much conflict with this changing role might be more satisfied in their new retirement role.

Addressing the results of the research question, a significant predictive relationship was found between satisfaction with life in retirement and marital satisfaction. In previous research several studies and literature reviews have looked at the positive impact of marital satisfaction on life satisfaction (i.e.: those who rate higher life satisfaction rate higher marital satisfaction). According to the results of this study men who rated their marital satisfaction higher also rated retirement satisfaction higher. Tower & Kasl, (1996) found that married men and women have been found to have greater

longevity, better health and greater psychological well being than unmarried persons. Which supports the idea that marital satisfaction contributes to overall life satisfaction, and retirement satisfaction would then seem to be a logical extension of life satisfaction. It is important to note that it is also possible that the similarity and potential intercorrelation of some of the items in each of the questionnaires influence the significance of the results.

### Question III

This research question asks what is the impact of the independent variables of gender role conflict, self-efficacy, marital satisfaction, and length of time in retirement on the dependant variable: sources of enjoyment in retirement. According to the results of the regression analysis of the third research question, no significance was found between sources of enjoyment in retirement and any of the predictors of gender role conflict, self-efficacy, marital satisfaction, or length of time in retirement. This was an unexpected result as sources of enjoyment in retirement were hypothesized to have been affected by this set of predictors. An alternate hypothesis may be that once a person is retired their life before retirement has less bearing on what they find enjoyable after retirement. This has positive implications, indicating that after persons retire they seek out or are open to new experiences and opportunities.

## Implications

This study has some important implications, particularly as it relates to the understanding of male adjustment to retirement. The implications of the results of this study may provide male retirees, those planning to retire, and those who work with and live with this population with some valuable information. Some of the positive findings from this study found that the correlation between the satisfaction with retirement and a good marital relationship was very high. In fact, one of the more significant results of this study appears to be that a good marital relationship seems to highly impact retirement satisfaction. The implication may be that this aspect of retirement can be presented to retirees as a supportive element that contribute to their retirement process. With this knowledge we can educate and hopefully prepare retirees for the importance that this relationship may play in the retirement process. For those individuals whose marital relationships are not fulfilling, it may be valuable for them to recognize where improvements in their relationships could be beneficial to their adjustment process.

The next implication of this study involves the use of the Gender Role Conflict Scale with men over the age of 60. The Gender Role Conflict Scale has been utilized less with men over the age of 60 so studies such as this one begin to provide us with more information about the role of gender role conflict in their lives.

Another significant finding is that for the participants in this study self-efficacy seemed to have little impact on how they experienced their life and transition in retirement. Self-efficacy, or the idea that how one perceives their success to be in a task affects the outcome, did not seem to impact reasons for retirement, satisfaction with life

in retirement, or sources of enjoyment in retirement. Lee & Bobko (1994) state, “Those who have a strong sense of self-efficacy in a particular situation will devote their attention and effort to the demands of the situation, and when faced with obstacles and difficult situations, these individuals will try harder and persist longer.”

This finding may be explained by several reasons. Overall this group was well educated and many held professional positions throughout their careers which may impact their level of self-efficacy. When a frequency analysis was conducted on this variable it was discovered that the distribution was considerably skewed to the high end of self-efficacy scores. This may be an indication that the group in this study had overall higher self-efficacy than many in the general population, and may also be an indication that the results may be different in a new population. Self-efficacy may very well have an impact in retirement satisfaction. However, since most of this population ranked their self-efficacy as high it was not a predictive variable in this study. It may also be true that it does not matter how you think that you will perform in retirement that actually effects retirement. It’s possible that regardless of an individuals preconceptions of what the retirement experience entails; even persons who doubt their success have the capacity to be successful in this phase of life.

Likewise, length of time in retirement seems to have no predictive impact on the three factors in this study: reasons for retirement, satisfaction with life in retirement, or sources of enjoyment in retirement. Again if this sample is representative of the population there are both positive and negative aspects of this finding. One negative is that without being able to pinpoint if there is a time of retirement that can be more difficult for individuals, it will then be harder to prepare for these phases of retirement

ahead of time. A positive aspect of length of time not appearing to matter is that people may be able to maintain satisfaction throughout life in retirement and that we are unable to predict a time where people seem to be dissatisfied with retirement.

### Limitations

This research should be applied with caution. This study utilized a convenience sample, is not random, and relied on volunteer participation. The first limitation that should be noted is the use of self-report measures, where you are relying upon each individual to present an accurate self-representation. It is helpful to have information from a spouse or partner as corroborating source to avoid self-report bias. It should also be noted that the sample size is smaller than initially desired. The sample was initially designed to be larger and more information was collected from participants than was outlined in the proposal or expected. However, after completion of data collection it was discovered that the completion rate for the protocols was approximately 60%.

Limitations also include a primarily Caucasian population, so generalizability to other ethnic groups is limited. Also, as the participants in this study were male, the results cannot be applied to women who may have an entirely different experience of retirement. Additionally, participants were recruited from accessible populations such as civic groups, volunteer and other community organizations. These groups seemed to primarily consist of active, healthy individuals, who overall ranked their self-efficacy as high and for whom social interaction was very important. Because these individuals level

of functioning, both physical and mental, allow them to participate in activities outside of the home they may lead more active and fulfilled lives, as opposed to those who are bedridden or restricted to the home, and whose opinions on retirement are less accessible. Along the same lines, this study did not assess for personality types or differences that may influence how a person adapts to retirement.

Other additional limitations in this study include the limited research conducted on retirement issues and assessment instruments that have been well utilized and validated.

### Recommendations for Future Research

As a result of this study, the following recommendations are made.

1. Areas of future research would be the inclusion of subjects with broader, more representative ethnic backgrounds due to the limited number of participants from minority groups.
2. Due to the limited applicability of the results to people who are not married it may be beneficial to replicate a study such as this one with unmarried persons to determine what factors contribute to this groups retirement satisfaction.
3. Little is known about the experiences of the retirement transition from the viewpoint of the woman. As the numbers of female retirees increase in future years I would like to replicate this study with the inclusion of female participants and assess for differences with the male population

4. Due to the easy accessibility of this population it may be that the results from a large sample of the population are being ignored. A replication of this study with participants from a more representative socio-economic group and individuals who are less visible in the community may be helpful in determining what different factors influence retirement issues from different groups. This would include seeking out persons who are homebound or do not function as an involved member of a society.
5. Inclusion of a measure to assess personality differences and adaptation/coping styles may be beneficial in looking at how personality style affects the retirement process.
6. This study looked at retirees from the Midwest area of the United States. A replication of this study with participants from a larger geographical region would allow for a broader application of the results.

### Conclusions

As emphasized throughout this study, the large number of individuals who retire every year will continue to increase. Ferrini and Ferrini (2002) found that research indicates that once a person reaches the age of 65, they are likely to live an additional fifteen to twenty years. It appears that this time of life may comprise a significant part of the life span and is an area of future research.

As previously mentioned the goal of this study was not to examine all of the variables that may impact retirement satisfaction, but to take a better look at some variables that may impact this time of life and have received less attention in the literature. Gender-role conflict, self-efficacy, marital satisfaction, and length of time in

retirement all have the potential to impact retirement. However, results of this study indicate that only gender role conflict is associated with reasons for retirement, while gender role conflict and marital satisfaction can both have an impact on satisfaction with life in retirement.

From this study we can take with us the knowledge that in this population, at least, the marital relationship and gender role conflict have some impact on an individuals experience of retirement. Hopefully, studies such as this one will be used in preparing retirees for the retirement transition, and in work with retirees who may be experiencing problems adjusting to retirement.

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## APPENDIXES

APPENDIX A

RESEARCH DESCRIPTION, PARTICIPANT CONSENT  
AND CONFIDENTIALITY INFORMATION

## Participant Instructions and Solicitation Speech

Hello, My name is Melissa Graham. I am a graduate student in the Counseling Psychology Program at Oklahoma State University. I would appreciate your participation in a research project that I am conducting. This study will investigate some of the variables that may impact retirement satisfaction. If you are male, married, and above the age of 60 years old, your voluntary and anonymous participation would be appreciated.

You will be asked to complete a consent form, a demographic information sheet, and four pencil and paper questionnaires. These should take no more than 30-45 minutes to complete. You will be given two copies of the consent form. Please sign and return one copy if you wish to participate before you begin filling out the questionnaires. Besides your signature on the consent form, no identifying information will be requested. I ask that you turn in the consent information separately to insure that I can in no way identify which packet is yours.

There are several benefits in participating in research studies. You will be providing others, both those experiencing the retirement process and professionals who work with retirees, with valuable information about the effects of retiring on men. You will also be aiding a graduate student in the completion of her dissertation. If in any way these questions produce an unfavorable reaction, the researchers can provide a referral to mental health services.

If you are interested, I will be happy to provide you with information on this research at the completion of this study.

## Informed Consent Form

for participation in a research investigation Conducted under the auspices of  
Oklahoma State University

This study is titled, **The Relationship of Gender-Role Conflict, Self-Efficacy, Length of Time in Retirement, and Marital Satisfaction with Men's Satisfaction with Retirement**. The principal investigator for this study is Melissa Graham, M.Ed., under the supervision of John Romans, Ph.D.

I, \_\_\_\_\_ (print name), hereby authorize the administration of the following questionnaires.

The purpose of this study is to gather information and gain a greater understanding about the individual effects of retirement on men. This assessment procedure will include completing a demographic information form and four paper and pencil questionnaires. The expected time frame for completing these instruments is between 30-45 minutes.

This form and the questionnaires will be gathered separately and stored in a locked file. The questionnaires will be collected anonymously to ensure your privacy. None of the instruments have any identifying information. Should any participant experience any adverse reactions from participating in this study, mental health care is available. If this does occur, and you feel you need counseling, please contact one of the investigators listed below for a referral. The potential benefits of this study include an increased knowledge base about the retirement transition and learning more about potential variables that may improve our understanding of what makes retirement more successful.

I understand that participation is voluntary, that there is no tangible reward for participating, that there is no penalty for refusal to participate, and that I am free to withdraw my consent and participation in the project at any time, before the questionnaires are collected, without penalty.

For any questions about this study you may contact Melissa Graham, M.Ed. at (405) 473-6978 or Dr. John Romans at (405) 744-6350. You may also contact Sharon Bacher, IRB Executive Secretary, 202 Whitehurst, Oklahoma State University, Stillwater, OK 74078; telephone number: (405) 744-5700. Melissa Graham may also be contacted for the results of this research.

I have read and fully understand the consent form. I sign it freely and voluntarily. Thank you for your participation.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Please keep one copy for yourself and return this separately.

APPENDIX B

PARTICIPANT DEMOGRAPHIC FORM

**Demographic Information**

Date: \_\_\_\_\_

Please fill in the blanks or fill in the boxes where it is appropriate. If you have any questions please ask.

- 1) Your age: \_\_\_\_\_ Your Race: \_\_\_\_\_
  
- 2) Marital Status: ▼-Single ▼-Married ▼-Divorced ▼-Living with Partner/Companion
  
- 3) How long have you been married? \_\_\_\_\_
  
- 4) What was your occupation at the time you retired? \_\_\_\_\_
  
- 5) How many years total in the workforce? \_\_\_\_\_
  
- 6) How many years have you been retired? \_\_\_\_\_
  
- 7) What level of education do you have?
  - did not graduate high school
  - high school or GED
  - some college
  - college graduate
  - graduate school or beyond
  
- 8) Do you currently feel that your financial resources are:
  - Significantly less than adequate
  - Less than adequate
  - Adequate
  - More than adequate
  - Significantly more than adequate
  
- 9) Please rate your perception of your health (this is your opinion on your health):
  - Not as healthy as others my age
  - My health is the same as others my age
  - My health is better than others my age

APPENDIX C

RETIREMENT SATISFACTION INVENTORY

**Retirement Satisfaction Inventory**

Please answer the following questions as carefully as possible. You may choose not to answer some questions, but you are encouraged to answer as many as possible.

- Before retirement, how gratifying did you find your job compared to other areas of your life?

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- Before Retirement how satisfied were you with your job?

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- Before retirement, how satisfied did you expect to be with retirement?

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- How Important were each of the following in your decision to retire? If a question does not apply to you mark *Very Unimportant*.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I reached mandatory retirement age.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I was in poor health.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- My spouse was in poor health.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I could finally afford it.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I was laid off, fired, or my hours were cut back.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I was experiencing difficulties with people at work.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I was pressured to retire by my employer.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I was offered incentives to retire by my company.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I wanted to spend more time with my family.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I wanted more time to pursue my interests (such as hobbies and travel).

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I wanted to make room for younger people.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I disliked my job.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I experienced too much stress at work.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- I had difficulty handling the physical demands of my job.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- My spouse wanted me to retire.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

Other Considerations (Please Explain) \_\_\_\_\_

---

Please indicate your current level of satisfaction with the following areas of your life:

- My marriage.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- My financial situation.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- My physical health.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- The health of my spouse.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- The quality of my residence.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- Relationships with other family members (such as children, brothers and sisters, cousins, nieces and nephews).

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- My level of physical activity.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- My access to transportation.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- Services from community agencies and programs.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- Services from government aid programs (such as social security, Medicare, subsidized housing, and nutrition programs).

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- My personal safety.

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- After retirement how easy or difficult were the first few months?

1	2	3	4	5	6
Very <u>Un</u> gratifying	<u>Un</u> gratifying	Somewhat <u>Un</u> gratifying	Somewhat Gratifying	Gratifying	Very Gratifying

- Overall how does your life in retirement compare with your life before retirement?

1	2	3	4	5	6
Much Worse	Worse	Somewhat Worse	Somewhat Better	Better	Much Better

- How often do you participate in leisure activities with friends?

1	2	3	4
Never	Seldom	Sometimes	Often

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

1	2	3	4
Never	Seldom	Sometimes	Often

- How often do you participate in physical activities (Such as dancing, biking or walking)?

1	2	3	4
Never	Seldom	Sometimes	Often

How important is each of the following in making your retirement enjoyable?

- Freedom to pursue my own interests

1	2	3	4
<u>U</u> nimportant	Slightly <u>U</u> nimportant	Moderately Important	Very Important

- Not having to work.

1	2	3	4
<u>U</u> nimportant	Slightly <u>U</u> nimportant	Moderately Important	Very Important

- Spending more time with my family

1	2	3	4
<u>U</u> nimportant	Slightly <u>U</u> nimportant	Moderately Important	Very Important

- Spending more time with my friends

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- More control over my own life

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- No boss

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- More travel

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- Less stress

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- Being with a group of other retired persons

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- More time for activities

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- Participation in volunteer organizations.

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- Being carefree

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- More time to think

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- More relaxed

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- Can be alone more

1	2	3	4
<u>Un</u> important	Slightly <u>Un</u> important	Moderately Important	Very Important

- Overall, how satisfied are you with retirement right now?

1	2	3	4	5	6
Very <u>D</u> issatisfied	<u>D</u> issatisfied	Somewhat <u>D</u> issatisfied	Somewhat Satisfied	Satisfied	Very Satisfied

APENDIX D: THE GENDER ROLE CONFLICT SCALE

**Instructions:** In the space to the left of each sentence below, write the number which most closely represents the degree that you Agree or Disagree with the statement. There is no right or wrong answer to each statement; your own reaction is what is asked for.

Strongly Agree						Strongly Disagree
6	5	4	3	2	1	

1. \_\_\_\_\_ Moving up the career ladder is important to me.
2. \_\_\_\_\_ I have difficulty telling others I care about them.
3. \_\_\_\_\_ Verbally expressing my love to another man is difficult for me.
4. \_\_\_\_\_ I feel torn between my hectic work schedule and caring for my health.
5. \_\_\_\_\_ Making money is part of my idea of being a successful man.
6. \_\_\_\_\_ Strong emotions are difficult for me to understand.
7. \_\_\_\_\_ Affection with other men makes me tense.
8. \_\_\_\_\_ I sometimes define my personal value by my career success.
9. \_\_\_\_\_ Expressing feelings makes me feel open to attack by other people.
10. \_\_\_\_\_ Expressing my emotions to other men is risky.
11. \_\_\_\_\_ My career, job, or school affects the quality of my leisure or family life.
12. \_\_\_\_\_ I evaluate other people's value by their level of achievement or success.
13. \_\_\_\_\_ Talking (about my feelings) during sexual relations is difficult for me.
14. \_\_\_\_\_ I worry about failing and how it affects my doing well as a man.
15. \_\_\_\_\_ I have difficulty expressing my emotional needs to my partner.
16. \_\_\_\_\_ Men who touch other men make me uncomfortable.
17. \_\_\_\_\_ Finding time to relax is difficult for me.
18. \_\_\_\_\_ Doing well all the time is important to me.
19. \_\_\_\_\_ I have difficulty expressing my tender feelings

Strongly Agree \_\_\_\_\_ Strongly Disagree

---

6            5            4            3            2            1

---

20. \_\_\_\_\_ Hugging other men is difficult for me.
21. \_\_\_\_\_ I often feel that I need to be in charge of those around me.
22. \_\_\_\_\_ Telling others of my strong feelings is not a part of my sexual behavior.
23. \_\_\_\_\_ Competing with others is the best way to succeed.
24. \_\_\_\_\_ Winning is a measure of my value and personal worth.
25. \_\_\_\_\_ I often have trouble finding words that describe how I am feeling.
26. \_\_\_\_\_ I am often hesitant to show my affection to men because of how others may perceive me.
27. \_\_\_\_\_ My needs to work or study keep me from my family or leisure more than I would like.
28. \_\_\_\_\_ I strive to be more successful than others.
29. \_\_\_\_\_ I do not like to show my emotions to other people.
30. \_\_\_\_\_ Telling my partner my feelings about him/her during sex is difficult for me.
31. \_\_\_\_\_ My work or school often disrupts other parts of my life (home, family, health, leisure).
32. \_\_\_\_\_ I am often concerned about how others evaluate my performance at work or school.
33. \_\_\_\_\_ Being very personal with other men makes me feel uncomfortable.
34. \_\_\_\_\_ Being smarter or physically stronger than other men is important to me.
35. \_\_\_\_\_ Men who are overly friendly to me, make me wonder about their sexual preference (men or women).
36. \_\_\_\_\_ Overwork and stress, caused by the need to achieve on the job or in school, affects/hurts my life.
37. \_\_\_\_\_ I like to feel superior to other people.

APPENDIX E

GENERALIZED SELF-EFFICACY SCALE

## The General Perceived Self-Efficacy Scale

Please enter the number that best answers the question in the box to the right of the question.

1=Not at all true   2=Hardly true   3=Moderately true   4=Exactly true

1	I can always manage to solve difficult problems if I try hard enough.	
2	If someone opposes me, I can find the means and ways to get what I want.	
3	It is easy for me to stick to my aims and accomplish my goals.	
4	I am confident that I could deal efficiently with unexpected events.	
5	Thanks to my resourcefulness, I know how to handle unforeseen situations.	
6	I can solve most problems if I invest the necessary effort.	
7	I can remain calm when facing difficulties because I can rely on my coping abilities.	
8	When I am confronted with a problem, I can usually find several solutions.	
9	If I am in trouble, I can usually think of a solution.	
10	I can usually handle whatever comes my way.	

APPENDIX F

MARITAL SATISFACTION QUESTIONNAIRE  
FOR OLDER PERSONS

## Marital Satisfaction Questionnaire for Older Persons

Please answer the following questions as carefully as possible. You may choose not to answer specific questions, but you are encouraged to answer as many as possible. Please indicate your current level of satisfaction or dissatisfaction for each of the items listed below by circling the answer.

- The amount of time my spouse and I spend in shared recreational activities:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied
- The degree to which my spouse and I share common interests:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied
- The day-to-day support and encouragement provided by my spouse:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied
- My spouse's physical health:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied
- The degree to which my spouse motivates me:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied
- My spouse's overall personality:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied
- The amount of consideration shown by my spouse:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied
- The manner in which affection is expressed between my spouse and me:  
1                      2                      3                      4                      5                      6  
very                      dissatisfied                      somewhat                      somewhat                      satisfied                      very  
dissatisfied                                           dissatisfied                      satisfied                                           satisfied

- How my spouse reacts when I share feelings:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- The way disagreements are settled:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- The number of disagreements between my spouse and me:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- My spouse's philosophy of life:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- My spouse's values:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- My spouse's emotional health:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- The frequency of sexual or other physically intimate relations with my spouse:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- The quality of sexual or other physically intimate relations with my spouse:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- The frequency with which my spouse and I have pleasant conversations:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- My overall compatibility with my spouse:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- How decisions are made in my marriage:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- How well my spouse listens to me:

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- Of all the attention you receive from your spouse, what percent is pleasant or positive?

1	2	3	4
0-25%	26—50%	51—75%	76—100%

- Overall, how satisfied are you with your marriage right now?

1	2	3	4	5	6
very dissatisfied	dissatisfied	somewhat dissatisfied	somewhat satisfied	satisfied	very satisfied

- In the past year, how often have you had significant problems in your marriage?

1	2	3	4
very often	often	seldom	never

- Compared to five years ago, how satisfied are you with your marriage?

0	1	2	3	4	5
not relevant	much less satisfied	less satisfied	equally satisfied	more satisfied	much more satisfied

APPENDIX G

INSTITUTIONAL REVIEW BOARD  
APPROVAL FORM

Oklahoma State University  
Institutional Review Board

Protocol Expires: 9/23/2003

Date: Tuesday, September 24, 2002

IRB Application No ED0323

Proposal Title: THE RELATIONSHIP OF GENDER-ROLE CONFLICT, SELF-EFFICACY, LENGTH OF TIME IN RETIREMENT, AND MARITAL SATISFACTION WITH MEN'S SATISFACTION IN RETIREMENT

Principal Investigator(s):

Melissa Graham  
1403 Eastern Ave  
Stillwater, OK 74074

John Romans  
325 EE Willard  
Stillwater, OK 74078

Reviewed and  
Processed as: Exempt

Approval Status Recommended by Reviewer(s): Approved

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Dear PI :

Your IRB application referenced above has been approved for one calendar year. Please make note of the expiration date indicated above. It is the judgment of the reviewers that the rights and welfare of individuals who may be asked to participate in this study will be respected, and that the research will be conducted in a manner consistent with the IRB requirements as outlined in section 45 CFR 46.

As Principal Investigator, it is your responsibility to do the following:

1. Conduct this study exactly as it has been approved. Any modifications to the research protocol must be submitted with the appropriate signatures for IRB approval.
2. Submit a request for continuation if the study extends beyond the approval period of one calendar year. This continuation must receive IRB review and approval before the research can continue.
3. Report any adverse events to the IRB Chair promptly. Adverse events are those which are unanticipated and impact the subjects during the course of this research; and
4. Notify the IRB office in writing when your research project is complete.

Please note that approved projects are subject to monitoring by the IRB. If you have questions about the IRB procedures or need any assistance from the Board, please contact Sharon Bacher, the Executive Secretary to the IRB, in 415 Whitehurst (phone: 405-744-5700, sbacher@okstate.edu).

Sincerely,



Carol Olson, Chair  
Institutional Review Board

VITA 2

Melissa Graham

Candidate for the Degree of

Doctor of Philosophy

**Thesis:** THE RELATIONSHIP OF GENDER ROLE CONFLICT, SELF EFFICACY, MARITAL SATISFACTION, AND LENGTH OF TIME IN RETIREMENT, WITH MARRIED OR RECENTLY WIDOWED MEN'S SATISFACTION WITH RETIREMENT

**Major Field:** Counseling Psychology

**Biographical:**

**Education:** Graduated from Midwest City High School, Midwest City, Oklahoma in May 1991; received Bachelor of Arts degree in Psychology from the University of Oklahoma, Norman, Oklahoma, August 1995. Completed the requirements for a Master of Education degree in Community Counseling at the University of Oklahoma, Norman Oklahoma, Completed the the requirements for the Doctor of Philosophy degree in Counseling Psychology at Oklahoma State University in August 2004.

**Experience:** Completing an American Psychological Association (APA) approved Internship at the South Texas Veterans Health Care System, San Antonio, Texas on the Geropsychology Track.

**Professional Memberships:** American Psychological Association, Divisions 17 and 20, Texas Psychological Association, Oklahoma Psychological Association, Bexar County Psychological Association.